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

RAJYA SABHA UNSTARRED QUESTION NO. 2491
TO BE ANSWERED ON 10TH AUGUST, 2021

Insurance coverage to COVID frontline workers

2491. Shri Abdul Wahab:

Will the Minister of ***Health and family Welfare*** be pleased to state:

(a) whether it is a fact that Government has issued circular to end the insurance coverage given to COVID frontline workers under Pradhan Mantri Gareeb Kalyan Yojana;

(b) if so, the reasons therefor and the details therefor;

(c) the details of insurance claims of COVID frontline workers that have been passed, rejected, and pending under the scheme?

ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE
(DR. BHARATI PRAVIN PAWAR)

(a) to (c):

'Pradhan Mantri Garib Kalyan Package (PMGKP): Insurance Scheme for Health Care Workers Fighting COVID-19' was launched on 30.03.2020 to provide comprehensive personal accident cover of Rs. 50 Lakh to 22.12 lakh health care providers including community health workers and private health workers who may have been in direct contact and care of COVID-19 patients and may be at risk of being impacted by this. Further, private hospital staff/retired/ volunteer/local urban bodies/contract/daily wage/ad-hoc/outsourced staff requisitioned by states/ central hospitals/autonomous hospitals of central/states/UTs, AIIMS & Institute of National Importance (INI)s/hospitals of Central Ministries specifically drafted for care of COVID-19 patients are also covered under the scheme subject to fulfilment of the laid down conditions.

The scheme is being implemented through an insurance policy from M/s New India Assurance Company Limited, a public sector insurance company under Department of Financial Services, Ministry of Finance. Initially, the insurance policy had validity of 90 days which was extended twice and it finally ended on 24.03.2021 on the expiry of its validity. Further, in view of the second wave and the ensuing lockdowns and other difficulties, the period of receipt of claims in respect of the policy was extended upto 30.06.2021.

In view of fact that COVID infection numbers started rising from April, 2021, a conscious decision was taken to continue the benefits under the scheme by renewing the insurance policy on the same terms and conditions for a further period of 180 days w.e.f. 24.04.2021 with provision of another extension of 180 days. Deaths of eligible health workers between the period 25.03.2021 to 23.04.2021 are also covered under the scheme.

As on 05.08.2021, 1016 claims have been paid, 276 claims have either been withdrawn by the States/UTs or found ineligible and 111 claims are pending on account of receipt of in-complete claim documents/delay in receipt of documents from States/UTs.