

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2656  
ANSWERED ON:12.03.2010  
HEALTH INSURANCE SCHEME  
Nirupam Shri Sanjay Brijkishorilal ;Semmalai Shri S.

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government has assessed the extent of penetration of medical insurance scheme amongst the masses;
- (b) if so, the details thereof;
- (c) the number of persons availing medical insurance schemes in the country as on date, company-wise and zone-wise;
- (d) whether the Government is aware of difficulties faced by senior citizens in availing the health insurance policy;
- (e) if so, the details thereof;
- (f) whether the Government has urged the Insurance Regulatory and Development Authority (IRDA) to entertain the claims of senior citizens and also overseas mediclaims;
- (g) if so, the details thereof; and
- (h) the action being taken by the Government in this regard?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE(SHRI NAMO NARAIN MEENA)

(a) to (c): As informed by Insurance Regulatory and Development Authority (IRDA), it is estimated that Health Insurance and other organized forms of payment for health services cover around 15%-16% of people in the country. This includes about 47 million persons covered under ESIS, 4 million under CGHS and Below Poverty Line families covered under Rashtriya Swasthya Bima Yojana (RSBY) scheme (12.6 million smart cards issued under RSBY as on 2nd March, 2010). The IRDA does not maintain company-wise and zone-wise data regarding number of persons availing medical insurance schemes.

(d) to (h): To address the concerns about the availability of health insurance to the senior citizens, IRDA constituted a Committee in April, 2007 under the Chairmanship of Shri K.S. Sastry, former Chairman, National Housing Bank to examine the issues and make recommendations. In pursuance of the recommendations made by the Committee, IRDA has advised all insurers, inter-alia, to allow entry at least upto 65 years age for health insurance products, premium charged be fair and transparent, to clearly spell out the terms and conditions of the policy etc. Besides this, the IRDA has notified the Insurance Regulatory and Development Authority (Protection of Policyholders' Interest) Regulations, 2002. These Regulations stipulate the duties and obligations of the insurers and policy holders in respect of an insurance contract. In pursuance of these regulations, the companies have set up in-house grievance redressal mechanisms, which are refined from time to time. For grievances relating to settlement of claims, policyholders may also approach the Insurance Ombudsman, IRDA Grievance Cell, Consumer Fora and the Courts.