

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 190
TO BE ANSWERED ON 2nd February 2018/ Magha 13, 1939 (Saka)

Insurance Schemes for AYUSH Treatment/ Medication

190. SHRIMATI RITI PATHAK:

Will the Minister of FINANCE be pleased to state:

- (a) whether treatment/medication in AYUSH hospitals has been covered under insurance policies provided by the Government and if so, the details thereof;
- (b) whether there is any special insurance policy to cover AYUSH treatment/medicines and if so, the details thereof;
- (c) whether there are any regulations regarding insurance premium and the type of treatments covered under this; and
- (d) if so, the details thereof and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SHIV PRATAP SHUKLA)

(a) & (b): The Central Government administers two major Health Insurance schemes namely Rashtriya Swasthya Bima Yojana (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS). The defined health packages under RSBY and SCHIS do not cover AYUSH treatment/medication. As per information provided by Insurance Regulatory and Development Authority of India (IRDAI), twenty seven general insurance companies / standalone health insurance companies are offering products covering one or more systems of AYUSH treatment.

(c) & (d): Insurance Regulatory and Development Authority of India (IRDAI)'s Health Insurance Regulations, 2016 (HIR 2016) enable General Insurers and Health Insurers to provide coverage for one or more systems covered under 'AYUSH treatment'. IRDAI's Health Insurance Regulations, 2016 also define 'AYUSH Treatment' as medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems. These regulations lay down the principles for pricing for all health insurance products including AYUSH treatment.
