

**GOVERNMENT OF INDIA
MINISTRY OF AYURVEDA, YOGA & NATUROPATHY,
UNANI, SIDDHA AND HOMOEOPATHY
(AYUSH)**

**RAJYA SABHA
UNSTARRED QUESTION NO.2249
TO BE ANSWERED ON 6TH DECEMBER, 2016**

INSURANCE COVER FOR AYUSH TREATMENT ON PAR WITH ALLOPATHY

2249. SHRI T.G. VENKATESH:

Will the Minister of **AYURVEDA, YOGA AND NATUROPATHY, UNANI, SIDDHA AND HOMOEOPATHY** be pleased to state:

- (a) whether it is a fact that Government has finalized a standardised protocol to include insurance coverage for AYUSH treatment at par with Allopathy;
- (b) if so, the details thereof; and
- (c) by which time this will be implemented and the details thereof?

ANSWER

**THE MINISTER OF STATE (IC) OF THE MINISTRY OF AYURVEDA,
YOGA & NATUROPATHY, UNANI, SIDDHA AND HOMOEOPATHY
(SHRI SHRIPAD YESSO NAIK)**

(a) to (c): Health Insurance Regulations, 2013 notified by the Insurance Regulatory and Development Authority and further amended in 2016 enable General Insurers and Health Insurers for providing insurance coverage to AYUSH treatment provided the treatment has been undergone in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India or National Accreditation Board on Health. With these provisions, insurance companies may design products offering AYUSH coverage in their health insurance products and some insurance companies are reported to have been offering products for insurance coverage to AYUSH treatments. Recently, on 30th September 2016, guidelines for insurance coverage to Ayurvedic treatment and settlement of claims on the basis of benchmark rates of various Ayurvedic therapies & interventions have been issued by the Ministry of AYUSH to insurance companies and Insurance Regulatory & Development Authority and also uploaded in the Ministry's website.

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