

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2498
ANSWERED ON:04.12.2009
MEDICAL INSURANCE FOR SENIOR CITIZENS
Jindal Shri Naveen

Will the Minister of FINANCE be pleased to state:

- (a) whether the senior citizens are denied medical insurance cover by most of the insurance companies;
- (b) if so, the details thereof and reasons therefor;
- (c) whether the Government has issued any directions to the insurance companies to review the matter in view of the rising life span; and
- (d) if so, the details thereof ?

Answer

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

(a) to (d) : Insurance Regulatory & Development Authority (IRDA) vide circular dated 25.05.2009 have instructed insurers to allow entry in health insurance policy at least till 65 years of age. Further, vide instructions issued in March, 2009, IRDA mandated that health insurance policy shall be ordinarily renewable except on grounds such as fraud, moral hazard or misrepresentation and upon renewal being sought by the insured, shall not be rejected on arbitrary grounds.

Moreover, under Universal Health Insurance Scheme (UHS) administered through public sector general insurance companies for families below poverty line (BPL) the upper age limit for coverage has been increased in September, 2008 from the existing 65 years to 70 years to bring more families under the scope of the Scheme.

Under Rashtriya Swasthya Bima Yojana (RSBY), launched by the Ministry of Labour and Employment to provide health insurance coverage for BPL families in unorganized sector, senior citizens are being covered without any age limit.