

Regarding problems being faced by private health insurance policy holder in Bangalore South Parliamentary Constituency and other parts of the country

SHRI TEJASVI SURYA (BANGALORE SOUTH): Speaker Sir, thank you for giving me this opportunity to raise a very important matter concerning the middle-class of this country.

Speaker Sir, as you are aware, a large number of people in the country seek private health insurance by paying high premiums so that when the time arises or when the near and dear ones are hospitalized, the private insurance takes care of these expenses. Unfortunately, last year the Insurance Broker Association of India came out with some statistics that definitely need the attention of the Ministry. Out of the 15 private insurers, about 10 insurers paid less than 80 per cent of the claims. Most of the private health insurers did not pay the health insurance claims of the people. Out of the 15 private health insurance providers, only three providers paid insurance amount above the 75 per cent of the claimed amount. It means if somebody has claimed Rs. 1 lakh, only three insurance providers have provided more than Rs. 75,000. This is a very serious issue. There are some insurance providers, especially private health insurance providers, who have provided less than 56 per cent or 60 per cent of the health insurance claims. This is a very serious issue.

I request the attention of the hon. Finance Minister to this very important matter so that the health insurance claims are well settled in time and the middle-class are protected. Thank you, Speaker Sir.

12.13 hrs (Shri Jagdambika Pal *in the Chair*)