

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 2813
TO BE ANSWERED ON 25TH MARCH, 2025**

MENTAL HEALTH INSURANCE COVERAGE IN THE COUNTRY

2813. SHRI JAGGESH:

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

- (a) whether it is a fact that, despite the Mental Healthcare act of 2017 and the insurance regulator's mandate for parity with physical health insurance, mental health claims are abysmal;
- (b) whether mental health insurance claims account for less than 1 percent of all health claims in the country due to inadequate facilities, exclusion of treatment for certain conditions, high cost and stigma preventing access to care;
- (c) whether outpatient mental health care remains largely uncovered, forcing individuals to bear high out-of-pocket costs; and
- (d) if so, the details thereof and the steps taken to provide comprehensive, compassionate coverage for mental health?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI PRATAPRAO JADHAV)**

(a) and (b) Insurance Regulatory and Development Authority of India (IRDAI) has issued Master Circular on Health Insurance Business dated 29.05.2024, vide which insurers are required to provide wider choice to policyholders by offering products catering to all types of existing medical conditions; pre-existing diseases and chronic conditions. Insurers are also mandated to make available products in compliance with the provisions of Mental Health Care Act, 2017. In line with the above provisions, products are available in the market providing coverage for mental illness as per the respective product designs of the insurers.

Under Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY), the latest national master of the Health Benefit Package (HBP) provides cashless healthcare services related to 1961 procedures across 27 medical specialties including 22 procedures under Mental Disorder

Speciality such as Intellectual Disability, Schizophrenia, schizotypal, delusional disorders, autism spectrum disorder etc, to eligible beneficiaries. Further, States have been provided flexibility to further customize the Health Benefit Packages to local context.

As per centrally available data at National health Authority (NHA), as on 21.03.2025, 77,634 hospital admission worth Rs 87 Crore have been authorized under the scheme.

(c) and (d) For providing affordable and accessible mental healthcare facilities in the country, the Government is implementing the National Mental Health Programme (NMHP) in the country. The District Mental Health Programme (DMHP) component of the NMHP has been sanctioned for implementation in 767 districts for which support is provided to States/UTs through the National Health Mission. Facilities made available under DMHP at the Community Health Centre(CHC) and Primary Health Centre(PHC) levels, include outpatient services, assessment, counselling/ psycho-social interventions, continuing care and support to persons with severe mental disorders, drugs, outreach services, ambulance services etc. In addition to above services there is a provision of 10 bedded in-patient facility at the District level.

The Government is also taking steps to strengthen mental healthcare services at primary healthcare level. The Government has upgraded more than 1.75 lakh Sub Health Centres (SHCs) and Primary Health Centres (PHCs) to Ayushman Arogya Mandirs. Mental, Neurological, and Substance Use Disorders (MNS) have been added in the packages of services under Comprehensive Primary Health Care provided at these Ayushman Arogya Mandirs.

Under the tertiary care component of NMHP, 25 Centres of Excellence have been sanctioned to increase the intake of students in PG departments in mental health specialities as well as to provide tertiary level treatment facilities. Further, the Government has also supported 19 Government medical colleges/institutions to strengthen 47 PG Departments in mental health specialties.

There are 47 Government run mental hospitals in the country, including 3 Central Mental Health Institutions, viz. National Institute of Mental Health and Neuro Sciences, Bengaluru, Lokopriya Gopinath Bordoloi Regional Institute of Mental Health, Tezpur, Assam and Central Institute of Psychiatry, Ranchi. Mental Health Services are also provisioned in all AIIMS.

The Government is also augmenting the availability of manpower to deliver mental healthcare services in the underserved areas of the country by providing online training courses to various categories of general healthcare medical and para medical professionals through the Digital Academies, established since 2018, at the three Central Mental Health Institutes namely National Institute of Mental Health and Neuro Sciences, Bengaluru, Lokopriya Gopinath Bordoloi Regional Institute of Mental Health, Tezpur, Assam, and Central Institute of Psychiatry, Ranchi. The total number of professionals trained under Digital Academies are 42,488.

Besides the above, the Government has launched a “National Tele Mental Health Programme” on 10th October, 2022, to further improve access to quality mental health counselling and care services in the country. As on 19.03.2025, 36 States/ UTs have set up 53 Tele MANAS Cells and have started tele mental health services. More than 19,67,000 calls have been handled on the helpline number.

The Government has also launched Tele MANAS Mobile Application on the occasion of World Mental Health Day - October 10, 2024. Tele-MANAS Mobile Application is a comprehensive mobile platform that has been developed to provide support for mental health issues ranging from well being to mental disorders.
