

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:504
ANSWERED ON:03.12.2004
MEDICLAIM
Owaisi Shri Asaduddin

Will the Minister of FINANCE be pleased to state:

- (a) whether due to high medical cost and decline in public hospitals mediclaim has today become the main health cover for most citizens in the country;
- (b) if so, the details thereof,
- (c) whether all the national insurance companies are refusing to renew medical insurance policies who have fallen sick or claiming medical expenses;
- (d) if so, whether IRDA has refused to intervene in the matter,
- (e) if so, the reasons therefor,
- (f) whether sub-group of the working group of IRDA has looked into the changes in the mediclaim policies; and
- (g) if so, the remedial steps taken or being taken by the government to ensure that consumers are not harassed?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM)

- (a) & (b): The coverage under mediclaim insurance policy marketed by public sector general insurance companies has been growing over the years. The premium underwritten by them during 2003-04 was Rs. 1222.15 crores as against Rs. 1083.29 crores in the year 2002-03. However, only about 1% of total population could be covered under the scheme.
- (c), (d) & (e) : There are isolated instances of refusal for renewal of mediclaim polices under which claims were preferred. Wherever such matters are brought to the notice of IRDA, the Authority has advised insurance companies to re-examine such cases,
- (f): Yes, Sir.
- (g): Government has ensured setting of public grievance redressal mechanism in public sector general insurance companies for redressal of grievances.