

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 2502**

TO BE ANSWERED ON 9<sup>th</sup> March 2018/ Phalguna 18, 1939 (Saka)

**Coverage of Health Insurance Schemes**

2502: SHRI KAPIL MORESHWAR PATIL:

Will the Minister of FINANCE be pleased to state:

(a) whether only 15 per cent population of the country has been covered under Health Insurance Schemes and if so, the details thereof and the reaction of the Government thereon;

(b) whether the expenditure incurred only on admission in the hospital is reimbursed under health insurance schemes, if so, the details thereof and the reasons therefor;

(c) whether the Insurance Regulatory and Development Authority of India (IRDAI) has suggested to include the expenditure incurred on OPD treatment and maternity cover etc.; and

(d) if so, the details thereof and the steps taken/being taken by the Government to increase coverage of health insurance schemes?

**ANSWER**

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

(a) As per Insurance Regulatory and Development Authority of India (IRDAI), the total number of lives covered under any type of health insurance policy as on 31<sup>st</sup> March, 2017 were 43.75 crore which is approximately 36 per cent of India's population as per Census 2011.

(b) to (d) Health Insurance Policies generally provide coverage for inpatient treatment including Domiciliary Hospitalization benefits subject to policy terms and conditions. However, more number of health insurance products now provide coverage for Out Patient Department (OPD) treatment in order to encourage policyholders to go for treatment at early stages. IRDAI (Health Insurance) Regulations, 2016 inter-alia enable the insurers to introduce wellness and preventive features as part of health insurance policies. During the year 2016-17, the Rashtriya Swasthya Bima Yojana (RSBY) was in implementation in 15 States/UTs involving 265 districts, covering 3.63 crore families. Some of the insurance products where OPD treatment and maternity cover are being covered is at Annexure.

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**Annexure referred to in reply to part (b) to (d) of Lok Sabha Unstarred Question no. 2502 to be answered on 9<sup>th</sup> March 2018.**

<b>Name of the Insurance Company</b>	<b>Name of the Insurance Product</b>
Star Health Insurance Company	Star Health Gain Insurance Policy
Cigna TTK Health Insurance Company	Pro Health Group Insurance Policy
DHFL General Insurance Limited	Group Health Insurance Policy
DHFL General Insurance Limited	Group Personal Accident Insurance Policy
Liberty Videocon General	Liberty Group Health Policy
Magma HDI General Insurance Co. Ltd	One Health
New India Assurance Co. Ltd.	New India Premier Mediclaim Policy
Apollo Munich Health Insurance Co. Ltd.	Day 2 Day Care