Health Insurance Coverage

3003. SHRIMATI MALA ROY:

Will the Minister of Finance be pleased to state:

(a) whether the health insurance coverage has significantly changed post COVID pandemic;
(b) if so, the present status and statistics of health insurance coverage in the country;
(c) whether the Government is aware that health insurance premiums have increased manifold in the country during the COVID pandemic; and
(d) if so, the details thereof along with the necessary corrective steps taken by the Government in this regard?

ANSWER

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

(a) and (b): Insurance Regulatory and Development Authority of India (IRDAI) has informed that the total number of lives covered under health insurance business (excluding Personal Accident & Travel Business) in Financial Year 2019-20 was 49.87 Crore. IRDAI has further informed that the total number of lives covered under health insurance business (excluding Personal Accident & Travel Business) from 1.4.2020 to 30.9.2020 has been 30.22 Crore (provisional data) as compared to 17.83 Crore for the period from 1.4.2019 to 30.9.2019 showing a growth of 69.8%.

(c) and (d): In general, there has been no abnormal increase in health insurance premium during the pandemic.

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