

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

**LOK SABHA
UNSTARRED QUESTION No. 2036
TO BE ANSWERED ON 30TH JULY, 2021**

HEALTH INSURANCE COVERAGE

2036. SHRI RODMAL NAGAR:

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

- (a) the details of health insurance coverage in the country;
- (b) whether there has been noticeable change in insurance coverage during COVID-19 pandemic;
- (c) whether the Government is aware that the premium for health insurance during the pandemic times has increased multifold; and
- (d) whether any action is being taken by the Government in this regard?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(DR. BHARATI PRAVIN PAWAR)**

a): The total number of health insurance coverage excluding personal accident and travel in the country in Financial Year 2019-20 was 49.87 crore. This is inclusive of Government sponsored health insurance schemes including group health and individual health insurance.

b): There has been no noticeable change in insurance coverage during COVID-19 pandemic. The number of lives covered under health insurance business (excluding Personal Accident & Travel Business) from 1st April to 31st December, 2020 has been 38.79 crore as compared to 39.06 crore for the corresponding period from 1st April to 31st December, 2019.

c) & d): The Insurance Regulatory and Development Authority of India (IRDAI) issued a press statement dated 03.12.2020 for information of general public clarifying that insurers were permitted to change the base premium upto +/- 5 per cent of originally approved premium rates in order to comply with the guidelines on standardization of exclusions as a onetime measure for seamless transition of existing products to ensure viability and sustainability. It is also submitted that Insurers as part of periodical modification of their respective products, effect revision in health insurance premium rates based on the incurred claims experience to ensure viability and sustainability of products offered by them.