

Facts and Background:

A health insurance corporation is the Petitioner. Employees at the firm deal with medical/healthcare policy issuance, cashless claims demand, and policyholder claims. Policyholders, their family members, or their agents file claims online, by courier, by fax, or by hand at the hospitals or Petitioner's branch offices. The business employs about 35 people to handle all claims from COVID-19 patients that have been admitted to hospitals. Critical services were withdrawn from the lockdown order issued on April 19, 2021. The e-pass needed to travel from place to place to clear insurance claims and other matters were rejected by the Delhi government.

Government Order:

The Delhi government exempts two categories of people from the curfew restrictions. Individuals that provide services as specified in categories 4(a) to 4(k) are excluded from movement restrictions if they produce a valid identification card, photo entry pass, or permission letters. These individuals fall under the first group. Individuals who fall into categories 4(l) and 4(m) are the second group, and they can only travel after applying for and receiving an e-pass. Now, GNCTD was handling all of the Petitioner's employees under clause 4(l)(ii), requiring an e-pass, which was also refused. If the process of issuance of e-pass is difficult then it would result in enormous delays. The employees cannot be restrained as many are dependent on the clearance of health insurance claims for discharge from the hospitals.

Judgement and conclusion:

After reviewing the submissions of the Petitioner's counsel, it was determined that the Government of the National Capital Territory of Delhi had placed lockdown and issued an order on April 19, 2021, via the Delhi Disaster Management Authority (DDMA). The petitioner went on to say that the aforementioned order applies to insurance firms in category 4. (l). Persons in this group are required to have an e-pass to move during the lockdown, according to the order. The company's workers applied for the same position. However, all of the applications were 'rejected' without an explanation. The records submitted by these workers included a number of inconsistencies, according to the Court. While the employee lives in one district, he applied for an e-pass in a separate district, and e-passes have yet to be issued as a result.

The Delhi High Court stated that "The employees of the Petitioner company, who are dealing with medical and health insurance services, ought to be permitted to move freely between hospitals and their own offices, to expedite the processing of medical insurance claims". Through this statement, we can infer that the employees dealing with medical and health insurance services must be permitted to move between hospitals and their own offices to expedite the claims in a speedy manner.