

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:895
ANSWERED ON:27.02.2015
PRIVATE HEALTH INSURANCE
Mani Shri Jose K.

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has received any reports which suggest single women, widows and senior citizens do not have access to private health insurance and are excluded from State funded schemes in rural areas;
- (b) if so, the details thereof; and
- (c) the corrective steps taken/being taken by the Government to provide insurance services to such disadvantaged groups?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA)

(a to c): No, Sir. However, Rashtriya Swasthya Bima Yojana (RSBY) is a Government run scheme which provides health insurance to unorganized Workers belonging to BPL category and their families. During the course of implementation, apart from BPL families, RSBY coverage has been extended to other categories of Unorganized 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. Under the scheme, the eligible families in the unorganized sector are provided smart card based cashless health insurance cover of Rs.30,000/- per annum. Single women, Widows and senior citizens falling in the above categories of beneficiaries are covered under RSBY notwithstanding whether they hold or have access to private health insurance policy or not.