

GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
DEPARTMENT OF EMPOWERMENT OF PERSONS WITH DISABILITIES

LOK SABHA

UNSTARRED QUESTION NO. 297
TO BE ANSWERED ON : 04.02.2025

INSURANCE FOR PwD

297. Shri Bhumare Sandipanrao Asaram:
Smt. Delkar Kalaben Mohanbhai:
Shri Gyaneshwar Patil:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the targeted health and life cover insurance scheme for Persons with Disabilities in operation in the country at present;
- (b) whether the Niramaya Health Insurance Scheme is still in operation and if so, the details of funds allocated and utilized thereunder during the last three years;
- (c) the number of beneficiaries under Niramaya Swasthya Bima Yojna in Sambhaji Nagar in the State of Maharashtra as on date; and
- (d) whether the Government is considering to include Persons with Disabilities (PwDs) in Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), and if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SHRI B. L. VERMA)

- (a) National Trust is implementing the Niramaya (Health Insurance Scheme) for persons with Autism, Cerebral Palsy, Mental Retardation (Intellectual disability) and Multiple Disabilities
- (b) Yes, Niramaya (Health Insurance Scheme) is operational. The details of funds utilized under the scheme during the last 3 years is as under: -

YEAR	Fund Utilised (In Cr.)
2021-22	11.38
2022-23	18.14
2023-24	13.87

(c) The number of beneficiaries enrolled/renewed under Niramaya Swasthya Bima Yojana in Sambhaji Nagar in Maharashtra is 80.

(d) Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is a flagship scheme of the Government which provides health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to approximately 55 Cr beneficiaries corresponding to 12.37 Crore families constituting economically vulnerable bottom 40% of India's population. With respect to the inclusion of Persons with Disabilities (PwD) under AB PM-JAY, it may kindly be noted that the scheme's beneficiary base includes poor and vulnerable families identified in the Socio-Economic Caste Census (SECC-2011). The SECC-2011 incorporates deprivation criteria for rural areas, one of which is "Disabled member and no able-bodied adult member".
