GOVERNMENT OF INDIA

MINISTRY OF AYUSH

LOK SABHA

STARRED QUESTION NO. 288

TO BE ANSWERED ON 08TH AUGUST 2025

"Inclusion of AYUSH Treatment under Health Insurance"

288. Dr. Pradeep Kumar Panigrahy:

Will the Minister of Ayush be pleased to state:

(a) whether the Government is leveraging the recent global developments including agreement between India and WHO to mainstream traditional medicine globally through the International Classification of Health Interventions (ICH) along with the inclusion of traditional medicine in ICD-11 to accelerate the process of transparent billing, fair pricing and smoother integration of AYUSH treatments in the country;

(b) if so, the details thereof and if not, the reasons therefor;

(c) whether the Government proposes to formulate/develop any specific policy changes and regulatory frameworks to encourage private insurance companies to cover AYUSH treatments comprehensively; and

(d) if so, the details thereof and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE (IC) OF THE MINISTRY OF AYUSH

(SHRI PRATAPRAO JADHAV)

(a) to (d) A statement is laid on the Table of the House.

THE STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 288 FOR 08TH AUGUST 2025.

(a) and (b) In the light of recent global developments, significant progress has been made to mainstream Traditional systems of Medicine globally. An agreement was signed with World Health Organization (WHO) on 11.02.2020, which led to launch of ICD-11 Module 2 by WHO in Delhi on January 10, 2024. As a result, morbidity codes for Ayurveda, Siddha, and Unani systems have now been incorporated into the International Classification of Diseases. The morbidity codes for Ayurveda, Siddha, and Unani systems in ICD-11 facilitates the systematic recording and analysis of diagnosis in traditional medicine, helping to integrate these systems into mainstream healthcare and policymaking.

Additionally, a landmark agreement between India and the WHO has been signed on May 24, 2025 towards developing Traditional Medicine intervention categories and index for the International Classification of Health Interventions (ICHI), with a holistic approach and focus on Traditional Medicine systems viz, Ayurveda, Siddha and Unani. The agreement marks the beginning of work on a dedicated Traditional Medicine module under the ICHI. This development aligns with India's vision of bringing its rich heritage of traditional wisdom into the global healthcare mainstream, backed by scientific classification and international standards.

(c) and (d) Ministry of Ayush has constituted a Core Group of experts for Insurance Sector including the representatives from Insurance Regulatory and Development Authority of India (IRDAI), General Insurance Council (GIC), General Insurance Public Sector Association (GIPSA), Insurance Information Bureau of India (IIBI) and a 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.

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 to contain the quality parameters as well as procedures for enrolling Ayush Hospitals and Day Care Centres as network providers for the purpose of providing cashless facility.

Further, Ministry of Ayush has organized five sensitization programmes for General Insurance Companies and Ayush stakeholders with regard to coverage of Ayush treatment in the insurance sector at the Institute of Teaching and Research in Ayurveda (ITRA), Jamnagar, All India Institute of Ayurveda (AIIA), New Delhi, National Institute of Unani Medicine (NIUM), Bangalore, National Institute of Siddha (NIS), Chennai and National Institute of Homoeopathy (NIH), Kolkata till date.

IIBI has a platform called as ROHINI (Registry of Hospitals in Network of Insurance) where Ayush Hospitals may register and access the Insurers for Insurance Coverage.

*****