

**GOVERNMENT OF INDIA
MINISTRY OF AYUSH
LOK SABHA**

**UNSTARRED QUESTION NO. 5593
TO BE ANSWERED ON 04TH APRIL, 2025**

“Insurance Coverage for AYUSH Treatment”

5593. Shri Azad Kirti Jha:

Will the Minister of Ayush be pleased to state:

- (a) whether the Government has taken any steps to encourage private insurance companies to include AYUSH treatments, such as Panchkarma and other therapies, under their coverage;
- (b) if so, the details thereof along with the progress made and the challenges faced in this regard;
- (c) the timeline for ensuring wider insurance coverage for AYUSH treatments in the country;
- (d) whether the Government is considering integrating financial components, such as fixing rates for consultations in AYUSH treatments and if so, the details thereof;
- (e) the steps taken/proposed to be taken by the Government to implement this integration and the expected impact on the affordability and accessibility of AYUSH treatments; and
- (f) whether any lessons have been drawn from countries like South Korea regarding integrating Western and traditional medicines and the manner in which these are likely to be adapted to the Indian context and if so, the details thereof?

ANSWER

**THE MINISTER OF STATE (IC) OF THE MINISTRY OF AYUSH
(SHRI PRATAPRAO JADHAV)**

(a) to (e) Yes sir, Ministry of Ayush conducted several meetings regarding insurance related issues in Ayush sector with Insurance Regulatory and Development Authority of India (IRDAI), General Insurance Council (GIC), General Insurance Public Sector Association (GIPSA) and Private health insurance companies.

Ministry of Ayush has constituted a Core Group of experts for insurance coverage in Ayush system with following Term of Reference;

- i. To advice and monitor insurance related matters in Ayush Sector

- ii. To conduct sensitization programme involving all stake holders
- iii. To conduct a study of current status of Ayush systems under health insurance and to create a white paper.

With recommendation of the Core Group of Experts, Ministry of Ayush has also conducted series of sensitization programs for Ayush stakeholders and insurance stakeholders across the country wherein private healthcare organisation and private insurance companies also participated in large number.

Considering the growing demand for Ayush treatment, IRDAI vide letter no-IRDAI/HLT/CIR/GDL/31/01/2024 dated 31/01/2024 has advised to place Ayush Treatments at par with other treatments for the purpose of health insurance so as to provide an option for the policyholders to choose treatment of their choice. IRDAI also advised that all the policies shall contain the quality parameters as well as procedures for enrolling Ayush Hospitals/Day Care Centers as network providers for the purpose of providing cashless facility and and this circular came into force w.e.f. 01.04.2024.

Further, Ministry of Ayush has constitutes a committee for revision of Committee for Revision of “Guidelines for Insurance Coverage of Ayush Treatments and Settlement of Claims on the basis of benchmark rates of various therapies/interventions (2016).

(f) No such information is available in this Ministry.
