

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:400

ANSWERED ON:19.12.2014

MEDICLAIM INSURANCE

Gawali (Patil) Ms. Bhavana;Marutharajaa Shri R.P.

Will the Minister of FINANCE be pleased to state:

- (a) whether a large percentage of population in the country do not have access or coverage under health insurance scheme;
- (b) if so, the details thereof including the percentage of population having access/coverage to health insurance including mediclaim insurance;
- (c) whether the General Insurance Companies (GICs) and other public sector insurance companies suffered losses in corporate mediclaim health insurance policies/ group health insurance schemes and if so, the details thereof during the last three years and the current year, company-wise;
- (d) whether the Government has any proposal to fix the claim rate as per the Central Government Health Scheme (CGHS) system to reduce the losses; and
- (e) if so, the details thereof and if not, the reasons therefor?

Answer

THE FINANCE MINISTER (SHRI ARUN JAITLEY)

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

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 400 REGARDING " MEDICLAIM INSURANCE" RAISED BY SHRIMATI BHAVANA PUNDALIK GAWALI PATIL AND SHRI R.P.MARUTHARAJAA, MPs, TO BE ANSWERED ON 19.12.2014

STATEMENT

(a) & (b): Health Insurance (HI) sector is a relatively fast growing segment in India. As per the estimates made by Insurance Regulatory and Development Authority (IRDA), the total population covered under various health insurance schemes is approximately 21.62 crore at the end of 2013-14, which is approximately 17% of the total population in India. The gross premium for this segment for the year 2013-14 was Rs. 17,495 Crore and it registered a growth of 13.21% over the previous year 2012-13.

Coverage under health insurance:

(in Crore)

No of persons covered	2011-12	2012-13	2013-14
-----------------------	---------	---------	---------

Government Sponsored Health Insurance Schemes	16.12	14.94	15.53
Group health insurance (other than Govt.) schemes	3.00	3.43	3.37
Individual health insurance policies	2.06	2.36	2.73
Total	21.18	20.73	21.62

(c) : The details of claim ratios for 2011-12, 2012-13, and 2013-14 which reflect the losses incurred on such policies by way of indicating the claim payments as a percentage of premium income are given in Annexure 1 to 3. Information for 2014-15, will only become available on completion of the financial year.

(d) & (e): At present, there is no such proposal with the Government to fix the claim rate as per the Central Government Health

Scheme (CGHS) system.