

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
DEPARTMENT OF EMPOWERMENT OF PERSONS WITH DISABILITIES (DIVYANGJAN)

RAJYA SABHA
STARRED QUESTION NO. 134
ANSWERED ON 11.02.2026

HEALTH INSURANCE COVERAGE TO PWDs

*134. SHRI SANA SATHISH BABU:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the Ministry has undertaken any study on the health -insurance coverage available to Persons with Disabilities (PwDs), including the challenges faced by them in obtaining insurance;
- (b) whether there is any initiative undertaken to improve insurance coverage for PwDs, including coordination with insurance authorities and awareness efforts, if so, details thereof; and
- (c) whether there is any Government-supported health-insurance available for PwDs, if so, details thereof?

ANSWER

MINISTER OF SOCIAL JUSTICE AND EMPOWERMENT
(DR. VIRENDRA KUMAR)

- (a) to (c): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (C) IN RESPECT OF RAJYA SABHA STARRED QUESTION NO. 134 FOR 11.02.2026 REGARDING HEALTH INSURANCE COVERAGE TO PWDs ASKED BY SHRI SANA SATHISH BABU.

(a): No; the Ministry has not undertaken any specific study on the subject.

(b) and (c): The Rights of Persons with Disabilities Act, 2016, under section 24 provides that the appropriate Government shall within the limit of its economic capacity and development, formulate comprehensive insurance scheme for persons with disability, not covered under the Employees State Insurance Schemes, or any other statutory or Government-sponsored insurance schemes; the Section 26 further provides that, the appropriate Government shall, by notification, make insurance schemes for their employees with disabilities.

The DEPwD, through the National Trust, is implementing the Niramaya Health Insurance Scheme for Persons with Disabilities covered under the National Trust Act, 1999 i.e. Autism, Cerebral Palsy, Intellectual Disability and Multiple Disabilities. Under this Scheme an annual health insurance cover of Rs.1 Lakh is provided to the PWDs under the aforesaid group. The scheme is on reimbursement basis covering IPD, OPD, Therapies, Alternative Medicine, Transportation, etc. The scheme is operational since year 2008. A total of 71,358 beneficiaries have enrolled in the current policy year 2025-26, while the expenditure under the scheme has been over Rs. 13 cr. in the current year.

As per the provisions of Insurance Regulatory and Development Authority of India (IRDAI) Master Circular on Health Insurance Business dated 29.05.2024, all general and health Insurers shall offer a specific cover for Persons with Disabilities (PWD), in compliance with the provisions of Section 3 of The Rights of Persons with Disabilities Act, 2016. IRDAI has informed that all general and health Insurers are in compliance with the said provisions.

AB-PMJAY is a flagship scheme of the Government which provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore families constituting economically vulnerable bottom 40% of India's population. All the individuals with disability, belonging to eligible families as identified in the databases used under the scheme, are entitled for availing healthcare services under the scheme.
