

**GOVERNMENT OF INDIA
MINISTRY OF AYUSH
RAJYA SABHA**

**UNSTARRED QUESTION NO. 815
TO BE ANSWERED ON 03RD DECEMBER, 2024**

“Insurance Coverage of treatment in AYUSH hospitals”

815. Dr. Fauzia Khan:

Will the Minister of Ayush be pleased to state:

- (a) whether the ministry aims to facilitate the empanelment of public and private Ayush hospitals for insurance coverage in the country to get benefit of traditional medical facilities;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

ANSWER

**THE MINISTER OF STATE (IC) OF THE MINISTRY OF AYUSH
(SHRI PRATAP RAO JADHAV)**

(a) to (c) Yes, Ministry of Ayush has constituted a Core Group of experts for Insurance Sector under Ministry of Ayush and a Committee for Revision of “Guidelines for Insurance Coverage of Ayush Treatments and Settlement of Claims on the basis of benchmark rates of various therapies/interventions (2016) dated 04.10.2023.

Ministry of Ayush conducted several meetings regarding Insurance related issues in Ayush Sector with Insurance Regulatory and Development Authority of India (IRDAI), General Insurance Council (GIC), General Insurance Public Sector Association (GIPSA) and Private health insurance companies.

Considering the growing demand for Ayush treatment, IRDAI vide letter no-IRDAI/HLT/CIR/GDL/31/01/2024 dated 31/01/2024 has advised to place Ayush Treatments at par with other treatments for the purpose of health insurance so as to provide an option for the policyholders to choose treatment of their choice. IRDAI also advised that all the policies shall contain the quality parameters as well as procedures for enrolling Ayush Hospitals/Day Care Centers as network providers for the purpose of providing cashless facility.

Ministry of Ayush has organized four sensitization programmes for General Insurance Companies and Ayush stakeholders with regard to coverage of Ayush treatment in the insurance sector at the Institute of Teaching and Research in Ayurveda (ITRA), Jamnagar, All India

Institute of Ayurveda (AIIA), New Delhi, National Institute of Unani Medicine (NIUM), Bangalore and National Institute of Siddha (NIS), Chennai till date.

Insurance Information Bureau of India (IIBI) has a platform called as ROHINI (Registry of Hospitals in Network of Insurance) where Ayush Hospitals may register and access the Insurers for Insurance Coverage.
