

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:7014  
ANSWERED ON:18.05.2012  
INSURANCE SCHEME FOR FATALLY III  
Scindia Smt. Yashodhara Raje

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

- (a) whether the Government proposes to introduce health insurance scheme for the fatally ill as insurance companies express their inability to provide insurance cover to the people suffering from serious and incurable diseases;
- (b) if so, the details thereof; and
- (c) the time by which the said scheme is likely to be introduced?

**Answer**

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

(a) to (c): The Insurance Regulatory and Development Authority (IRDA) has informed that it has issued an Exposure Draft to provide insurance cover for People Living with HIV and people vulnerable to HIV / AIDS, under health insurance policies of both Life and Non-Life insurance companies. As per the exposure draft, all Life Insurers and General Insurers shall put in place an underwriting policy on health insurance coverage for persons suffering from HIV.