

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 1068
TO BE ANSWERED ON 09TH DECEMBER, 2025**

**IMPLEMENTATION OF INSURANCE COVERAGE FOR MENTAL HEALTH
ILLNESS**

1068. MS. SWATI MALIWAL:

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

- (a) whether all public and private health insurance providers have complied with Section 21(4) of the Mental Healthcare Act, 2017 by providing coverage for mental illnesses on par with physical illnesses;
- (b) if not, the names of insurance providers that do not offer such coverage, including inpatient and outpatient psychiatric care, and the reasons for such non-compliance; and
- (c) whether any penalties or regulatory actions have been imposed on insurers for non-compliance, and the details thereof?

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

(a) to (c) As per information received from Insurance Regulatory and Development Authority of India (IRDAI), 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.

As per IRDAI Cir. No. IRDAI/HLT/CIR/MISC/58/2/2023 dated 27.02.2023, a model product setting out the minimum scope and parameters for design of the product which shall be offered by the Insurers has been circulated. Insurers may widen the scope of the product but in no case the scope of the product can be narrowed down.

In compliance with the provisions laid by IRDAI, all general and health insurers confirmed that the products offering coverage for mental illnesses is available and have affirmed their compliance with the provisions.
