

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UNSTARRED QUESTION NO. 2934

TO BE ANSWERED ON FRIDAY, DECEMBER 28, 2018/ PAUSHA 7, 1940 (SAKA)

Health Insurance Cover

2934. DR. KAMBHAMPATI HARIBABU:
DR. BANSHILAL MAHATO:

Will the Minister of FINANCE be pleased to state:

(a) the number of people covered under medical insurance in the country along with the details of companies providing medical insurance, State/ Company-wise;

(b) whether the Government is considering to increase health insurance cover by removal of disincentives on health insurance like tax rate cuts etc. and if so, the details thereof;

(c) whether health insurance policy holder can port his policy to any other insurer without making any change into the premium outgo and if so, the details thereof; and

(d) the time by which such medical insurance portability is likely to be implemented?

ANSWER

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

(a): The details are given in Annexure-I

(b) Presently, there is no disincentive on Health Insurance Premium under the Income-tax Act, 1961. The payment towards Health Insurance Premium is incentivized by way of deduction under section 80D of the Act.

(c) & (d): A policyholder may port the health insurance policy of one company to the other. However, the premium rates are product specific and company specific may differ from product to product and company to company. The portability option was introduced vide IRDAI circular reference IRDA/HLT/MISC/CIR/030/02/2011 dated 10th February 2011.

All health insurance policies issued by General and Health Insurers shall be subject to portability norms specified in Schedule-1 of IRDAI (Health Insurance) Regulations, 2016.

ANNEXURE- I REFERRED TO IN PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 2934 FOR ANSWER ON DECEMBER 28, 2018.

Insurer wise no. of persons covered under Health Insurance Business (excluding Travel -Domestic/ Overseas and Personal Accident) for the FY 2017-18.

Name of the Insurance Company	No. of Persons (in Lakhs)
Acko General Insurance Ltd.	0
Bajaj Allianz General Insurance Co. Ltd.	115.15
Bharti AXA General Insurance Co. Ltd.	3.85
Cholamandalam MS General Insurance Co. Ltd.	18.55
DHFL General Insurance Limited	0.62
Edelweiss General Insurance Company Limited	0.00035
Future Generali India Insurance Co. Ltd.	62.84
Go Digit General Insurance Ltd.	-
HDFC ERGO General Insurance Co. Ltd.	23.83
ICICI Lombard General Insurance Co. Ltd.	105.85
IFFCO Tokio General Insurance Co. Ltd.	203.90
Kotak Mahindra General Insurance Co. Ltd.	0.71
Liberty General Insurance Co. Ltd.	5.52
Magma HDI General Insurance Co. Ltd.	0.52
Raheja QBE General Insurance Co. Ltd.	0.19
Reliance General Insurance Co. Ltd.	245.16
Royal Sundaram General Insurance Co. Ltd.	10.81
SBI General Insurance Co. Ltd.	51.88
Shriram General Insurance Co. Ltd.	0.00006
Tata AIG General Insurance Co. Ltd.	8.25
Universal Sompo General Insurance Co. Ltd.	10.15
Private Total	867.61
National Insurance Co. Ltd.	1422.13
The New India Assurance Co. Ltd.	801.12
The Oriental Insurance Co. Ltd.	161.58
United India Insurance Co. Ltd.	1378.24
Public Total	3763.07
Aditya Birla Health insurance Co. Limited	7.39
Apollo Munich Health Insurance Co. Ltd.	34.30
CignaTTK Health Insurance Co. Ltd.	6
Max Bupa Health Insurance Co. Ltd.	24.9
Religare Health Insurance Co. Ltd.	26.18
Star Health and Allied Insurance Co. Ltd.	90.4
Stand Alone Health Total	189.18
Grand Total	4819.86

State wise no. of persons covered under Health Insurance Business (excluding Travel & Personal Accident Business) for 2017-18.

State/ UT	No. of Persons (in Lakhs)
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Andhra Pradesh	34.13
Arunachal Pradesh	6.12
Assam	3.96
Bihar	3.86
Chhattisgarh	204.86
Goa	26.20
Gujarat	230.11
Haryana	58.75
Himachal Pradesh	16.13
Jammu & Kashmir	0.79
Jharkhand	3.76
Karnataka	385.46
Kerala	176.02
Madhya Pradesh	18.03
Maharashtra	1500.12
Manipur	2.19
Meghalaya	7.55
Mizoram	0.02
Nagaland	0.21
Orissa	319.36
Punjab	93.86
Rajasthan	346.91
Sikkim	0.08
Tamil Nadu	741.29
Telangana	55.19
Tripura	0.61
Uttar Pradesh	46.84
Uttarakhand	4.26
West Bengal	440.19
Andaman & Nicobar Is.	0.03
Chandigarh	2.35
Dadra & Nagar Haveli	3.44
Daman & Diu	2.52
Delhi	83.61
Lakshadweep	0.36
Puducherry	0.68
Total	4819.86