

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:939

ANSWERED ON:10.07.2009

IRDA AND INSURANCE COVER FOR SENIOR CITIZENS

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

- (a) whether the Government has received report from the Insurance Regulatory Development Authority (IRDA) which points out that some Insurance Companies are denying health insurance cover to senior citizens;
- (b) if so, the details thereof and the action taken by the Government thereon;
- (c) whether IRDA has directed the Insurance Companies to give health insurance cover to all the people till the age of 65 years;
- (d) if so, the details thereof; and
- (e) the number of people to be benefited by this move?

**Answer**

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

(a) to (e): The Insurance Regulatory and Development Authority (IRDA) had constituted a Committee on Health Insurance for Senior Citizens in April, 2007. The report of the Committee was submitted to IRDA. IRDA has examined the recommendations of the Committee and appropriate action has been taken thereon by issuing circulars directing the insurance companies that all health insurance products filed hereafter must allow entry till 65 years of age and any denial of Health Insurance to senior citizens has to be made in writing with reasons furnished and recorded. It is expected that all uninsured senior citizens in the age group of 60 to 65 years will be benefited.