

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA
UNSTARRED QUESTION NO.1379
TO BE ANSWERED ON 14TH MARCH, 2017**

HEALTH INSURANCE FOR ALL

1379. DR. VIKAS MAHATME:

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether the percentage of people paying out of their pocket in our country is very high at about 79 per cent as compared to other countries;
- (b) whether Social security or health insurance for everyone is up to ` 50 thousand only;
- (c) whether Government is considering to have health insurance for all; and
- (d) whether Right to Health is also being considered by Government, if so, details thereof?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SMT. ANUPRIYA PATEL)**

- (a): As per World Health Organization (WHO), Out of Pocket expenditure as percentage of total expenditure on health in India was 62% in 2014. India ranked 182 out of 192 countries in terms of Out of Pocket expenditure as percentage of total health expenditure.
- (b): Presently Ministry of Health and Family Welfare is implementing Rashtriya Swasthya Bima Yojana (RSBY), a centrally sponsored health insurance scheme which covers BPL families (a unit of five) and 11 other defined categories namely 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, who are enrolled under RSBY. They are entitled for cashless health insurance coverage of Rs.30,000/- per annum per family.

Senior Citizen's Health Insurance Scheme (SCHIS) for Senior Citizens of age 60 years and above, belonging to above said categories has also been implemented w.e.f. 01.04.2016 on top of RSBY. The health coverage is upto Rs. 30,000/- per annum per senior citizen for treatment packages, over and above RSBY entitlement.

- (c): At present, there is no such proposal.
- (d): At present, there is no such proposal.

.....