

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3803  
ANSWERED ON:16.12.2011  
UNIVERSAL HEALTH INSURANCE SCHEME  
Natarajan Shri P.R.

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

- (a) whether the Government proposes to introduce a Universal Health Insurance Scheme in the country;
- (b) if so, the details thereof alongwith the salient features of the said scheme;
- (c) the source from which the funds for this scheme would be provided alongwith the details of the funding procedure;
- (d) whether the said scheme envisages affordable health care to the masses; and
- (e) if so, the details thereof?

**Answer**

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

(a)to(e) The Universal Health Insurance Scheme (UHS) launched by the Government of India w.e.f. 14.7.2003 is already in existence for persons and families below the poverty line with element of subsidy from the Government. In addition, the Rashtriya Swasthya Bima Yojana (RSBY) was also rolled out from 1.4.2008 by the Government to provide the health insurance coverage for Below Poverty Line (BPL) families. The scheme has also been extended to unorganized sector workers such as MNREGA workers, street vendors, beedi & domestic workers, etc. However, the Planning Commission had constituted a High Level Expert Group(HLEG) on Universal Health Coverage(UHC) to, inter alia, develop a blue print and investment plan for achieving Health for All by 2020'.The report of the HLEG has been submitted to the Planning Commission. The major recommendations of HLEG are on (i) health financing and financial protection; (ii) access to medicines, vaccines and technology; (iii) human resources for health; (iv) health service norms; (v) management and institutional reforms; (vi) community participation and citizen engagement; (vii) social determinants of health etc. The recommendations of the HLEG, as approved by the Government, would form part of 12th Five Year Plan of the Government.