

GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT  
DEPARTMENT OF EMPOWERMENT OF PERSONS WITH DISABILITIES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO- 1881**  
ANSWERED ON- 11/12/2024

**HEALTH AND LIFE INSURANCE FOR PERSONS WITH DISABILITIES**

**1881. Smt. Renuka Chowdhury:**

Will the Minister of **Social Justice and Empowerment** be pleased to state:

- (a) the insurance schemes currently operational targeting Persons with Disabilities (PwDs) for health and life coverages;
- (b) whether the Niramaya Health Insurance Scheme is still operational, if so, the funds allocated and utilised in the last three years;
- (c) the number of beneficiaries under the Niramaya Health Insurance Scheme to date; and
- (d) whether Government is considering the inclusion of Persons with Disabilities (PwDs) in the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), if so, the details thereof, if not, the reasons therefor?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT**

**(SHRI B. L. VERMA)**

- (a) The National Trust implements the Niramaya Health Insurance Scheme for Persons with Autism, Cerebral Palsy, Intellectual Disability (earlier Mental Retardation) and Multiple Disabilities.
- (b) The Niramaya Health Insurance Scheme is operational and the fund allocation and utilization for last three years is as under: -

<b>S.No.</b>	<b>Year</b>	<b>Funds Allocated (in crore)</b>	<b>Funds Utilized (in crore)</b>
1	2021-22	11.38	11.38
2	2022-23	18.14	18.14
3	2023-24	13.87	13.87

- (c) In the current year i.e. 2024-25, 47307 beneficiaries are enrolled in the Niramaya Health Insurance Scheme, till date.

(d) Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is a flagship scheme of the Government which provides health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to approximately 55 Cr beneficiaries corresponding to 12.37 Crore families constituting economically vulnerable bottom 40% of India's population. With respect to the inclusion of Persons with Disabilities (PwD) under AB PM-JAY, it may kindly be noted that the scheme's beneficiary base includes poor and vulnerable families identified in the Socio-Economic Caste Census (SECC-2011). The SECC-2011 incorporates deprivation criteria for rural areas, one of which is "Disabled member and no able-bodied adult member".

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