

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

**LOK SABHA
UNSTARRED QUESTION NO. 3989
TO BE ANSWERED ON 10TH AUGUST, 2018**

HEALTH INSURANCE

3989. SHRI B. SENGUTTUVAN:

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

- (a) whether the Health Insurance has low penetration in Indian society despite a plethora of insurance companies offering attractive Health Insurance Schemes, if so, the details thereof;
- (b) whether only 31 per cent of the total Indian population has Health Insurance and if so, the details thereof;
- (c) whether non-popularity of Health Insurance among considerable sections result in financial crises in treating serious diseases, if so, the details thereof; and
- (d) whether the Government has any proposal to popularise Health Insurance among the masses in India and if so, the details thereof?

ANSWER

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

(a) & (b): As per Insurance Regulatory Development and Authority of India (IRDAI), health insurance coverage in the country witnessed a reasonable growth both in terms of number of persons covered and premium collected. The number of persons covered under health insurance increased from 35.90 crores in the year 2015-16 to 43.75 crores in the year 2016-17. The percentage increase under health insurance from the year 2015-16 to 2016-17 is 24.31%.

(c) & (d): Insurance is one of the tools to get the costs of treatment reimbursed/ payment of assured sum on the happening of the contingent risk covered. Health Insurance offers succour to the families adversely affected with any contingencies dependant on health. Government also provides health facilities for the citizens through its various schemes. IRDAI has been carrying out a sustained campaign to create awareness about insurance, rights and duties of policyholders etc. through various media. The Authority also launched an exclusive consumer education website www.policyholder.gov.in (both in English and Hindi Versions) which contains information about IRDAI, registered insurance companies and other entities registered with IRDAI, buying insurance, making claim, lodging complaint etc.

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