

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3032
ANSWERED ON:19.08.2011
SIMPLIFICATION OF MEDICLAIM PROCEDURE
Meghwal Shri Arjun Ram

Will the Minister of FINANCE be pleased to state:

- (a) whether the Insurance Regulatory and Development Authority (IRDA) proposes to simplify the process of mediclaim coverage for maternity related treatments;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

Answer

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

(a) to (c): The Insurance Regulatory and Development Authority (IRDA) have reported that the maternity related treatments are generally standard exclusions in individual health policies. However, maternity cover is offered as an additional rider for those who wish to purchase such cover. However, in group health policies, maternity cover is generally provided by the insurance companies. Such group health policies, as per IRDA, are loosing on account of relatively low price as compared to the risk which is covered.