

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2216
ANSWERED ON:06.08.2010
MEDICLAIM INSURANCE
Chavan Shri Harischandra Deoram

Will the Minister of FINANCE be pleased to state:

- (a) whether the senior citizens above seventy years of age are denied medical insurance cover and renewal of their existing medical insurance cover;
- (b) if so, the details thereof, the reasons therefore alongwith the existing norms for availing medical insurance cover for such senior citizens;
- (c) whether such senior citizens have to face harassment for getting visa due to non-availability of the medical insurance; and
- (d) if so, the details thereof alongwith the remedial measures taken/ being taken by the Government in this regard?

Answer

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

(a) & (b): General Insurer's (Public Sector) Association of India (GIPSA) has reported that all the Public Sector General Insurance Companies have special policies for Senior Citizens which they can enter at any time in the age bracket of 60 to 80 years namely "Varistha Bima Yojana", "Health of Privileged Elderly (HOPE)" and "Senior Citizens Mediciam Policy" etc. Besides this, the renewal of their existing mediclaim policies is allowed throughout the life time of the senior citizens. Besides, the Insurance Regulatory and Development Authority(IRDA) is not giving clearance to any health insurance product which has an exit age for renewal.

(c) & (d): The Overseas Mediciam Insurance Policy (OMP) is available for all overseas travelers including senior citizens and in case of overseas travel of over 60 days, senior citizens have to submit medical reports if sum insured required is more than \$ 10,000.