

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3390  
TO BE ANSWERED ON 17<sup>TH</sup> DECEMBER, 2021**

**LOW COST HEALTH INSURANCE COVER**

**3390. SHRI BALASHOWRY VALLABHANENI:**

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

- (a) whether as per NITI Aayog Report 40 crore Indians still does not have financial protection from high medical expenses through health insurance, if so, the details thereof;
- (b) the extent to which Ayushman Bharat helped to address this problem in the country;
- (c) whether there is any proposal/plan before the Ministry for a new low-cost comprehensive insurance product for the above section of people; and
- (d) if so, the details thereof?

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

(a) to (d): As per NITI Aayog report, around forty crore Indians do not have financial protection from high medical expenses through health insurance. These include many professional categories etc.

Under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) - a centrally sponsored scheme, health coverage upto Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to over 10.74 crore poor and vulnerable families (approx. 50 crore beneficiaries) i.e. around bottom 40% population of the country is provided. It is the world's largest health insurance/assurance scheme fully financed by the Government. The scheme is designed to provide financial risk protection against catastrophic health expenditure. The scheme is implemented in insurance or trust or mixed mode as decided by State/UT.

Under Ayushman Bharat –Health and Wellness Centres(AB-HWCs), comprehensive need-based healthcare services covering maternal and child health services and non-communicable diseases, including free essential drugs and diagnostic services are provided free of cost to all citizens of the country.

Presently, there is no such plan made by the Ministry. However, the healthcare services including primary, secondary and tertiary are free for all citizens of the country in Central/State Government hospitals.

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