

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

**LOK SABHA
UNSTARRED QUESTION NO. 2422
TO BE ANSWERED ON 13TH FEBRUARY, 2026**

HEALTH INSURANCE FOR PERSONS WITH DISABILITIES

2422. SHRI ASADUDDIN OWAISI:

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

- (a) whether the Government has identified the eligible number of rural households with a disabled member and no able-bodied adult member (D4 category) of Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), if so, the details thereof;
- (b) the number of these identified Persons with disabilities (PwD) availing health insurance under the D4 category of the said scheme;
- (c) the details of the other Government-sponsored health insurance schemes providing health insurance for persons with disabilities;
- (d) the steps taken by the Government to raise awareness among PwD about these health insurance schemes; and
- (e) the timeline fixed for integrating UDID (Unique Disability Identity) cards with AB-PMJAY for seamless PwD verification?

ANSWER

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

(a) to (e): Under Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides health coverage of Rs. 5 lakh per family per year for secondary and tertiary care hospitalization to 12 crore families constituting bottom 40% of India's population. Additionally, in March 2024, approximately 37 lakh families of Accredited Social Health Activists, Anganwadi Workers and Anganwadi Helpers were included under the scheme. The scheme was further expanded to cover 6 crore senior citizens of age 70 years and above belonging to 4.5 crore families irrespective of their socio-economic status.

The AB-PMJAY beneficiary base includes poor and vulnerable families identified on the basis of deprivation criteria in the Socio-Economic Caste Census (SECC-2011). However, beneficiaries are not categorised on the basis of disability under the scheme.

AB-PMJAY has a comprehensive media and outreach strategy to spread awareness and empower beneficiaries. This includes advertisement over traditional media platforms including newspapers, community radio, street plays, digital displays, radio campaigns, mass messaging, telecast of beneficiary testimonials, etc. In addition to this, State Health Agencies have also engaged a wide network of frontline workers in creating mass awareness at the grassroot level. Ministry of Social Justice and Empowerment has informed that Unique Disability Identity (UDID) sub-scheme is integrated based on the requirement of a government agency.
