

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

**RAJYA SABHA
STARRED QUESTION NO. 286
TO BE ANSWERED ON THE 28TH MARCH, 2023**

INADEQUATE HEALTH INSURANCE COVERAGE

286 SHRI TIRUCHI SIVA:

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

- (a) the details of the health insurance coverage in the country, State/UT-wise;
- (b) whether it is a fact that, as per the NSO, only 14.1 per cent of people in the rural areas have health insurance and if so, the details thereof; and
- (c) whether Government proposes to address this issue of inadequate health insurance coverage in the country, especially in the case of rural areas, and if so, the details thereof and if not, the reasons therefor?

**ANSWER
THE MINISTER OF HEALTH AND FAMILY WELFARE
(DR MANSUKH MANDAVIYA)**

- (a) to (c) A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO RAJYA SABHA
STARRED QUESTION NO. 286 * FOR 28TH MARCH, 2023**

(a) to (c) Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is the largest publicly funded health protection scheme in the world which provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 60 crore poor and vulnerable beneficiaries i.e. around bottom 40% population of the country. State/UT-wise details of the number of families covered under AB-PMJAY are at Annexure-I. As per SECC 2011 database, 8.19 crore rural families are covered under the scheme. Flexibility has been provided to States/UTs to use non-SECC beneficiary family database for tagging against the leftover (unauthenticated) SECC families. Accordingly, many States/UTs have shared database of poor and vulnerable families against unidentified SECC families and the expanded beneficiary base. These databases have been integrated with NHA's IT system for card creation.

State/UT-wise details of number of persons covered under health insurance in the country by insurers registered with Insurance Regulatory and Development Authority of India (IRDAI) in FY 2021-22 are at Annexure-II. NSO reports around 14.1 per cent of people in the rural areas have health insurance. Insurer-wise details of health insurance policies issued by Life Insurers during 2021-22 are at Annexure-III. Insurer-wise details of health insurance policies issued by General & Stand Alone Health Insurers in rural sector during 2021-22 are at Annexure-IV.

Initiatives are taken by IRDAI to help increase the penetration of health insurance in the country. Insurers are advised to increase awareness about the need for insurance as a mechanism of financial protection.

State/UT-wise details of the number of families covered under AB-PMJAY

State/UT	Number of eligible families
Andaman And Nicobar Islands	23,785
Andhra Pradesh	61,47,562
Arunachal Pradesh	98,844
Assam	30,03,069
Bihar	1,21,10,525
Chandigarh	79,226
Chhattisgarh	41,44,847
Dadra and Nagar Haveli & Daman and	47,578
Goa	41,098
Gujarat	49,85,484
Haryana	17,24,837
Himachal Pradesh	5,32,396
Jammu And Kashmir	6,70,010
Jharkhand	31,18,620
Karnataka	69,01,440
Kerala	23,97,610
Ladakh	12,120
Lakshadweep	1,628
Madhya Pradesh	93,27,963
Maharashtra	93,05,910
Manipur	3,07,908
Meghalaya	3,85,708
Mizoram	2,16,584
Nagaland	2,59,468
Puducherry	1,14,968
Punjab	16,65,113
Rajasthan	66,37,371
Sikkim	44,228
Tamil Nadu	86,48,748
Telangana	29,02,621
Tripura	5,49,554
Uttar Pradesh	1,31,23,662
Uttarakhand	5,97,682

Note: States/UT of Odisha, West Bengal and Delhi are not implementing AB-PMJAY.

State/UT-wise details of number of persons covered under health insurance in the country by insurers registered with IRDAI in FY 2021-22

State/UT	Number of persons covered under health insurance
Andhra Pradesh	3502
Arunachal Pradesh	16
Assam	995
Bihar	4568
Chhattisgarh	1007
Goa	276
Gujarat	45451
Haryana	9306
Himachal Pradesh	197
Jharkhand	27566
Karnataka	34169
Kerala	5645
Madhya Pradesh	4491
Maharashtra	162923
Manipur	32
Meghalaya	26
Mizoram	2106
Nagaland	42
Orissa	2667
Punjab	4136
Rajasthan	63971
Sikkim	75
Tamil Nadu	60920
Telangana	8944
Tripura	99
Uttar Pradesh	9753
Uttarakhand	783
West Bengal	32254
Andaman & Nicobar	6
Chandigarh	4775
Dadra & Nagar Haveli and Daman & Diu	379
Delhi	18304
Jammu & Kashmir	10827
Ladakh	1
Lakshadweep	62
Puducherry	146

Insurer-wise details of health insurance policies issued by Life Insurers during 2021-22

Insurer	Number of health policies issued in rural sector	Total number of health policies issued
Aditya Birla Sun Life	534	3,104
Aegon Life	-	1
Bajaj Allianz Life	47	125
Canara HSBC OBC Life	664	2,295
Edelweiss Tokio Life	2	84
Exide Life	-	8
Future Generali Life	82	410
HDFC Life	146	4,659
ICICI Prudential Life	5,024	19,622
Ageas Federal Life	19	130
India First Life	-	1
Kotak Mahindra Life	1,260	12,072
Max Life	681	2,440
Pramerica Life	-	6
Reliance Nippon Life	2,236	6,788
SBI Life	7,045	39,749
Shriram Life	6	33
Private (Total)	17,746	91,527
LIC	33,170	2,53,500
Industry (Total)	50,916	3,45,027

Insurer-wise details of health insurance policies issued by General &
Stand Alone Health Insurers in rural sector during 2021-22

Insurer	Number of health policies issued in rural sector
Acko	1,110
Bajaj Allianz	77,189
Chola MS	21,463
Navi	22,494
Edelweiss	2,530
Future Generali	77
GoDigit	2,434
HDFC ERGO	1,14,212
ICICI Lombard	12,85,359
IFFCO Tokio	48,264
Kotak General	6,49,973
Liberty	378
Magma HDI	11,391
Raheja QBE	334
Reliance	548
Royal Sundaram	79,113
SBI General	3,41,910
Shriram General	0
Tata AIG	9,960
Universal Sompo	65,859
Private Total	27,34,598
National	50,711
New India	30,690
Oriental	77,718
United India	23,797
Public Total	1,82,916
Aditya Birla	30,139
Manipal	20,360
NivaBupa	1,55,706
Care	1,54,333
Star Health	15,17,794
Stand Alone Health Insurers Total	18,48,193
Total	47,65,707