

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1162**  
ANSWERED ON – 25.7.2022

**MEDICAL COVER**

1162. SHRI SRIDHAR KOTAGIRI:

Will the Minister of FINANCE be pleased to state:

- (a) the number of people without any medical cover or insurance in the country at present;
- (b) whether there is any proposal to provide medical cover or insurance to people who are not covered under any health insurance scheme especially in the aftermath of the Covid-19 pandemic; and
- (c) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(DR. BHAGWAT KARAD)

(a) According to information provided by the Ministry of Health and Family Welfare, against the initial target of 50 crore persons, a total of 14.75 crore families with an estimated 72 crore persons have been covered under Ayushman Bharat — Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) which was launched in September 2018 for providing accessible and affordable healthcare to the common man, thereby massively expanding health insurance coverage.

Further, another 14 crore persons have been covered under Employees' State Insurance Scheme and Central Government Health Scheme. As informed by IRDAI, around 29.27 crore persons in the country are covered through health insurance policies (excluding Government sponsored schemes) issued by insurers.

(b) and (c): Public health is a State subject and State Governments accordingly initiate public health interventions from time to time.

In addition, under Ayushman Bharat – Health and Wellness Centres scheme, 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. Central Government supports provision of healthcare services to citizens under a number of other schemes as well. Moreover, primary, secondary and tertiary healthcare services are free for all citizens in Central Government and State Government healthcare institutions.

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