

**GOVERNMENT OF INDIA  
TEXTILES  
LOK SABHA**

UNSTARRED QUESTION NO:2374  
ANSWERED ON:03.12.2009  
HANDLOOM WEAVERS HEALTH INSURANCE PROGRAMME  
Ramasubbu Shri S.

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

- (a) whether the Government proposes to increase the coverage limit and relax the procedural norms for the handloom weavers health insurance programme;
- (b) if so, the details thereof;
- (c) if not, the reasons therefor; and
- (d) the steps taken by the Government to increase the number of beneficiaries under the new programme?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SMT. PANABAACA LAKSHMI)

(a) & (b): No. Madam. The Government of India is implementing a Health Insurance Scheme for handloom weavers with an annual limit of Rs. 15,000/- per family, out of which OPD cover is Rs. 7,500/-. At present there is no proposal to increase the coverage limit and relax the procedural norms under the Health Insurance Scheme for handloom weavers.

(c): The enhancement in the insurance cover will involve a higher rate of total premium which will also result in increase in the weaver's share of premium causing additional burden on the weavers and many weavers may not be able to pay the increased premium. The present Health Insurance Scheme covers all pre-existing as well as new diseases and a substantial provision has been kept for OPD. The annual limit per family is Rs. 15,000/- out of which OPD cover is Rs. 7,500/-.

(d): Does not arise. However, as per the existing Health Insurance Scheme the State Governments are required to be actively associated with the implementation of the scheme by way of sensitizing the handloom weavers to join the scheme. Instructions have also been given to the implementing agency viz; ICICI Lombard General Insurance Company Ltd to take all steps to popularize the scheme among the weavers through out the country by various means including advertising the information about the scheme in vernacular language. The implementing agency has been organizing health camps and awareness camps regularly in collaboration with the State Governments.