

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

**LOK SABHA
UNSTARRED QUESTION NO. 4205
TO BE ANSWERED ON 20TH DECEMBER, 2024**

HEALTH INSURANCE COVERAGE

4205. SHRI KRISHNA PRASAD TENNETI:

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

- (a) the total percentage of population that is covered under a medical insurance scheme in the country;
- (b) the details of out-of-pocket-expenditure incurred by individuals on healthcare as a percentage of total medical expenses; and
- (c) whether there is a target year set for saturation of universal healthcare coverage in the country and if so, the details thereof?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI PRATAPRAO JADHAV)**

(a): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a flagship scheme of the Government which provides health cover of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to approximately 55 crore beneficiaries corresponding to 12.37 crore families constituting economically vulnerable bottom 40% of India's population.

Many of the States/UTs implementing the scheme have converged their respective State Health Insurance Schemes with AB-PMJAY, thereby increasing the population covered under government funded medical insurance to include more than 18 crore families.

In March 2024, 37 lakh families of ASHA, Anganwadi Worker and Anganwadi Helpers were also included in the scheme. Further, on 29.10.2024, the Government expanded AB-PMJAY to provide free treatment benefits of up to ₹5 lakh per year to all senior citizens aged 70 years and above, irrespective of their socio-economic status. The estimated number of beneficiary families aged 70 years and above across the country is 4.5 crore corresponding to the 6 crore individuals under the scheme.

(b): As on 30.11.2024, approximately 36 crore beneficiaries have been verified under AB-PMJAY. Further, 8.39 crore hospital admissions worth over Rs. 1.16 lakh crore have been

authorized under the scheme. The cost of treatment under PMJAY benefits from the economies of scale and the concept of pre-defined bundled package rate. Accordingly, it is estimated that if these treatments would have been availed by the beneficiaries in the open market, they would have spent at least 1.5-2 times more than the hospital admission costs under PMJAY. Thus, there has been significant saving towards Out-of-Pocket-Expenditure (OOPE) for beneficiaries related to hospitalization costs.

(c): Under National Health Mission, the Government has taken many steps towards universal health coverage by supporting the State Government in providing accessible & affordable healthcare to people. Under the National Health Mission, financial and technical support is provided to States/UTs to provide accessible, affordable and quality healthcare, especially to the poor and vulnerable sections of the population, in both urban and rural areas. The National Health Mission provides support for improvement in health infrastructure, availability of adequate human resources in health facilities, to improve availability and accessibility to quality health care to all.

Ayushman Arogya Mandir (AAM) is India's commitment for achieving promotive, preventive, curative, palliative and rehabilitative aspects of Universal Health Coverage with a goal to provide Comprehensive Primary Health Care (CPHC) including both maternal and child health services and non-communicable diseases as well as free essential drugs and diagnostic services closer to the homes of people.
