

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2710  
ANSWERED ON:12.03.2010  
HEALTH INSURANCE SCHEME  
Deora Shri Milind Murlu

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

- (a) whether the Government has launched any health insurance scheme for all;
- (b) if so, the details thereof and if not the reasons therefor;
- (c) whether insurance scheme for Below Poverty Line (BPL) is in operation;
- (d) if so, the details thereof; and
- (e) the total expenditure incurred/likely to be incurred on both insurance schemes?

**Answer**

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

(a) & (b): There is no single Health Insurance Scheme mandated by Government of India covering all citizens of India. However, different Health Insurance Policies are available in the market with Public and Private Sector Insurance Companies including those sponsored by the Government catering to the needs of various segments of the population.

(c) & (d): Yes, Sir. The Universal Health Insurance Scheme (UHS) and Rashtriya Swasthya Bima Yojana (RSBY) are under implementation for the BPL families and workers belonging to unorganized sector. The salient features of these Schemes are as under:

(i) The Universal Health Insurance Scheme covers hospitalization benefits upto a limit of Rs.30,000/- for a BPL family on floater basis. The premium is Rs.300 for an individual, Rs.450 for a family of five members and Rs.600 for a family of seven members with Government of India subsidy of Rs.200 for an individual, Rs.300 for a family of five and Rs.400 for a family of seven. 1,78,186 policies covering 18,72,283 persons have been issued upto 31st December, 2009.

(ii) The Rashtriya Swasthya Bima Yojana provides smart card based cashless health insurance cover of Rs. 30,000 per annum per family on a floater basis to BPL families (a unit of five) in unorganized sector. The scheme is presently being implemented in 22 States /Union Territories and more than 1.3 crore smart cards have been issued.

(e): The expenditure on subsidy released by the Government for UHS and RSBY during the year 2009-10 is likely to be Rs. 28 crore and Rs. 315 crore respectively.