

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3408  
TO BE ANSWERED ON 05<sup>TH</sup> AUGUST, 2022**

**HEALTH INSURANCE COVERAGE**

**3408. SHRIMATI RANJEETA KOLI:  
DR. MANOJ RAJORIA:  
SHRI SUMEDHANAND SARASWATI:  
SHRI SUNIL KUMAR SINGH:**

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

- (a) whether as per the report of NITI Aayog a large number of persons in the country do not have financial protection against excessive medical expenses through health insurance coverage and if so, the details thereof;
- (b) the extent to which Ayushman Bharat Yojana has helped in addressing the said problem in the country;
- (c) whether the Government has any scheme for providing comprehensive insurance coverage for such group 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): Under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) - a centrally sponsored scheme, health coverage upto Rs. 5 lakh per annum per beneficiary family 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 protection 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. Many States/UTs implementing AB-PMJAY have expanded the beneficiary base to approximately 14.75 crore families (72 crore individuals).

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. Healthcare services including primary, secondary and tertiary are free for all citizens of the country in Central/State Government hospitals.

Details of NITI Aayog report are available at the following URL:

[https://www.niti.gov.in/sites/default/files/2021-10/HealthInsurance-forIndiasMissingMiddle\\_28-10-2021.pdf](https://www.niti.gov.in/sites/default/files/2021-10/HealthInsurance-forIndiasMissingMiddle_28-10-2021.pdf)