

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3248  
TO BE ANSWERED ON 08<sup>TH</sup> AUGUST, 2025**

**HEALTH INSURANCE FOR PERSONS WITH DISABILITIES**

**3248. SHRI ASADUDDIN OWAISI:  
SHRI P C MOHAN:**

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

- (a) whether the Government has made any provisions to extend Ayushman Bharat–Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY) benefits to persons with disabilities in the country;
- (b) if so, the number of persons with disabilities availing health insurance under the said scheme, disability/gender-wise and State/UT-wise;
- (c) whether any guidelines have been issued by the Government to ensure universal health insurance coverage, including private and public sector schemes, for persons with benchmark disabilities, if so, the details thereof;
- (d) the number of physically disabled persons currently covered under Ayushman Bharat or other Government-sponsored health insurance schemes in the country, State/UT-wise;
- (e) whether the Government has taken steps to simplify the enrolment process and documentation for PwDs under these schemes, if so, the details thereof; and
- (f) whether the Government proposes to launch a dedicated health insurance scheme for persons with disabilities to address their specific medical and rehabilitative needs, if so, the details thereof?

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

(a) to (d): Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) 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”. Consequently, Persons with

Disabilities (PwD) in rural areas are included under the scheme. Further, based on the flexibility provided to States, the beneficiary base has been expanded to include beneficiaries from similar socio-economic profile under AB-PMJAY. The beneficiaries under AB-PMJAY are not categorized on the basis of disability and hence this information is not available.

In accordance with the provisions of Persons with Disabilities Act, 2016, the Insurance Regulatory and Development Authority of India (IRDAI) mandated all general and health insurers to offer a specific cover for PwD in compliance with the provisions of Section 3 of The Rights of Persons with Disabilities Act, 2016. The insurance product design and pricing are based on board-approved underwriting policy of insurers which considers actuarial principles in determining the price, based on parameters like age, morbidity data, interest rates, product features etc.

(e) and (f): 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 12 crore families constituting economically vulnerable bottom 40% of India's population. All the disabled individuals, belonging to eligible families as identified in the databases used under the scheme, are entitled for availing healthcare services under the scheme.

Under AB-PMJAY, enrollment can be done through mobile phone application (Ayushman App), and web portal ([beneficiary.nha.gov.in](http://beneficiary.nha.gov.in)) or at the nearby empanelled hospital or Common Service Centre. The feature of self-registration is also available in the above-mentioned application. Further, National toll-free helpline (14555) assists the beneficiaries for their queries.

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