

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3171  
ANSWERED ON:15.03.2013  
HEALTH INSURANCE SCHEME  
Agarwal Shri Jai Prakash

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

- (a) whether the Government has taken note of the low level of awareness about health insurance schemes in the country;
- (b) if so, the details thereof along with the reaction of the Government thereto;
- (c) the number of persons benefited by the various health insurance schemes being run by the general insurance companies operating in the country during the last three years, company-wise and State/UT-wise; and
- (d) the steps taken/being taken by the Government in this regard?

**Answer**

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

(a) As informed by the Insurance Regulatory and Development Authority (IRDA), a study conducted by the National Council of Applied Economic Research, on behalf of the IRDA, and based on the survey of 30,200 respondents spread over 29 states and union territories, indicate that with regard to health insurance, the level of awareness is quite low since only 54 per cent of the households have heard about this product of insurance.

(b) IRDA has initiated various steps, as indicated below, to enhance consumer awareness, as a part of its multi-pronged approach of consumer education under the brand name Bima Bemisaal Campaign:

1. Sponsoring of Consumer awareness seminars through consumer bodies on the subject of health insurance
2. Printing of posters on Health insurance and portability
3. Publication of Handbooks on Health insurance
4. Publication of Comic series including Health insurance
5. Animation Films of the Comic series
6. Launching of Consumer Education website [www.policyholder.gov.in](http://www.policyholder.gov.in).

(c) As per IRDA, State / UT-wise information is not available, however, company-wise details of number of persons covered under health insurance for the last three years is annexed.

(d) Keeping in view the fact that 85% of the work force is engaged in un-organized sector, the Government of India has introduced the Rashtriya Swasthya Bima Yojana (RSBY) in 2008 to provide health insurance benefits to the BPL and poor workers. As on 08.03.2013, the coverage under the Scheme through active smart cards is 3,41,73,475.s