

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 2647
TO BE ANSWERED ON 12TH AUGUST, 2025**

INSURANCE COVER FOR PERSONS WITH DISABILITIES

2647. SMT. SAGARIKA GHOSE:

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

- (a) whether Government is aware of the impoverishing impact of out-of-pocket expenditure on health on disabled people and individuals with rare diseases;
- (b) whether Government has launched or proposes to launch any targeted health insurance or reimbursement scheme for persons with disabilities and rare diseases;
- (c) the number of patients with disabilities and rare diseases who currently receive monthly support or insurance coverage, disease-wise and State-wise; and
- (d) whether Government maintains data on the annual average out-of-pocket expenditure incurred by persons with disabilities and rare disease patients, if so, the details thereof from 2020-2024, year-wise?

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

(a) to (d) Various schemes such as the Niramaya Health Insurance Scheme, Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB PM-JAY) and National Policy for Rare Diseases (NPRD), 2021 have been launched by the Central Government. As informed by the Department of Empowerment of Persons with Disabilities (Divyangjan), Niramaya Health Insurance Scheme provides affordable health insurance for PwD, offering up to Rs. 1 lakh coverage without pre-insurance medical test. PM-JAY offers cashless healthcare coverage of up to Rs. 5 lakh per eligible family per year for secondary and tertiary hospitalization to approximately 12 crore families constituting the bottom 40% of India's population. Under PM-JAY, scheme 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". NPRD facilitates financial assistance of up to Rs. 50 lakh for treatment of 63 identified Rare Diseases in the 14 designated Centers of Excellence, significantly reducing the out-of-pocket expenditure. Further, Insurance Regulatory and Development Authority of India (IRDAI)'s Master Circular on Health Insurance dated 29.05.2024 directs the insurers to make available products/add-ons/riders to provide wider choice to the policyholders/prospects catering to all ages, all types of existing medical conditions, pre-existing diseases, chronic conditions etc.
