

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5082  
ANSWERED ON:27.08.2010  
HEALTH INSURANCE  
Yadav Shri Ranjan Prasad

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

- (a) whether the Government proposes to cover overseas hospitals under medical insurance policies;
- (b) if so, the details thereof;
- (c) whether the private insurance companies are likely to be allowed to offer such policies; and
- (d) if so, the details thereof and if not, the reasons therefor?

**Answer**

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

(a) to (d): The Insurance Regulatory and Development Authority (IRDA) has reported that the Overseas Travel/Medical insurance policies are offered by both the public sector and private sector insurance companies which provide coverage of expenses incurred towards in- patient hospitalization due to sudden illness or accident of the policyholder whilst travelling abroad.