

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:905  
ANSWERED ON:27.02.2015  
HEALTH INSURANCE SCHEME  
Chaudhary Shri P.P.;George Shri (Adv.) Joice

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government proposes to cover each family in the country under the Health Insurance Scheme on socio/ economic basis;
- (b) if so, the details thereof along with the reaction of the Government thereto;
- (c) the number of persons benefitted by the various health schemes being run by the general insurance companies operating in the country during the last three years, company and State/UT-wise; and
- (d) the steps taken/being taken by the Government in this regard?

**Answer**

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

(a & b): The 'Rashtriya Swasthya Bima Yojana' was launched by Ministry of Labour and Employment on 1st October, 2007 to provide smart card based cashless health insurance cover of Rs. 30000/- per annum to BPL families (a unit of five) in the unorganized sector. The premium is shared between Centre and State Governments in the ratio of 75:25, and 90:10 in case of North east states and Jammu & Kashmir. During the course of implementation, apart from BPL families, RSBY coverage has been extended to other categories of Unorganized workers viz. Building and other construction workers, licensed Railway porters, Street Vendors, MGNREGA workers (Who have worked for more than 15 days during preceding financial year), Beedi workers, Domestic workers, Sanitations workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers. The scheme at present covers more than 3.85 crore families in 26 States and Union Territories.

(c & d): As per Insurance Regulatory and Development Authority (IRDA), the no. of persons benefitted under various health insurance schemes for the last three years, company wise are given in (Annexure I,II and III).