

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

**LOK SABHA  
STARRED QUESTION NO. 186  
TO BE ANSWERED ON THE 06<sup>TH</sup> MAY, 2016  
HEALTHCARE**

**†\*186. SHRI PANKAJ CHAUDHARY:  
SHRI UDAY PRATAP SINGH:**

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

(a) whether the Government is aware that households with low and average income are unable to avail expensive treatment in private hospitals, if so, the details thereof along with the health insurance penetration amongst them;

(b) whether any low cost insurance cover scheme is proposed for the benefit of poor and Below Poverty Line (BPL) families, if so, the details thereof;

(c) whether the Government has formulated/proposes to formulate any policy to provide accessible, affordable and quality health services in urban and rural areas to such vulnerable group, if so, the details thereof;

(d) the steps taken by the Government in this regard along with the funds allocated and utilised by States/UTs during each of the last three financial years; and

(e) whether the Government has sought/proposes to seek assistance from the World Health Organisation, World Bank and other International Agencies to improve healthcare in rural and non-metro cities, if so, the details thereof and the outcome thereon?

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

(a) to (e): A statement is laid on the Table of the House

## **STATEMENT REFERRED TO IN REPLY TO LOK SABHA**

### **STARRED QUESTION NO. 186\* FOR 06<sup>TH</sup> MAY, 2016**

(a) The Government is aware that poor people are unable to afford expensive treatment in private hospitals. The Out of Pocket Expenditure on health is very high and has been estimated at 62% for 2014. Some of the key findings of 71st Round survey on Social Consumption on Health of National Sample Survey Organization (NSSO) is at Annexure- I.

As per NSSO, 11% persons in lowest two quintiles in rural areas and 10.5% persons in lowest two quintiles in urban areas are covered under some insurance schemes. As per information provided by the Insurance Regulatory and Development Authority of India (IRDAI), the number of lives covered under health insurance policies during financial 2014-15 was 28.80 crore including government sponsored schemes like RSBY.

(b) The Central Government plans to start a new health protection scheme as announced in the Budget 2016-17 which will provide a cover upto Rs. 1 lakh with additional top up of Rs. 30,000 per senior citizen in those families. The proposed scheme envisages coverage of poor and vulnerable families on family floater basis with no capping on family size. Detailed modalities are being worked out.

(c) The Government has formulated a draft National Health Policy, 2015, which envisages attainment of the highest possible level of good health and wellbeing with priority to the needs of the most vulnerable, the marginalized or socially excluded and the poor. Under the National Health Mission (NHM), the Central Government supplements the efforts of the State/UT governments to provide quality, accessible, equitable and affordable healthcare to all its citizens particularly the poor and vulnerable population in both rural and urban areas.

(d) The funds released and utilized by States/UTs under NHM during FY 2013-14 to 2015-16 is at Annexure-II. Further, details of funds released to State Governments under RSBY for FY 2013-14 to 2015-16 is at Annexure-III.

(e) Currently, there is no such proposal by the Ministry of Health and Family Welfare.

## **Annexure-I**

(i) 2.3% of ailing persons in rural and 2% in urban areas did not seek medical advice due to financial constraint.

(ii) In rural areas, 71.1% of household in top quintile as against 44.8% of households in the lowest two quintiles are using private hospitals for hospitalized care. In urban areas, 81.3% of household in top quintile as against 54.25 % of households in the lowest two quintiles are using private hospitals for hospitalized care. The average treatment cost for the lowest two quintiles in rural and urban areas is Rs. 10711 and Rs.12866 respectively. The average medical expenditure in the top quintile is Rs. 21293 in rural areas and Rs. 42675 in urban areas.

(iii) The average medical expenditure on hospitalization is Rs 25850 in private facilities as compared to Rs 6120 in public facilities. The average total medical expenditure per childbirth shows that expenditure in public facilities was just Rs 1587 as against Rs 14778 in private facilities in rural areas and Rs 2117 in public facilities as against Rs 20328 in private facilities in urban areas.

