

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 4367

TO BE ANSWERED ON MONDAY, MARCH 22, 2021/CHAITRA 1, 1943 (SAKA)

HEALTH INSURANCE SCHEMES

4367. SHRI A. GANESHAMURTHI:

Will the Minister of FINANCE be pleased to state:

- (a) the total number of medical treatments included/ covered under medical insurance schemes/policies;
- (b) whether the treatment for reproductive right to include sterilization birth control has been included/ covered under medical insurance schemes/policies; and
- (c) if so, the details thereof and if not, the reasons therefor?

ANSWER

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

- (a):** Insurance Regulatory and Development Authority of India (IRDAI) has informed that all medical treatments, except those which are specifically excluded in the terms and conditions of a health insurance policy, are covered. IRDAI has also specified treatments/diseases, vide their Circular No. IRDAI/HLT/REG/CIR/193/07/2020 dated 22nd July, 2020, which cannot be allowed as exclusions in health insurance policies.
- (b) and (c):** IRDAI has further informed that as part of product design and filing, it is in the domain of insurance companies to include or exclude certain medical conditions, barring those that are mandated by the regulator as stated in the answer to part(a). As regards sterilization procedure, the same is not a part of the specified treatments/diseases as per the above mentioned IRDAI circular dated 22nd July, 2020 and hence the choice of including it in a medical insurance product rests with the insurer.
