

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 3122
TO BE ANSWERED ON 28TH MARCH, 2023**

HEALTH INSURANCE COVERAGE

3122. DR. SONAL MANSINGH:

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

- (a) whether NITI Aayog in its report has revealed that nearly 30 per cent of the Indian population (42 crore people) is devoid of any health insurance with actual estimates being higher and whether significant portion of the Indian population has to pay out-of-pocket (OOP) to access healthcare services;
- (b) whether, as per the report, most Government programs and Private Health Insurance plans do not cover considerable expenditures of medical tests, medications, and post- surgical costs; and
- (c) the measures being taken by Government on the report of NITI Aayog?

ANSWER

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

(a) to (c): The National Health Policy formulated in 2017 envisages to provide universal access to good quality healthcare services through increasing access, increasing affordability by lowering the cost of healthcare delivery and equity. With a view to reducing the high out-of-pocket expenditure, the Government has taken up increased investment in the health sector. The Ministry of Health and Family Welfare implements various schemes through States/UTs like National Health Mission (NHM), Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Establishment of New Medical Colleges & Increase of Seats in existing Government Medical Colleges, Pradhan Mantri – Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) etc. and also executing Central Sector Schemes like Pradhan Mantri Swasthya Suraksha Yojana (PMSSY) to provide affordable and quality tertiary health care facilities. Setting up of 22 new AIIMS and 75 projects of upgradation of Government Medical Colleges/Institutions (GMCI) has been approved under Pradhan Mantri Swasthya Suraksha Yojana (PMSSY).

Under NHM, the Government provides support to the State Governments for improvement in health infrastructure, availability of adequate human resources to man health facilities, to improve availability and accessibility to quality health care especially for the underserved and marginalized groups in rural areas. Major initiatives for which States are supported include Janani Shishu

Suraksha Karyakram (JSSK), Rashtriya Bal Swasthya Karyakram (RBSK), Rashtriya Kishor Swasthya Karyakram (RKSK), implementation of NHM Free Drugs and Free Diagnostic Service Initiatives.

PM-ABHIM was launched as a mission to develop the capacities of health care systems (primary, secondary and tertiary) strengthen existing national institutions and create new institutions to cater to detection and cure of new and emerging diseases. PM-ABHIM is a Centrally Sponsored Scheme with some Central Sector components for implementation of the Atmanirbhar Bharat Package for health sector with an outlay of Rs. 64,180 crore.

Under Ayushman Bharat Health and Wellness Centres (HWCs), comprehensive primary healthcare by strengthening Sub Health Centres (SHCs) and Primary Health Centres (PHCs) are facilitated. The HWCs are to provide preventive, promotive, rehabilitative and curative care for an expanded range of services encompassing reproductive and child care services, communicable diseases, non-communicable diseases and all health issues.

Pradhan Mantri Jan aarogya Yojana (PMJAY) scheme provides health coverage of Rs. 5 lakh per family per year to around 60 crore poor and vulnerable individuals for secondary and tertiary care.

Ayushman Bharat Digital Mission (ABDM) was announced on 27th September, 2021 with an aim to develop the backbone necessary to support the integrated digital health infrastructure of the country.

Besides, quality generic medicines are made available at affordable prices to all under Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) in collaboration with the State Governments. Affordable Medicines and Reliable Implants for Treatment (AMRIT) Pharmacy stores have been set up in some hospitals/institutions.
