

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2421  
TO BE ANSWERED ON 13<sup>TH</sup> FEBRUARY 2026**

**INFERTILITY TREATMENT UNDER AB-PMJAY**

**2421. MS. PRANITI SUSHILKUMAR SHINDE:**

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

- (a) whether the Government is aware that infertility affects one in six couples in the country and that the high cost of Assisted Reproductive Technology (ART) and In vitro Fertilisation (IVF) treatments makes such care unaffordable for most families and if so, the details thereof;
- (b) whether the Government has considered including infertility-related services, including OPD consultations, diagnostics, hormone therapy, monitoring and IVF treatment under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) package and if so, the details thereof;
- (c) whether any assessment has been conducted to estimate the financial burden of infertility treatment on families and its impact on out-of-pocket expenditure and if so, the details thereof; and
- (d) the steps taken or proposed to be taken to ensure equitable access to infertility care and financial protection for couples seeking fertility treatment under the national health insurance framework?

**ANSWER**

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

(a) & (c): The Government is aware that infertility is a significant reproductive health concern affecting a substantial proportion of couples in India. As per WHO Newsletter dated 4<sup>th</sup> April 2023, around 17.5% of the adult -roughly 1 in 6 experience infertility. A study from central India reported a lower 8.9% prevalence of infertility in a community -based study. A study in 2020 by Purkayastha et al compared data from four rounds of NFHS and the results stated that prevalence of infertility has shown a remarkable increase in 2015-2016, especially in the southern states.

The Health Technology Assessment India (HTAIn) Resource Hub at the ICMR-National Institute for Research in Reproductive and Child Health recently estimated the costs of Assisted Reproductive Technology (ART), including In-vitro Fertilization (IVF). The findings indicate that the average out-of-pocket expenditure (OOPE) for a single IVF cycle was approximately Rs 1.10 lakh at public hospitals and Rs 2.30 lakh at private hospitals. In addition, the median out-of-pocket expenditure for general infertility care (non-IVF services such as consultations, investigations, medications and monitoring) was estimated at around Rs. 7,340 in public hospitals and Rs. 11,834 in private hospitals.

(b): Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB PM-JAY) provides health coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization. The latest Health Benefit Package (HBP 2022) provides cashless healthcare services for 1,961 procedures across 27 medical specialties. Assisted Reproductive Technology (ART), including In-Vitro Fertilisation (IVF), is not covered under the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).

(d): The Government has introduced the Assisted Reproductive Technology (Regulation)Act, 2021 and Surrogacy (Regulation) Act, 2021 to regulate assisted reproductive technology clinics and banks and surrogacy clinics, ensuring safe and ethical practices.

A state-specific initiative, Sikkim Vatsalya Yojana, launched in 2022 offers financial aid up to 3 lakhs for IVF treatment for couples facing infertility.

“Jiyo Parsi” is a program of Ministry of Minority Affairs to help India's minority Parsi community to have more-children and reverse its rapid population decline. Through this program, Parsi couples who need help conceiving can receive free or subsidized fertility treatment.

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