

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3668
ANSWERED ON:11.12.2009
HEALTH INSURANCE
Owaisi Shri Asaduddin

Will the Minister of FINANCE be pleased to state:

- (a) the estimated population in the country covered by various health insurance schemes run by general insurance companies;
- (b) whether the Government has recently launched fresh schemes to cover more population in the country under health insurance scheme;
- (c) if so, the details thereof and target set by Government in this regard; and
- (d) the steps taken/being taken by Government for covering more population under Universal Health Insurance Scheme

Answer

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

(a) As per the information available with the Insurance Regulatory and Development Authority (IRDA), as on March, 2009, the total number of policies issued by the General Insurance Companies covering various health insurance schemes is 1, 09, 94, 902. A single policy may cover more than one person.

(b) No.

(c) Does not arise.

(d) Universal Health Insurance Scheme (UHS) has been liberalized in September, 2008 as under:

Annual premium has been reduced from Rs.365/- for individual, Rs.548/- up to 5 members \ and Rs.730/- up to 7 members of family to Rs.300/-, Rs.450/- and Rs.600/- respectively while retaining the Government subsidy at the existing rate of Rs.200/-, Rs.300/- and Rs.400/-.

Maternity benefit has been included @Rs.2,500/- for normal and Rs.5,000/- for caesarian delivery.

Upper age limit for coverage has been increased from 65 to 70 years.

All pre-existing diseases, which were earlier excluded, are covered.

Benefit of loss of wages @Rs.50/- per day for maximum 15 days also covers the spouse of the insured.

As a result of liberalization, coverage of UHS increased substantially from 9,89,305 persons in 2008-09 to 17,85,679 persons between April and October, 2009.