

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA
UNSTARRED QUESTION No. 1071

ANSWERED ON TUESDAY, 9th DECEMBER, 2025/ 18 AGRAHAYANA, 1947 (SAKA)

DEPENDENCE ON HEALTH INSURANCE

1071 SHRI SAMIRUL ISLAM:

Will the Minister of Finance be pleased to state?

- (a) whether Government has any data on dependence of people on health insurance;
- (b) if so, the percentage of the total population that is covered under any form of health insurance, including public, private and employer-provided schemes;
- (c) the percentage of the population dependent solely on out-of-pocket medical expenditures; and
- (d) the percentage of total health budget allocated by Government in the last five years on health insurance premiums, year-wise?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (b): Various schemes run by Government of India to provide health Insurance coverage to people are as under:

1. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), world's largest public funded health insurance scheme, is a flagship scheme of Government of India, implemented in partnership with the States/UTs. The scheme provides health insurance coverage of up to Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 Crore families, constituting the bottom 40% of India's population. With effect from 29.10.2024, all senior citizen above 70 years of age irrespective of income, are eligible for this scheme. As of 31st October 2025, more than 42.31 crore Ayushman Cards have been created under the scheme including 89.51 lakh cards issued to senior citizens under the Ayushman Vay Vandana category and 41.34 lakh Ayushman Cards created for the ASHA/AWW/AWH categories.

2. As on 31.03.2025, 3.84 crore number of Insured persons and 14.91 crore number of beneficiaries are covered in ESIC.

3. Also 23.15 Lakh serving beneficiaries and 19.95 Lakh pensioner beneficiaries are covered under CGHS.

Further, Insurance Regulatory and Development Authority of India (IRDAI) has informed that 6.01 crores persons are covered under 2.52 crores individual Health Insurance policies, which also include family members of the policy holders. In addition, 27.51 crores persons are covered under 0.13 crore group Health Insurance policies during the F.Y. 2024-25.

(c): As per the Union Ministry of Health and Family Welfare released National Health Account (NHA) estimates for the fiscal years 2020-21 and 2021-22, Out-of-pocket expenses (OOPE) as percentage of Total Health Expenses (THE) has declined from 62.6% in 2014-15 to 39.4% in 2021-22. Further, data related to the population dependent solely on out-of-pocket medical expenditures is not available.

(d): The details of Fund allocated under AB PM-JAY for the last five years is as follows :

Financial Year	Funds allocated (BE in Rs Crore)
2020-21	5995
2021-22	5995
2022-23	6000
2023-24	6220
2024-25	6878
