

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3197

ANSWERED ON:07.08.2015

Insurance Scheme for BPL People

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Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any proposal to introduce premium free life insurance policy/scheme and universal health insurance to the people living Below Poverty Line(BPL); and
(b) if so, the details thereof along with the steps taken by the Government in this regard?

Answer

Minister of State in the Ministry of Finance
(Shri Jayant Sinha)

(a) and (b): It is priority of the Government to work towards enabling social security protection for citizens, especially from the economically weaker and vulnerable sections. In accordance with this priority, the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) were recently launched to address the areas of life and accidental risk, and old age income security. The Rashtriya Swasthya Bima Yojana (RSBY) is also operational to provide health insurance cover to persons living below the poverty line etc.

There is also an existing Social Security Scheme namely, Aam Aadmi Bima Yojana (AABY) which caters to unorganised sector persons under various vocational groups. The scheme extends life and disability cover to such persons between the age of 18 and 59 years. 50% of the premium under the scheme is borne by Government of India. The balance 50% is paid by State Governments / Nodal agencies / individuals, as the case may be.

The Government would continue to work towards the furtherance of these objectives.