## Annexure-II

## Statement Showing State-wise Release and Expenditure under NHM for the period from F.Y.2013-14 to 2015-16

Rs. in crore

Sl. No.	States	2013-14		2014-15		2015-16	
		Central Release	Exp	Central Release	Exp	Central Release	Exp
1	Andaman & Nicobar Islands	29.06	29.12	23.36	24.33	37.26	7.46
2	Andhra Pradesh	878.73	1044.81	519.73	902.91	642.89	538.39
3	Arunachal Pradesh	78.60	92.03	139.41	69.50	160.94	110.70
4	Assam	1077.81	956.89	877.13	915.88	959.46	857.52
5	Bihar	1110.32	1480.68	1148.32	1427.40	1139.28	812.81
6	Chandigarh	11.46	14.42	12.15	15.26	23.53	13.84
7	Chattisgarh	355.98	805.50	500.41	716.04	410.80	440.70
8	Dadra & Nagar Haveli	9.23	9.83	8.40	8.56	13.80	8.37
9	Daman & Diu	6.50	8.40	6.91	7.67	10.53	8.31
10	Delhi	129.78	132.59	154.04	222.64	164.61	82.29
11	Goa	19.35	30.58	26.03	29.50	16.77	21.29
12	Gujarat	833.72	977.48	832.86	873.66	693.78	713.18
13	Haryana	315.94	423.79	273.60	438.18	291.96	310.90
14	Himachal Pradesh	205.29	158.60	185.84	306.92	246.49	171.15
15	Jammu & Kashmir	395.10	391.10	335.51	393.29	367.89	230.12
16	Jharkhand	396.38	521.49	359.62	372.01	395.15	379.60
17	Karnataka	611.11	812.56	697.24	858.18	740.35	740.74
18	Kerala	360.98	673.07	521.99	509.83	304.14	406.92
19	Lakshadweep	3.20	2.28	5.08	1.36	5.69	1.79
20	Madhya Pradesh	865.94	1583.60	1162.50	1738.02	1132.22	1285.82
21	Maharashtra	1218.51	1806.86	1431.76	1834.40	1085.92	1088.92
22	Manipur	88.93	74.57	128.81	86.91	112.11	66.13
23	Meghalaya	125.51	71.53	104.13	70.72	99.93	66.29
24	Mizoram	77.43	91.89	103.28	93.29	83.81	69.47
25	Nagaland	99.73	90.40	114.92	63.04	104.00	48.87
26	Orissa	604.20	901.65	667.16	944.10	644.52	715.86
27	Puducherry	18.10	25.43	22.56	23.35	20.20	17.36
28	Punjab	333.47	437.57	379.35	460.59	294.70	434.85
29	Rajasthan	922.93	1457.06	1115.96	1722.69	1284.66	1242.42
30	Sikkim	45.91	44.82	51.60	41.36	36.70	33.89
31	Tamil Nadu	906.24	1430.28	952.75	2248.06	1093.22	1003.43
32	Tripura	140.15	101.93	123.11	130.15	132.58	77.80
33	Uttar Pradesh	3024.60	2924.38	2431.06	3671.26	2862.23	2279.56

34	Uttarakhand	245.25	255.28	270.55	324.42	275.88	213.79
35	West Bengal	948.51	1271.71	1058.62	1196.78	957.92	955.40
36	Telangana	0.00	0.00	378.72	334.68	436.24	229.32
<b>Total</b>		<b>16493.93</b>	<b>21134.19</b>	<b>17124.48</b>	<b>23076.94</b>	<b>17282.16</b>	<b>15685.26</b>

Note:

1. The above figure excludes kind grants under Immunisation.
2. Expenditure includes expenditure against central Release, state release & unspent balances at the beginning of the year. Expenditure for the F.Y. 2015-16 (up to 31.12.2015 as per FMR) is provisional.
3. Release for the F.Y. 2015-16 is updated upto 31.03.2016 and is provisional.
4. The above Releases relate to Central Govt. Grants & do not include state share contribution.

**Funds released by the Central Government as central share  
on Premium to State Governments under RSBY**

<b>S No.</b>	<b>Name of State</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>
1	Assam	35.68	1.06	23.24
2	Bihar	152.71	34.07	-
3	Chhattisgarh	48.34	58.81	88.77
4	Gujarat	60.59	18.47	74.24
5	Haryana	13.01	5.38	4.67
6	Himachal Pradesh	9.03	3.75	13.90
7	Jammu & Kashmir	0.53	-	-
8	Jharkhand	51.25	5.51	-
9	Karnataka	31.59	-	94.99
10	Kerala	115.49	110.43	112.37
11	Madhya Pradesh	2.82	8.21	1.00
12	Maharashtra	13.88	-	-
13	Manipur	2.52	1.73	1.17
14	Meghalaya	1.79	1.25	4.10
15	Mizoram	4.31	10.35	9.43
16	Nagaland	2.07	4.66	-
17	Odisha	70.51	93.64	59.55
18	Puducherry	0.00	-	0.17
19	Punjab	5.58	2.59	2.80
20	Rajasthan	10.72	32.10	53.57
21	Tripura	18.70	14.29	15.64
22	Uttar Pradesh	72.56	36.47	11.91
23	Uttarakhand	1.78	-	10.20
24	West Bengal	160.45	101.65	93.38
<b>Grand Total</b>		<b>885.91</b>	<b>544.42</b>	<b>675.10</b>