

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**STARRED QUESTION NO. \*196**

TO BE ANSWERED ON Friday, July 28, 2017/ Shravana 6, 1939 (Saka)

**Health Insurance Coverage among Senior Citizens**

**\*196. DR. SATYAPAL SINGH:  
SHRI SANJAY DHOTRE:**

Will the Minister of FINANCE be pleased to state:

- (a) the details of the health insurance scheme exclusively for senior citizens in the country;
- (b) whether the health insurance coverage among senior citizens is very low in the country, if so, the details thereof and the reasons therefor;
- (c) the percentage of senior citizens covered under health insurance schemes of public and private sector companies in the country, State/UT-wise;
- (d) whether the Government has received any complaints against public/ private sector insurance companies for their reluctance/denial of health insurance coverage to senior citizens during the last three years and the current year and if so, the details thereof, company-wise along with the action taken/being taken by the Government in this regard; and
- (e) the other steps taken/being taken by the Government to ensure health insurance coverage to each senior citizen in the country?

**ANSWER**

THE FINANCE MINISTER  
(SHRI ARUN JAITLEY)

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

**STATEMENT REFERRED TO IN REPLY TO PART (a) to (e) OF LOK SABHA STARRED QUESTION NO. \*196 FOR 28<sup>th</sup> July, 2017 REGARDING “Health Insurance Coverage among Senior Citizens” TABLED BY DR. SATYAPAL SINGH AND SHRI SANJAY DHOTRE, M.P.s**

**(a) to (c) and (e):** As per the information provided by Insurance Regulatory and Development Authority of India (IRDAI), following are the names of some health insurance products offered exclusively for the senior citizens of the country.

Sl.	Name of the Insurance Co.	Name of the Insurance Product
1	United India Insurance Company Limited	Individual Health Senior Citizen Policy
2	Tata AIG General Insurance Company Limited	Wellsurance Senior Policy
3	Star Health and Allied Insurance Co. Ltd.	Senior Citizens Red Carpet Insurance Policy
4	Universal Sompo General Insurance Company Limited	Senior Citizen Health Insurance Policy
5	Universal Sompo General Insurance Company Limited	CSC - Sr Citizen Health Insurance Policy

Further, Ministry of Health & Family Welfare is also implementing Senior Citizen's Health Insurance Scheme (SCHIS) providing insurance cover to senior citizens as a top-up over the existing Rashtriya Swasthya Bima Yojana (RSBY) Scheme w.e.f. 1.4.2016 to cater to the unique health treatment requirements of senior citizens. The Scheme being implemented in eight states at present covers senior citizens aged 60 years and above. It provides an enhanced coverage of upto Rs. 30,000 per senior citizen in the eligible family. This package is over and above the annual package per family provided under RSBY. This additional benefit can be used only by Senior citizens of the family which is enrolled in RSBY. If in any RSBY enrolled family there is more than one senior citizen, then the additional cover will be in multiple of Rs. 30,000 per senior citizen and it will be provided on a floater basis among the senior citizens of the RSBY enrolled family.

IRDAI does not maintain data regarding percentage of senior citizens covered under health insurance schemes of public and private sector companies in the country.

**(d):** Government / Authority have not received any significant complaint. IRDAI's (Health Insurance) Regulations, 2016 stipulate that every health insurance product shall allow entry age for all citizens (including Senior Citizens) for the purpose of insurance shall be at least up to 65 years. Further, where a person has taken a health insurance policy before he/she attains age 65 years, renewal of such policy shall not be denied based on the age. Also, the premium charged for health insurance products to senior citizens shall be fair, justified, transparent and duly disclosed upfront.