

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:4609

ANSWERED ON:21.02.2014

HEALTH INSURANCE

Adhalrao Patil Shri Shivaji; Adsul Shri Anandrao Vithoba; Dharmshi Shri Babar Gajanan; Tomar Shri Narendra Singh; Yadav Shri Dharmendra

Will the Minister of FINANCE be pleased to state:

(a) whether the Government proposes to formulate and implement an appropriate health insurance scheme for different income groups in the country;

(b) if so, the details thereof; and

(c) the steps taken/being taken by the Government to create awareness among people and for popularisation of various health insurance schemes in the country particularly in rural areas?

Answer

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

(a) to (c): At present, there is no proposal before the Government to formulate and implement an appropriate health insurance scheme for different income groups in the country. However, Ministry of Labour and Employment (MOLE) is implementing the Rashtriya Swasthya Bima Yojana (RSBY) to provide smart card based cashless health insurance, including maternity benefit, cover of Rs. 30,000/- per annum on family floater basis to BPL families (a unit of five). Apart from BPL families, RSBY coverage has been extended to various other categories of unorganised workers viz. Building & Other Construction workers, licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation workers, Mine workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers. As on 17.02.2014 more than 3.77 crore families are availing the benefits of the scheme across the country.

As per IRDA, recently a detailed advertisement campaign for promoting insurance was carried out by the General Insurance Council across the country through radio and television where health insurance was one of the subjects covered. Apart from the above, the insurance companies including public sector general insurance companies themselves carry out publicity campaigns through various print and electronic media including holding of customer seminars, participation in village melas, campaigns through hoardings and posters etc. in rural areas for giving wide publicity for insurance schemes including health insurance.