

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**LOK SABHA
UNSTARRED QUESTION NO. 909
TO BE ANSWERED ON 26TH JULY, 2024**

NATIONAL HEALTH CLAIMS EXCHANGE

**909. SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:
SHRI SUDHEER GUPTA:**

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether the Government proposes to launch a National Health Claims Exchange (NHCX) and U-win for digital vaccine record keeping for children and pregnant women as part of the Ayushman Bharat Digital Mission;
- (b) whether the Government proposes to cover senior citizens aged 70 and above by expanding Ayushman Bharat by launching a national health claims exchange and if so, the details thereof;
- (c) the total number of senior citizens likely to be covered/benefitted under the said initiatives;
- (d) whether the Government has constituted an expert panel to strengthen the format of the scheme to take load of the planned expansion and if so, the details thereof;
- (e) whether the panel has submitted its report regarding inclusion of elderly above 70 years and if so, the details thereof; and
- (f) if not, the timeline by which it is likely to be launched?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI PRATAPRAO JADHAV)**

(a): The Government of India has built the National Health Claims Exchange (NHCX) gateway under the Ayushman Bharat Digital Mission (ABDM). NHCX aims to streamline and standardize health insurance claim processing, enhancing efficiency in the insurance industry and improving the patient experience. NHCX serves as a gateway for exchanging health claim information among insurers, Third Party Audit, healthcare providers, beneficiaries, and other relevant entities and ensures interoperability, machine-readability, auditability and verifiability, making the

information exchange accurate and trustworthy. This system will enhance efficiency and transparency in the insurance industry, benefiting policyholders and patients.

Supported by the Insurance Regulatory and Development Authority of India (IRDAI) and General Insurance Council (GIC), NHCX will enable standardized and faster health insurance claim processing. As on 21.07.2024, 34 insurers and TPAs are currently live on NHCX and approximately 300 hospitals are ramping up to start sending their claims on NHCX.

(b) and (c): Presently, all members of the eligible families irrespective of age are covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana. The scheme provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 55 crore individuals corresponding to 12.34 crore families.

(d) to (f): No expert committee has been set up for extending the health benefits to cover senior citizens aged 70 and above.
