

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

**LOK SABHA
UNSTARRED QUESTION NO. 4801
TO BE ANSWERED ON 20TH MARCH, 2026**

DENTAL INSURANCE COVERAGE

4801. SHRI RAJABHAU PARAG PRAKASH WAJE:

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

(a) whether the Government is aware that routine dental treatments such as fillings, root canal therapy, crowns and periodontal care are largely excluded from standard health insurance policies, if so, the details thereof;

(b) whether it is a fact that Ayushman Bharat and other Government-sponsored schemes do not provide comprehensive OPD dental coverage, resulting in high out-of-pocket expenditure despite India's significant burden of dental caries and periodontal diseases, if so, the details thereof; and

(c) whether the Government proposes to direct IRDAI to create a regulatory framework for standalone dental insurance products and mandate minimum dental coverage in standard health insurance policies to promote preventive oral healthcare, if so, the details thereof?

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

(a): Department of Financial Services (DFS) has informed that dental treatments like filling, root canal therapy are not covered under standard health insurance policies.

(b): Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) provides coverage for secondary and tertiary care hospitalization to all eligible beneficiaries. Dental procedures such as dental fillings, root canal therapy, crowns and periodontal care are generally provided at the primary care level or on an Out-Patient Department (OPD) basis. Since AB-PMJAY does not cover OPD services, such OPD-based dental treatments are not included under the scheme.

(c): DFS has further informed that there is no proposal to create any such regulatory framework.
