

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1188**

ANSWERED ON TUESDAY, 10 FEBRUARY, 2026/ 21 MAGHA, 1947 (SAKA)

**IRDAI'S DISABILITY-INCLUSIVE HEALTH INSURANCE MEASURES**

1188 MS. SWATI MALIWAL:

Will the Minister of Finance be pleased to state?

- (a) the number of IRDAI circulars or guidelines issued since 2018 to mandate disability-inclusive underwriting and premium norms in health insurance;
- (b) the number of insurers found non-compliant with these directives, details of the same and the actions taken;
- (c) the number of grievances filed by persons with disabilities alleging denial of cover or discriminatory premiums and the average redressal time; and
- (d) the details of all health insurance products approved by IRDAI which are being offered to persons with disabilities by various insurance providers and the maximum sum assured, being offered for each of these products?

**ANSWER**

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

(a) to (d) : The insurance sector regulator, Insurance Regulatory and Development Authority of India (IRDAI) has issued the following 3 circulars to facilitate health insurance inclusion and inclusive underwriting of proposals received from Persons with Disabilities.

<b>S.No.</b>	<b>Circular Ref No.</b>	<b>Brief Description of the Circular</b>
1.	IRDAI / HLT/ MISC / CIR / 129 / 06 / 2020 dated 02.06.2020	Disclosure of underwriting philosophy of offering Insurance coverage to Persons with Disability (PWD) and people affected with HIV/AIDS and Mental Illness diseases.
2.	IRDAI/HLT/CIR/MISC/58/2/2023 dated 27.2.2023	Model Product for Persons with Disabilities (PWD), Persons afflicted with HIV/AIDS, and those with Mental Illness
3.	IRDAI/HLT/CIR/PRO/84/5 / 2024 dated 29.05.2024	Master Circular on Health Insurance Business

The provisions of circular ref. no. IRDAI / HLT/ MISC / CIR / 129 / 06 / 2020 dated 02.06.2020 and IRDAI/HLT/CIR/MISC/58/2/2023 dated 27.02.2023 have been subsumed into the Master circular on Health Insurance Business dated 29.05.2024. IRDAI has informed that all health and general insurers have confirmed their compliance with the provisions of Master Circular on Health Insurance Business

dated 29.05.2024 and submitted compliance certificates duly signed by their respective Chief Compliance Officers and CEOs.

From 2019 onwards, as per Bima Bharosa portal, total 17 complaints have been filed either by the persons with disabilities or on behalf of persons with disabilities. The complaints are disposed off as per the terms and conditions of the policy contract. The average time taken to dispose the complaints was 7 days.

The list of products offered for persons with disabilities (PWDs) by insurers including details of the sum insured offered under each product, as approved by the Product Management Committee (PMC) of the insurers in compliance with the Master Circular on Health Insurance Business dated 29.05.2024, is provided in the Annexure-I.

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**Annexure-I referred to in reply to Rajya Sabha unstarred question no. 1188 for answer on 10.02.2026 for IRDAI's disability-inclusive health insurance measures**

**I. Products launched by Insurers in compliance with the IRDAI Cir. No. IRDAI / HLT / CIR/MISC/58/2/2023 dated 27.02.2023 read with Master Circular dated 29.05.2024 along with the sum insured offered, are as under:**

