

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3876
ANSWERED ON:16.12.2011
INSURANCE SCHEME FOR POOR PEOPLE
Sinh Dr. Sanjay;Tudu Shri Laxman

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has started any scheme to provide insurance cover to the poor people;
- (b) if so, the details thereof;
- (c) if not, the reasons therefor and the opinion of the Government in this regard; and
- (d) the corrective steps taken /being taken by the Government to provide facility of insurance to the poor in the country

Answer

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

(a)to(d): Yes, Sir. The Government has launched the following insurance schemes for the benefit of the poor population of the country:

(i) Aam Aadmi Bima Yojana: The Aam Aadmi Bima Yojana (AABY) was launched with a view to provide insurance cover to the head of family or one earning member of rural landless households. The members should be aged between 18 years and 59 years. The premium under the scheme is Rs.200/-per member per annum equally shared in the ratio of 50:50 between Central Government and respective State Government/UT.

(ii) Janashree Bima Yojana: Janashree Bima Yojana provides life insurance protection to the rural and urban persons living below poverty line and marginally above poverty line. Persons between age 18 years and 59 years and who are the members of the identified 45 occupational groups are eligible to participate in this policy.

(iii) Rashtriya Swasthya Bima Yojana: Rashtriya Swasthya Bima Yojana was launched by the Ministry of Labour and Employment to cover people living below poverty line (BPL) in the unorganized sector. The scheme provides for hospitalization cover upto Rs. 30,000/- per family (unit of five) per annum on a floater basis with the premium being shared by Central Government and the State Government in the ratio of 75:25 respectively.

(iv) Universal Health Insurance Scheme: Universal Health Insurance Scheme was launched by the Central Government and is being operated through four Public Sector General Insurance Companies for the benefits of BPL families only. The policy is available for individuals upto the age of 70 years and covers mainly hospitalization benefits up to a limit of Rs.30,000 for a family on a floater basis including compensation for death of the earning head of the family for Rs.25,000.

In addition, there are number of Micro-Insurance Schemes which are non-subsidy based.