

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 4160

ANSWERED ON – 27.3.2023

AYUSH TREATMENT UNDER HEALTH INSURANCE

4160. SHRI DIBYENDU ADHIKARI:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that expenses incurred for Ayurvedic/Homeopathic/Unani treatment are admissible up to 25 per cent of the sum insured, provided the treatment for illness or injury is taken in a Government hospital or in any institute recognized by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health under Health Insurance, if so, the details thereof;
- (b) whether the Government proposes to extend both outdoor and indoor in-patient treatments under all the private and public Health Insurance Schemes; and
- (c) if so, the details thereof along with the proposal of the Government to support free AYUSH treatment at nominal premium charges to cover people at large scale under Health Insurance?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a): Insurance Regulatory and Development Authority of India(IRDAI) has informed that admissibility of treatment cost under Health Insurance, is subject to the terms and conditions and nature of coverage offered in their products by insurers.

Further, IRDAI has informed that as regards the category of hospitals considered under health insurance, IRDAI, *vide* clause 43 of Circular Ref. No. IRDAI/HLT/REG/CIR/193/07/2020 dated 22.07.2020, has defined the term “AYUSH Hospital” and as such insurers shall cover expenses incurred by policyholders in the hospitals falling within the said definition, subject to terms and conditions of the policies.

(b) and (c): Ministry of Health and Family Welfare (MoHFW) has informed that Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is the health assurance scheme which aims to provide health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to 12 Crore families. Further, AB PM-JAY, in addition to in-patient hospitalization, also covers services including pre-hospitalization expenses up to 3 days, and post-hospitalization expenses, including drug expenses, for up to 15-days.
