

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:418

ANSWERED ON:04.05.2012

HEALTH INSURANCE

Nirupam Shri Sanjay Brijkishorilal ;Punia Shri P.L.

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has taken note of the coverage of only a small percentage of the total population including the disabled under the health insurance, in both the rural and urban areas, across the country;
- (b) if so, the details thereof and the reasons therefor indicating the percentage of population, particularly the disabled covered under the health insurance schemes, State/ UT-wise;
- (c) whether the Government has formulated any plans for integrated health insurance programme that links microfinance with health insurance to provide insurance to the poor;
- (d) if so, the details thereof alongwith the steps taken/proposed to be taken in this regard; and
- (e) the steps taken/being taken by the Government to encourage health insurance for the poor people particularly disabled, in both the rural and urban areas, cross the country?

Answer

FINANCE MINISTER (SHRI PRANAB MUKHERJI)

(a) to (e): A Statement is laid on the Table of the Lok Sabha.

STATEMENT REFERRED TO IN REPLY TO THE LOK SABHA STARRED QUESTION NUMBER 418 REGARDING "HEALTH INSURANCE" BY SHRIP. L. PUNIA AND SHRI SANJAY BRIJKISHOR LAL NIRUPAM, MPs TO BE ANSWERED ON 04.05.2012.STATEMENT

(a) & (b): As per the Insurance Regulatory and Development Authority (IRDA) estimates the total population covered under Health Insurance policies is approximates 27 crores as at the close of 2011-12 as against 21.86 crores as on 31.3.2011. The major schemes which contributed to the increased coverage are the Rashtriya Swasthya Bima Yojana (RSBY) of Government of India and three state Government schemes viz Arogyasri in Andhra Pradesh, Kalaingar Health Insurance in Tamil Nadu and Yeshaswini Health cover of Karnataka. Under all the schemes the physically disabled people are not discriminated. Further IRDA has intimated that state-wise data of coverage of disabled under health insurance schemes is not maintained by them separately.

(c) & (d): There is no proposal for formulating an integrated health insurance programme that links micro finance with health insurance.

(e): IRDA has issued micro-insurance regulations namely IRDA (Micro-Insurance) Regulations 2005 which enable insurance companies to provide micro-insurance covers including health insurance in rural areas of the country. Micro insurance policies provide for a maximum coverage of Rs.30,000 for health insurance and Rs.50,000 for personal Accident per life. These regulations enable the entities such as Non-Government Organisations, Self Help Groups, Micro-Finance Institution to act as micro insurance agents in order to leverage their reach.

The GOI has also launched the RSBY in Oct. 2007 for smart card based cashless health insurance cover of Rs. 30,000 per annum on a family floater basis to BPL families in the organized sector. As on 30.04.2012, RSBY is being implemented in 24 States/UTs. Under this scheme more than 2.94 crore smart cards have been issued.