

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 623

ANSWERED ON – 24.7.2023

HEALTH INSURANCE COVERGAE

623. SHRI T.R.V.S. RAMESH:

Will the Minister of FINANCE be pleased to state:

- (a) the details of the health insurance coverage in the country, State/UT-wise;
- (b) whether it is a fact that, as per the NSO, only 14.1 per cent of people in the rural areas have health insurance and if so, the details thereof; and
- (c) whether the Government proposes to address this issue of inadequate health insurance coverage in the country, especially in the case of rural areas and if so, the details thereof and if not, the reasons therefor?

ANSWER

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

(a) to (c): Ministry of Health and Family Welfare (MoHFW) has informed that Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is the largest publicly funded health assurance scheme in the world which aims to provide health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to approximately 55 Crore beneficiaries corresponding to 12 Crore families which consists of 8.19 Crore rural families and constitute the bottom 40% of India's population.

State/UT-wise details of the number of families covered under AB-PMJAY are at Annexure-I.

Further, 23 State and Union Territories (UTs) have further expanded the beneficiary base under the scheme to approximately 15.5 Crore families, at their own cost.

In addition, Insurance Regulatory and Development Authority of India (IRDAI) has informed that they have taken various initiatives to help increase penetration of health insurance in the country. In the areas of product design, IRDAI has permitted the introduction of wellness and preventive features, introduction of standard products offering basic coverage, ensuring guaranteed renewability for health policies throughout one's life-time etc. Further, insurers are constantly advised to increase awareness about the need for insurance as a mechanism of financial protection. In order to give a fillip to insurance in the rural areas, IRDAI has notified Rural and Social Sector obligations for insurers wherein insurers are required to complete a specified percentage of business in respect of these segments.

State/UT-wise number of persons covered under health insurance in the country by insurers registered with IRDAI in FY 2021-22 are at Annexure-II.

Annexure-I referred in the reply to Lok Sabha Unstarred Question No. 623 for answering on 24.7.2023 regarding “Health Insurance Coverage”

State-wise list of eligible beneficiary families under AB-PMJAY

Sl. No.	State/UTs	Number of families co-sponsored by Central Govt
1.	Andaman And Nicobar	23,785
2.	Andhra Pradesh	61,47,562
3.	Arunachal Pradesh	98,844
4.	Assam	30,03,069
5.	Bihar	1,21,10,525
6.	Chandigarh	79,226
7.	Chhattisgarh	41,44,847
8.	Dadra and Nagar Haveli & Daman and Diu	47,578
9.	Delhi	6,54,041
10.	Goa	41,098
11.	Gujarat	49,85,484
12.	Haryana	17,24,837
13.	Himachal Pradesh	5,32,396
14.	Jammu And Kashmir	6,70,010
15.	Jharkhand	31,18,620
16.	Karnataka	69,01,440
17.	Kerala	23,97,610
18.	Ladakh	12,120
19.	Lakshadweep	1,628
20.	Madhya Pradesh	93,27,963
21.	Maharashtra	93,05,910
22.	Manipur	3,07,908
23.	Meghalaya	3,85,708
24.	Mizoram	2,16,584
25.	Nagaland	2,59,468
26.	Odisha	67,80,308
27.	Puducherry	1,14,968
28.	Punjab	16,65,113
29.	Rajasthan	66,37,371
30.	Sikkim	44,228
31.	Tamil Nadu	86,48,748
32.	Telangana	29,02,621
33.	Tripura	5,49,554
34.	Uttar Pradesh	1,31,23,662
35.	Uttarakhand	5,97,682
36.	West Bengal	1,24,37,482
	Total	12,00,00,000

Source: Ministry of Health and Family Welfare

Note: States/UT of Odisha, West Bengal and Delhi are not implementing AB-PMJAY.

Annexure-II referred in the reply to Lok Sabha Unstarred Question No. 623 for answering on 24.7.2023 regarding “Health Insurance Coverage”

State-wise, number of persons covered under Health Insurance (excluding travel & personal accident insurance) for FY 2021-22

(number in thousand)

S. No.	State/UT	Number of persons covered under health insurance
1.	Andhra Pradesh	3502
2.	Arunachal Pradesh	16
3.	Assam	995
4.	Bihar	4568
5.	Chhattisgarh	1007
6.	Goa	276
7.	Gujarat	45451
8.	Haryana	9306
9.	Himachal Pradesh	197
10.	Jharkhand	27566
11.	Karnataka	34169
12.	Kerala	5645
13.	Madhya Pradesh	4491
14.	Maharashtra	162923
15.	Manipur	32
16.	Meghalaya	26
17.	Mizoram	2106
18.	Nagaland	42
19.	Orissa	2667
20.	Punjab	4136
21.	Rajasthan	63971
22.	Sikkim	75
23.	Tamil Nadu	60920
24.	Telangana	8944
25.	Tripura	99
26.	Uttar Pradesh	9753
27.	Uttarakhand	783
28.	West Bengal	32254
29.	Andaman & Nicobar	6
30.	Chandigarh	4775
31.	Dadra & Nagar Haveli and Daman & Diu	379
32.	Delhi	18304
33.	Jammu & Kashmir	10827
34.	Ladakh	1
35.	Lakshadweep	62
36.	Puducherry	146

Source: IRDAI