न्यायालय मुख्य आयुक्त
COURT OF CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES (DIVYANGJAN)
दिव्यांगजन सशक्तिकरण विभाग / Department of Empowerment of Persons with Disabilities (Divyangjan)
सामाजिक न्याय और अधिकारिता मंत्रालय / Ministry of Social Justice and Empowerment
भारत सरकार/ Government of India

Case No. CCPD/16672/1143/26 **Dated:** 05/10/2026

Notice u/s 75 & 77 of the Rights of Persons with Disabilities Act, 2016

Case No: CCPD/16672/1143/2026

To,

The Managing Director,
Star health and Allied insurance company limited
Email: gro@starhealth.in | support@starhealth.in | grievances@starhealth.in

Sub: Notice to file comments in the complaint dated 19-07-2026 of Shri Rahul Jayprakash, a person with above benchmark visual impairment regarding non-processing of health insurance policy migration to Star Super Star plan by Star Health Insurance

Madam /Sir,

I am directed to enclose a copy of documents related to the complaint dated **19-07-2026** of **Shri Rahul Jayprakash**, a person with **above benchmark visual impairment** on the above-mentioned subject, which is self-explanatory.

2. **And whereas, a preliminary was** conducted on 17.09.2026 in Diary No. DNO/26/CCPD/6470 wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Shri Rahul Jayprakash	Complainant

No representatives on behalf of the Respondent were present during the proceedings.

2.1 And whereas, The Complainant submitted that he is a teacher in Maharashtra and was holding a

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Star Assured Health Insurance Policy valid up to 17.07.2026. During the renewal process, the insurance company offered him the option to migrate to the Star Super Star Plan, which he accepted and paid an amount of ₹18,715/- towards the upgraded premium. However, the company did not process the migration. The Complainant stated that different representatives of the insurance company cited different reasons for rejecting the migration, including his blindness, hypertension and a previous insurance claim. He was subsequently informed that the migration was not permitted under the applicable guidelines, but the relevant guidelines and specific reasons for rejection were not provided to him. As the existing policy was nearing expiry, he was compelled to renew the existing policy by paying an additional amount of ₹19,956/- to maintain continuous health insurance coverage. The Complainant alleged that refusal to permit migration was discriminatory on the ground of his disability and in violation of the Rights of Persons with Disabilities Act, 2016. He prayed that his policy be migrated to the Star Super Star Plan, the additional amount of ₹19,956/- be refunded with interest, and compensation be provided for the alleged harassment.

2.2 And whereas, upon consideration of the submissions, this Court admitted the matter for regular proceedings and the Respondent was accordingly recommended to submit a written response within 15 days addressing the allegations, including the reasons and applicable guidelines governing the refusal to permit migration and the alleged consideration of the Complainant's disability in the decision. It was observed that, if the allegation of rejection on the ground of disability and the consequent additional premium were found to be substantiated, the same would require appropriate correction in accordance with law. In case of failure to submit the response within the stipulated period, appropriate action, including penalty, may follow. The Complainant shall file a rejoinder within a further period of 7 days upon receipt of the Respondent's response.

3 Whereas Section 3 of the Rights of Persons with Disabilities Act, 2016, herein after referred to as "the Act", provides as under:

> *"3. (1) The appropriate Government shall ensure that the persons with disabilities enjoy the right to equality, life with dignity and respect for his or her integrity equally with others.*
> *(2) The appropriate Government shall take steps to utilise the capacity of persons with disabilities by providing appropriate environment.*
> *(3) No person with disability shall be discriminated on the ground of disability, unless it is shown that the impugned act or omission is a proportionate means of achieving a legitimate aim.*
> *(4) No person shall be deprived of his or her personal liberty only on the ground of disability.*

(5) The appropriate Government shall take necessary steps to ensure reasonable accommodation for persons with disabilities."

4. And whereas, **Sections 24, 25 and 26 of the Rights of Persons with Disabilities Act, 2016**, relating to social security, healthcare and insurance schemes for persons with disabilities.

5. And whereas, **Section 24(3)(j)** of the Act, relating to provision of a comprehensive insurance scheme for persons with disabilities not covered under ESI or any other statutory or Government-sponsored insurance scheme.

6. And whereas, **Section 26** of the Act, relating to insurance schemes for employees with disabilities, along with the **relevant rules, schemes, notifications, guidelines and regulatory instructions governing insurance coverage and services for persons with disabilities**.

7. And whereas Section 75(1) (a) and (b) of the Act mandates the Chief Commissioner to inter alia identify, suo motu or otherwise, the provisions of any law or policy, programme and procedures, which are inconsistent with the Act and to look into complaints inter-alia, concerning matters relating to deprivation of rights of persons with disabilities either on his own motion or on the application of any aggrieved person and recommend necessary corrective steps.

8. And therefore, you are hereby advised to forward your comments on the Complaint on an affidavit signed by an officer of an appropriate seniority not below the level of Group 'A' officer and to produce all the requisite documents upon which you base your Comments or Claim and where you rely on any other document as evidence in support of your comments or claim, you shall enter such documents in a list to be annexed to the Comments on Complaint along with action taken in compliance with the applicable statutory

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provisions, to this Court within **15 days from the date of issue of this communication**, failing which, the Complaint may be disposed of *ex parte*. While responding to this notice, due care may be taken of the relevant provisions of the Rights of Persons with Disabilities Act, 2016, other statutory provisions, and Government instructions.

9. A copy of your reply should also be served to the Complainant **via email and by post, and the proof of service be submitted to this Court along with your Reply**. You may also provide additional inputs relevant to the case, if desired. However, it is to be informed that in case any statutory provision, any judgment of a High Court or the Supreme Court, rules formulated under any statute, Office Memorandum, or bye-law is relied upon, you shall attach a copy of the same along with your comments on the Complaint. The Complainant may file his rejoinder, if any, to this Court within 07 **days** with a copy to the Respondent(s).

Yours faithfully,

(VIKAS TRIVEDI)
Dy. Chief Commissioner

Copy to:

1) **Rahul Jayprakash Bihani**
Hasnapur road, Neat apla bajar AP Loni bk , Tal Rahata ,Dist Ahmednagar
AHMEDNAGAR, MAHARASHTRA, 413736
r.bihani81@gmail.com
9975887393

Enc. Copies:

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Case No. CCPD/16672/1143/26 **Dated:** 05/10/2026

1) Disability Certificate
2) Case Document - 1

5वीं मंजिल, एनआईएसडी भवन, प्लॉट न०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाषः 011-20892364, 20892275
5th Floor, NISD Building, Plot No.G-2, Sector-10, Dwaraka, New Delhi-110075;Tele# 011-20892364, 20892275
E-mail: ccpd@nic.in; Website: www.ccdisabilities.nic.in
(पया भविष्य मे पंत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखे)
(Please quote the above file/case number in future correspondence)