

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

**LOK SABHA  
UNSTARRED QUESTION NO.2936  
TO BE ANSWERED ON 2<sup>ND</sup> DECEMBER, 2016**

**RASHTRIYA SWASTHYA BIMA YOJANA**

**2936. ADV. JOICE GEORGE:  
SHRI KESINENI NANI:  
SHRI ANSHUL VERMA:  
SHRI GOPAL SHETTY:**

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

- (a) whether the Government proposes to expand the personal health insurance and community health insurance schemes in rural and semi-urban areas in the country and if so, the details thereof;
- (b) whether the Government has any plan to make health insurance compulsory in the country and if so, the details thereof;
- (c) the details of the per capita cost of preventive and curative healthcare in the country and whether the Government has launched health insurance scheme for the poor in the country and if so, the details thereof;
- (d) the salient features of such health insurance scheme and the number of people who got covered by this scheme so far, State-wise; and
- (e) whether the RashtriyaSwasthya BimaYojana (RSBY) covers all out-of-pocket expenditure on health and if so, the details thereof including the number of beneficiaries enlisted under RSBY?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND  
FAMILY WELFARE  
(SHRI FAGGAN SINGH KULASTE)**

(a): The number of lives covered under Health Insurance policies issued by General and Health Insurers during the Financial Year 2015-16 was 35.89 crore which is approximately 30 percent of India's total population. Further, IRDAI has notified IRDAI (Rural and Social Sector) Obligations, 2015 that mandate every insurance company to offer insurance coverage to the rural and defined social sector population. All Insurers (life insurers, general insurers and standalone health insurers) shall fulfill the stipulated business norms towards rural and social sector obligations.

(b): Presently, no such proposal is under consideration.

(c)&(d):: As per National Health Accounts, Estimates for India 2013-14, published by Ministry of Health & Family Welfare, the expenditure on curative care is estimated at Rs. 3,38,477 crore (80.4% of Current Health Expenditure {CHE} which works out to be Rs. 2,708 per capita), of which Rs. 1,47,253 crores (35% of CHE) is the estimated expenditure on inpatient curative care and Rs. 1,91,214 crores (45.4% of CHE) is on outpatient curative care. The current expenditure on preventive care is estimated at Rs. 40,627 crores (9.6% of CHE which works out to Rs. 326 per capita).

Government of India has been implementing Rashtriya Swasthya Bima Yojana (RSBY) from 2008, a centrally sponsored health insurance scheme covers Below Poverty Line (BPL) and other 11 defined designated categories such as (MGNREGA Workers, Construction Workers, Domestic workers, Sanitation Workers, Mine Workers, licensed Railway Porters, Street Vendors, Beedi Workers, Rickshaw Pullers, Rag Pickers and Auto/Taxi drivers), who are enrolled under RSBY. They are entitled for health insurance coverage of Rs.30,000/- cashless per annum per family. Beneficiaries need to pay Rs. 30/- at the time enrollment. Transportation Cost upto Rs. 100 is also provisioned under the scheme. The details of beneficiary families covered under RSBY is at Annexure.

(e): RSBY provides hospitalization coverage upto Rs. 30,000/- per family per year. Hence out of pocket expenditure upto Rs. 30,000/- per family per year is provided under RSBY.

## Annexure

Annexure referred for Part (d)/Question No. 2936 to be answered on 02.12.2016			
RSBY Scheme : Beneficiaries covered as on 31.10.2016			
S.No.	State	Total Enrolled Families	Total Persons Covered
1	Assam	1421104	4333830
2	Bihar	7085643	25818792
3	Chhattisgarh	4019366	12981224
4	Gujarat	2305614	9966883
5	Himachal Pradesh	480588	1553113
6	Karnataka	6206620	20268427
7	Kerala	2021572	6875392
8	Manipur	70925	213229
9	Meghalaya	256138	1043184
10	Mizoram	194886	737047
11	Odisha	4462959	14576041
12	Tripura	492022	1871938
13	West Bengal	6150716	22698471
14	Nagaland	Enrolment is under progress	
	<b>Grand Total</b>	<b>35168153</b>	<b>122937571</b>
Note: Average family size is 3.49, therefore, the total number of persons covered is $35168153 \times 3.49 = 122937571$			