

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

**LOK SABHA  
UNSTARRED QUESTION NO.4340  
TO BE ANSWERED ON 19<sup>TH</sup> JULY, 2019**

**HEALTH INSURANCE COVERAGE**

**4340. SHRI JAYADEV GALLA:**

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

- (a) the number of people who do not have health insurance coverage in the country, State/UT-wise, rural and urban area-wise;
- (b) whether there are any statistics indicating the percentage of people taking loan to meet healthcare needs; and
- (c) if so, the details thereof and if not, the reasons therefor and the bottlenecks being faced by his Ministry in this regard?

**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 exact number of people, who do not have health insurance coverage in the country is not available.

However, around 48.20 crore persons were covered under Health Insurance (excluding Personal Accident and Travel Insurance ) in the Financial Year 2017-18.

.....