

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

**RAJYA SABHA  
UNSTARRED QUESTION NO.1280  
TO BE ANSWERED ON 14<sup>TH</sup> MARCH, 2017**

**PROVIDING INSURANCE FACILITY FOR AYUSH TREATMENTS**

**1280. SHRI M.P. VEERENDRA KUMAR:**

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

- (a) the status of implementing the insurance facility to treatments in Ayurveda, Unani, Siddha and Homoeopathy systems to medicines; and
- (b) whether Government proposes to address the request of the Ayurveda practitioners to introduce a legally bound well organised system for providing insurance facility to Ayush treatments to protect them from casual denial by the insurance organisations, and if so, 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): The Health Insurance Regulations, 2013 notified by the Insurance Regulatory and Development Authority (IRDA) with further amendment in 2016 and the circular issued by IRDA in January, 2017 provide for General Insurers and Health Insurers to extend 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 (NABH). With these provisions, about fifteen General Insurance companies and Health Insurance companies are reported to have designed policies offering AYUSH coverage in their insurance products. In order to facilitate proper implementation of AYUSH-coverage related insurance products Ministry of AYUSH has developed guidelines for settlement or reimbursement of claims on the basis of hospitals empanelment criteria and benchmark rates of various therapies & interventions used in Ayurvedic, Siddha, Unani, Yoga and Naturopathy treatments for specific disease conditions. These guidelines have been circulated to insurance companies and Insurance Regulatory & Development Authority (IRDA) and also uploaded in the Ministry's website.

(b): Insurance-coverage to AYUSH related regulatory provisions notified by IRDA in 2013 and amended in 2016 are the outcome of constant persuasion by the Ministry of AYUSH. The guidelines circulated by the Ministry of AYUSH to facilitate the implementation of insurance coverage to AYUSH treatment have been evolved through a series of meetings and consultative process involving various sections of stakeholders and representatives of AYUSH practitioners, hospitals, educational institutes, insurance companies and IRDA as well.

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