

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2210  
TO BE ANSWERED ON 15<sup>TH</sup> DECEMBER, 2023**

**HEALTH COVERAGE FOR PHYSICALLY CHALLENGED**

**2210. SHRI BRIJENDRA SINGH:**

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

- (a) whether the Government provides health insurance for persons with disability in the country under Ayushman Bharat Yojana;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) the details of the measures being taken by the Government to streamline and ease the process of securing health insurance for persons with disabilities;
- (d) whether various assistive technologies required by disabled persons are covered under the insurance schemes; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND  
FAMILY WELFARE  
(PROF. S. P. SINGH BAGHEL)**

(a) to (e): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is the world's largest publicly funded health assurance scheme which aims to provide health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to approximately 55 crore beneficiaries corresponding to 12 crore families which constitutes the bottom 40% of India's population. All disabled individuals who meet the eligibility criteria are entitled to benefits under the scheme. Eligible beneficiaries can avail treatment by visiting empanelled hospitals.

AB-PMJAY provides treatment corresponding to a total of 1949 procedures under 27 different specialties including general surgery, oncology, nephrology, cardiology and general medicine, etc. Of these, various surgical procedures like Orthopedics, Oral & Maxillofacial surgery, Polytrauma

etc. can be availed by persons with disability. These surgical procedures also include implants, wherever applicable.

Further, Department of Financial Services has informed that the Insurance Regulatory and Development Authority of India (IRDAI), vide circular Ref no. IRDAI /HLT/CIR/MISC/58/2/2023 dated 27.02.2023, have mandated insurers to offer products that provide health insurance coverage to persons suffering from disabilities. The model product specified vide above referred circular provides coverage to 21 disabilities defined under Rights of Persons with Disabilities Act, 2016. Accordingly, all general and health insurers have launched their respective products offering coverage to persons with disabilities in line with the circular.

As regards the insurance products offered by insurers registered with IRDAI, the insurers design products providing coverage for any health related contingency based on the needs of the population including vulnerable population. As part of overall regulatory framework, IRDAI specifies the broader framework to enable insurers to offer a range of products based on the requirements.

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