

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2154  
ANSWERED ON:12.12.2008  
INSURANCE SCHEME FOR BPL FAMILIES  
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**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Union Government has revised the insurance scheme to improve access to healthcare for Below Poverty Line (BPL) families in the country;
- (b) if so, the details thereof;
- (c) the salient features of the revised insurance scheme;
- (d) the subsidies to be paid by the Union Government and insurance companies on premium under the scheme;and
- (e) the steps taken by the Union Government to implement de revised insurance scheme effectively?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) & (b): The public sector general insurance companies have revised the Universal Health Insurance Scheme (URIS) in September,2008 wherein the premium has been reduced and the coverage of benefits under the Scheme has been expanded.

(c) & (d): The salient features of the revised Scheme are as under:-

(i) Reduction of Premium-The premium rates have been reduced as under:

Policy	Existing premium	Revised Premium	GOI Subsidy
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Individual	365	300	200
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Upto 5 members	548	450	300
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Upto 7 members	730	600	400
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(ii) Extension of Maternity benefits-The maternity benefit has been extended in the revised Scheme subject to Rs. 2,500/- for normal and Rs. 5,000/- for caesarean delivery.This amount would also cover the medical expenses incurred in respect of the new born child up to 3 months.

(iii) Increase of upper age limit - The upper age limit for coverage has been increased from the existing 65 years to 70 years to bring more families under the scope of the scheme.

(iv) Inclusion of pre-existing diseases - All pre-existing diseases are covered which were earlier excluded tram the scope of the scheme.

(v) Benefit of loss of wages -In the revised Scheme,this benefit has been extended to the spouse of the insured.

(e): The following steps have been taken by the public sector general insurance companies to make the Scheme more attractive:

(i) approaching State Governments for coverage of BPL families;

(ii) developing tie-ups with Micro-Finance Institutions/Self-Help Groups/Non-Governmental Organisations;

(iii) approaching Tribal Boards/Tribal Developmental Agencies;

(iv) publicity of the Scheme through distribution of leaflets; and

(v) organizing local street shows.