Sl. No.	Name of the Insurance Company	Name of product	UIN	Sum Insured Offered
1	Star Health and Allied Insurance Co.	Special Care Gold	SHAHLIP23182V0122 23	4 Lakhs & 5 Lakhs
2	Bajaj AllianZ General Insurance Company Limited	Nidaan Swasthya Bima Policy	BAJHLIP23184V01222 3	4 Lakhs & 5 Lakhs
3	Go Digit General Insurance Limited	Disability and HIV/AIDS Insurance Policy	GODHLIP23185V0122 23	4 Lakhs & 5 Lakhs
4	CARE Health Insurance Co. Ltd.	Care Saksham	CHHLIP23186V01222 3	4 Lakhs & 5 Lakhs
5	Royal Sundaram Alliance Insurance Company Limited	Divyang Plus	RSAHLIP23188V0122 23	4 Lakhs & 5 Lakhs
6	Magma HDI General Insurance Company Limited	Saksham Health Insurance	MAGHLIP23189V0122 23	4 Lakhs & 5 Lakhs
7	Tata AIG General Insurance Company Limited	Model Policy for Persons with Disabilities and HIV/AIDS	TATHLIP23190V0122 23	4 Lakhs & 5 Lakhs
8	SBI General Insurance Company Limited	Divyanga Suraksha	SBIHLIP23191V01222 3	4 Lakhs & 5 Lakhs
9	HDFC Ergo General insurance Company Limited	HDFC ERGO EquiCover Health	HDFHLIP23192V0122 23	4 Lakhs & 5 Lakhs
10	NIVA BUPA Health Insurance Company Limited	Empower Health Plan	NBHHLIP23193V0122 23	4 Lakhs & 5 Lakhs
11	Manipal CIGNA Health Insurance Company	SecureHealth	MCIHLIP23194V01222 3	4 Lakhs & 5 Lakhs
12	Kotak Mahindra General Insurance Company Limited	Kotak MediShield	ZUKHLIP23195V0222 23	4 Lakhs & 5 Lakhs
13	Raheja QBE General Insurance Company Limited	Health Bharosa	RQBHLIP25038V0224 25	4 Lakhs & 5 Lakhs
14	Reliance General Insurance Company Limited	Reliance Specially Abled Health Insurance	RELHLIP23197V01222 3	4 Lakhs & 5 Lakhs
15	Future Generali India Insurance Company Limited	HIV & Disability Suraksha	GCIHLIP23198V01222 3	4 Lakhs & 5 Lakhs

16	ICICI Lombard General Insurance Company Limited	Special Shield	ICIHLP23199V012223	4 Lakhs & 5 Lakhs
17	Universal Sompo GIC Ltd	Saksham Bima	UNIHLIP23200V012223	4 Lakhs & 5 Lakhs
18	National Insurance Company Limited	Divyangjan Sanjeevani Policy	NICHLP23201V012223	4 Lakhs & 5 Lakhs
19	Acko General Insurance Limited	Acko Specially Abled Health Cover	ACKHLIP23202V012223	4 Lakhs & 5 Lakhs
20	Aditya Birla Health Insurance Co. Limited	Ekam Suraksha	ADIHLIP23203V012223	4 Lakhs & 5 Lakhs
21	Zuno General Insurance Ltd (Edelweiss)	Zuno Empower Health	ZUNHLIP23204V012223	4 Lakhs & 5 Lakhs
22	IFFCO Tokio General Insurance Company Limited	Health Protector for Persons with Special Needs	IFFHLIP23205V012223	4 Lakhs & 5 Lakhs
23	Shriram General Insurance Company Limited	Shri Specially - abled Person Health Insurance Policy (PWD/Mental Illness/HIV-AIDS)	SGLHLIP23206V012223	4 Lakhs & 5 Lakhs
24	The New India Assurance Company Limited	Atmanirbhar Health Policy	NIAHLIP25036V022425	4 Lakhs & 5 Lakhs
25	United India Insurance Co Ltd	Samaveshi Suraksha Health Insurance Policy	UIIHLIP26048V022526	4 Lakhs & 5 Lakhs
26	Oriental Insurance Company Limited	Saksham Swasthya Policy	OICHLIP25041V022425	4 Lakhs & 5 Lakhs
27	Cholamandalam General Insurance company Ltd	Divyang Bima	CHOHLIP23216V012223	4 Lakhs & 5 Lakhs
28	Liberty General Insurance Limited	Sampurna Swashraya	LIBHLIP23217V012223	4 Lakhs & 5 Lakhs
29	Navi General Insurance Ltd	Navi Special Care	NAVHLIP24030V012324	4 Lakhs & 5 Lakhs
30	Galaxy Health Insurance Company Limited	Galaxy Empower	GHIHLIP25040V012425	4 Lakhs & 5 Lakhs

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