

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5127  
ANSWERED ON:26.04.2013  
INCLUSION OF AYURVEDA HOMOEOPATHY IN MEDICLAIM INSURANCE  
Devappa Anna Shri Shetti Raju Alias

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

- (a) whether taking into consideration the Ayurvedic and Homeopathic System (AYUSH) of medicine the Insurance Regulatory Development Authority (IRDA) extends insurance coverage for treatment under AYUSH systems;
- (b) if so, the details thereof;
- (c) if not, the reasons therefor;
- (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) & (b): Insurance Regulatory and Development Authority (IRDA) has informed that the insurance coverage to AYUSH treatments has been facilitated through the Regulation 5(1) of the IRDA (HEALTH INSURANCE) REGULATIONS, 2013 which are published in the official gazette and came in to force with effect from 18.02.2013. As per this regulation the insurers may provide coverage to non-allopathic treatments provided the treatment is taken in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health or any other suitable institutions. Insurance companies like National Insurance Company, Star Health and Allied Insurance Co. Ltd., L&T General Insurance Co. Ltd. are offering insurance cover for AYUSH.

(c) & (d) Not Applicable.