

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA
UNSTARRED QUESTION NO. 1031**

ANSWERED ON TUESDAY, DECEMBER 12, 2023/ 21 AGRAHAYANA, 1945 (SAKA)

HEALTH INSURANCE SCHEME FOR SENIOR CITIZENS

1031 SHRI DHANANJAY BHIMRAO MAHADIK:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the health insurance schemes exclusively for senior citizens in the country;
- (b) whether the health insurance coverage among senior citizens is very low in the country, if so, the details thereof and the reasons therefor along with the corrective steps taken in this regard;
- (c) the percentage of senior citizens covered under health insurance schemes of public and private sector companies in the country, State/UT-wise; and
- (d) the other steps taken/being taken by Government to ensure health insurance coverage to each senior citizen in the country?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): General Insurance Companies including Standalone Health Insurance companies, offer different insurance products for various segments as per the policy terms and conditions. The Illustrative list containing details of health insurance products exclusively offered to senior citizens by insurers registered with Insurance Regulatory and Development Authority of India (IRDAI), is at Annexure-I.

(b) and (c): The State /Union Territory wise data showing percentage of senior citizens covered as against total number of lives covered in respect of health insurance schemes, as furnished by IRDAI for FY 2022-23 is at Annexure -II.

(d): Health Insurance benefits to senior citizens are also extended through Ayushman Bharat — Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and various State sponsored health insurance schemes. AB-PMJAY is flagship health assurance scheme of Government of India which is implemented in partnership with the States/UTs. The scheme provides health coverage of up to Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore beneficiary families comprising of 55 crore individuals. Under AB- PMJAY, for senior citizens, approximately 6.14 crore Ayushman Cards have been issued and more than 1 Crore hospital admissions have been authorized.

In addition to this, the sector regulator IRDAI has mandated to the insurers, that the premium charged for health insurance products offered by Insurers to senior citizens shall be fair, justified, transparent and duly disclosed upfront. It has further stipulated that Insurers and TPAs, shall establish a separate channel to address the health insurance related claims and grievances of senior citizens. Insurers are also encouraged to design health insurance policies for various groups, such as, specific age or gender or different age groups.

Annexure-I referred to in reply to part (a) of the Rajya Sabha Unstarred Question No. 1031 for 12.12.2023

Illustrative list of Commercial Health insurance Products available exclusively for Senior Citizens

S. No	Insurer	Name of the Product	Line of Business (Health Indemnity/ Health Benefit based/ PA / Domestic Travel/ Overseas Travel)
1	Star Health & Allied Insurance Co. Ltd.	Senior Citizens Red Carpet Health Insurance Policy	Health Indemnity
2	Universal Sompo General Insurance Co. Ltd.	Senior Citizen Health Insurance Policy	Health Indemnity
3	Universal Sompo General Insurance Co. Ltd.	CSC - Senior Citizen Health Insurance Policy	Health Indemnity
4	Universal Sompo General Insurance Co. Ltd.	PoS - Senior Citizen Health Insurance Policy	Health Indemnity
5	New India Assurance Co Ltd	Senior Citizen Mediciam Policy- Entry age (60-80 Y)	Health Indemnity
6	New India Assurance Co Ltd	New India Sixty Plus Mediciam Policy Entry age (60-80 Y)	Health Indemnity
7	New India Assurance Co Ltd	OneHealth Senior	Health Indemnity
8	Magma HDI General Insurance Co Ltd	OneHealth Senior	Health Indemnity
9	Tata AIA Life Insurance Co Ltd	Tata AIA Life Insurance Smart Health Shield Plan	Benefit based
10	ICICI LOMBARD General Insurance Co. Ltd.	Golden Shield	Health Indemnity
11	National Insurance Co. Ltd.	National Senior Citizen Mediciam Policy	Health Indemnity
12	Niva Bupa Health Insurance Co. Ltd	Senior First	Health Indemnity
13	Future Generali India Insurance Company Limited	Future Varishta Bima	Health Indemnity
14	Bajaj Allianz Allianz General Insurance Co. Ltd	Silver Health	Health Indemnity
15	HDFC ERGO General Insurance Co. Ltd.	Optima Senior	Health Indemnity

Source: IRDAI

Annexure-II referred to in reply to part (b) and (c) of the Rajya Sabha Unstarred Question No. 1031 for 12.12.2023

Name of the State/UT	Total Number of Lives covered (Retail)	Sr Citizen Lives covered	% Of Sr. Citizen
Andaman & Nicobar Islands	8,278	228	2.75%
Andhra Pradesh	28,25,376	1,17,016	4.14%
Arunachal Pradesh	17,861	284	1.59%
Assam	10,21,071	30,015	2.94%
Bihar	59,17,754	63,325	1.07%
Chandigarh	4,79,608	34,867	7.27%
Chhattisgarh	7,03,103	30,219	4.30%
Dadra & Nagar Haveli	77,909	2,920	3.75%
Daman & Diu	31,604	707	2.24%
Delhi	96,99,674	6,89,795	7.11%
Goa	2,17,377	14,640	6.73%
Gujarat	75,40,313	4,26,119	5.65%
Haryana	85,40,317	3,76,524	4.41%
Himachal Pradesh	2,76,351	20,545	7.43%
Jammu & Kashmir	1,61,023	9,365	5.82%
Jharkhand	11,74,733	51,556	4.39%
Karnataka	1,83,43,043	13,59,898	7.41%
Kerala	54,60,481	4,50,603	8.25%
Ladakh	1,298	40	3.08%
Lakshadweep	552	14	2.54%
Madhya Pradesh	36,01,474	1,17,163	3.25%
Maharashtra	4,64,79,752	37,44,924	8.06%
Manipur	45,779	661	1.44%
Meghalaya	27,325	672	2.46%
Mizoram	6,332	106	1.67%
Nagaland	12,118	368	3.04%
Odisha	25,94,746	1,03,257	3.98%
Puducherry	1,56,951	8,875	5.65%
Punjab	27,65,134	1,06,332	3.85%
Rajasthan	31,25,163	96,607	3.09%
Sikkim	69,234	5,006	7.23%
Tamil Nadu	1,58,04,666	10,99,747	6.96%
Telangana	95,41,120	6,46,671	6.78%
Tripura	88,308	2,753	3.12%
Uttar Pradesh	90,30,641	3,84,087	4.25%
Uttarakhand	8,23,115	33,481	4.07%
West Bengal	69,48,277	4,92,900	7.09%
Others	1,65,12,291	5,30,446	3.21%
Grand Total	18,01,30,152	1,10,52,736	6.14%

Source: IRDAI