

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

**LOK SABHA  
UNSTARRED QUESTION NO. 1456  
TO BE ANSWERED ON 4<sup>TH</sup> MARCH, 2016**

**MEDICAL HEALTH INSURANCE**

**1456. SHRI VIRENDER KASHYAP:**

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

- (a) whether the Government is aware that medical health insurance holders do not renew their health insurance policies due to many shortcomings in the scheme;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the action taken/being taken by the Government to make the medical health insurance scheme more attractive so that more people opt for medical health insurance scheme and continue the insurance for all times to come?

**ANSWER  
THE MINISTER OF HEALTH AND FAMILY WELFARE  
(SHRI JAGAT PRAKASH NADDA)**

(a) to (c): As per Insurance Regulatory and Development Authority of India (IRDAI), 80.7% of all health insurance policies were actually renewed during FY 2014-15. In terms of numbers, as against 92.67 lakh policies due for renewal, 74.79 lakh policies were actually renewed during FY 2014-15.

There may be various extraneous factors that may prompt the policyholders for not renewing the policies like affordability to continue the remittances of the premium. All the health insurance products offered are to be designed and offered in accordance to various regulatory provisions in vogue like IRDA (Health Insurance) Regulations, 2013, IRDA (Protection of Policyholders Interests) Regulations, 2002 etc. IRDA also emphasizes that there shall be an informed choice to the policyholders before taking any decision to buy an insurance policy.

The Indian insurance industry provides various types of health insurance covers. The products designed and priced on actuarial principles are filed with IRDA as per File and Use guidelines for clearance of the Authority before launch. There are over 600 approved health insurance products of all non life insurance companies available in the market as on date with varied features which can be categorized into providing cover for domestic hospitalization, defined critical illnesses, unexpected hospitalization during overseas travel, accidental temporary/permanent disability and accidental death to cater to the needs of the heterogeneous segments of the population of India. All these products are being marketed by various distribution channels viz. Individual agents, Corporate agents (Banks or otherwise), Brokers, Direct sale - online etc. across the country both at urban and rural areas.

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