

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION No. 1219**

TO BE ANSWERED ON MONDAY, FEBRUARY 10, 2020/MAGHA 21, 1941 (SAKA)

**HEALTH INSURANCE POLICY**

1219. SHRI NITESH GANGA DEB:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Insurance Regulatory and Development Authority of India has any proposal of mandating all general and health insurance companies to offer a standard health insurance policy covering hospitalisation, pre & post-admission treatments as well as AYUSH treatment of the health policy holders; and
- (b) if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI ANURAG SINGH THAKUR)

**(a) and (b):** Insurance Regulatory and Development Authority of India (IRDAI) has issued guidelines vide ref. No. IRDAI/HLT/REG/CIR/001/2020 dated 1.1.2020 on “Standard Individual Health Insurance Product” mandating all general and health insurance companies to offer a standard health insurance policy covering hospitalisation, pre & post-admission treatments as well as AYUSH treatment of the health policy holders. The product inter-alia covers hospitalisation expenses along with pre-hospitalisation expenses for 30 days, post-hospitalisation expenses for 60 days and AYUSH treatment without any sub-limits. The sum insured ranges from Rs.1 lakh to Rs. 5 lakh. The minimum age of entry is 18 years and the maximum age of entry is 65 years with lifelong renewability.

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