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

RAJYA SABHA
UNSTARRED QUESTION NO.2250
TO BE ANSWERED ON 16TH March, 2021

MEDICAL INSURANCE FACILITIES IN AYURVEDA

2250 **SHRI SATISH CHANDRA DUBEY:**

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

(a) whether Government is considering to introduce medical insurance for everyone by having an agreement with all the Government, Semi-Government and private Insurance companies to make Ayurveda medical facilities accessible to all;

(b) if so, the details thereof; and

(c) if not, the time-line by which Government is planning to do the same?

ANSWER
THE MINISTER OF STATE (IC) OF THE MINISTRY OF YOUTH AFFAIRS AND SPORTS AND ADDITIONAL CHARGE OF MINISTER OF STATE (IC) OF THE MINISTRY OF AYURVEDA,
YOGA & NATUROPATHY, UNANI, SIDDHA AND HOMOEOPATHY
(SHRI KIREN RIJIJU)

(a) to (c): Regulation 2(d) of IRDAI (Health Insurance) Regulations, 2016 on AYUSH Coverage defines "AYUSH Treatment" and refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems. Regulation18(a)of IRDAI(Health Insurance) Regulations, 2016 on AYUSH Coverage specify that All insurers may endeavour to provide coverage for one or more systems covered under "AYUSH treatment" provided, the treatment has been undergone in the hospitals or healthcare facilities subject to the guidelines as may be specified by the IRDAI from time to time. Thus, where ever the terms and conditions of the health insurance policy contracts allow AYUSH procedures, Ayurveda medical facilities may be availed policyholders.

Guidelines for extending insurance coverage to Ayurveda, Siddha, Unani, Yoga & Naturopathy interventions have been brought out in November 2019. The guidelines contain information regarding indicated therapies, duration of treatment and benchmark rates for information and guidance of Ayurveda, Siddha, Unani, Yoga & Naturopathy health care providers and insurance companies. Revised criteria pertaining to Ayurveda hospital and Ayurveda Day care centers have been prepared. About 27 insurance companies are having more than 140 products providing insurance coverage to AYUSH systems.