

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

**LOK SABHA
UNSTARRED QUESTION NO. 2429
TO BE ANSWERED ON 9TH MARCH, 2018**

INSURANCE PREMIUM

2429. DR. K. GOPAL:

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

- (a) whether the Government's estimate of covering the healthcare cost of a family with an annual insurance premium of just Rs. 1,000 to Rs. 1,200 is too optimistic and if so, the details thereof and if not, the reasons therefor;
- (b) whether the National Sample Survey Office (NSSO) calculations show the need of about twice that amount or more per family and if so, the details thereof;
- (c) whether according to NSSO survey data from 2014, hospitalization is required for around 40 persons among 1,000 people each year and if so, the details thereof; and
- (d) whether average expenditure of hospitalization of the poorest 40 per cent of the population was about Rs. 12,500 in 2014 and if so, the details thereof?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI ASHWINI KUMAR CHOUBEY)**

- (a) to (d): The Contours of the proposed National Health Protection Scheme is yet to be finalised. The actual premium for the proposed National Health Protection Scheme (NHPS) would be determined based on the prevalent market conditions and all other relevant factors including NSSO survey data.
- (b): The relevant information is not available with NSSO.
- (c): As per NSSO data, 2014, the details of number of persons hospitalized per thousand is at Annexure-I.
- (d): As per NSSO data, 2014, the details are at Annexure-II.

Annexure-I

Number per thousand of persons hospitalized in (excluding childbirth)					
Rural			Urban		
Male	Female	Persons	Male	Female	Persons
34	36	35	41	46	44

Annexure-II

Quintile class of UMPCE	Average medical and non-medical expenditure (Rs.) per hospitalization during stay at hospital	
	Rural	Urban
Poorest 20%	11805	12516
20% - 40%	13067	16153