

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

**LOK SABHA  
UNSTARRED QUESTION NO.3374  
TO BE ANSWERED ON 12<sup>TH</sup> JULY, 2019**

**HEALTH INSURANCE**

3374. SHRI SHIVAKUMAR C UDASI:

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

- (a) whether only 31 per cent of the total Indian population has Health Insurance and if so, the details thereof;
- (b) whether the Health Insurance has low penetration in Indian society despite so many insurance companies working on health insurance, if so, the details thereof; and
- (c) 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) to (c) As informed by Insurance Regulatory and Development Authority of India (IRDAI) through Department of Financial Services, the health Insurance coverage has been witnessing a reasonable growth both in terms of number of persons covered and premium collected. As per the data available with IRDAI, during the FY 2017-18 there were 48.20 crore persons covered under health insurance policies (excluding Personal Accident and Overseas and domestic travel policies) offered by both General and Health Insurers.

IRDAI has carried out a sustained campaign to create awareness about insurance, rights and duties of policyholders etc. through various media channels. The IRDAI also launched an exclusive consumer education website [www.policyholder.gov.in](http://www.policyholder.gov.in) (both in English and Hindi Versions) which contains information about IRDAI, registered insurance companies and other entities registered with IRDAI.