

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

**LOK SABHA
UNSTARRED QUESTION NO. 2143
TO BE ANSWERED ON 6TH MAY, 2016**

HEALTH INSURANCE

**2143. SHRI BHAGWANTH KHUBA:
SHRIMATI KOTHAPALLI GEETHA:
SHRI RAJESH VERMA:
SHRI HUKUM SINGH:**

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

- (a) whether the Government has taken cognizance that a majority of India's population living in urban and rural areas are not covered by health insurance as per National Sample Survey Organisation (NSSO), if so, the details thereof and the reasons therefor;
- (b) whether the Rashtriya Swasthya Bima Yojana introduced by the Government has addressed the problem of Health insurance, if so, the details thereof and the extent by which it has benefited the people;
- (c) whether the Government proposes to improve the above health insurance by merging it with other schemes and enhancing the extent of insurance coverage, if so, the details thereof;
- (d) whether the Government has received any complaints regarding corruption in the said scheme, if so, the details thereof; and
- (e) the corrective steps taken by the Government in this regard?

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

(a): As per latest data report of National Sample Survey Office (NSSO) on Health and Morbidity known as "Social Consumption on Health" conducted during NSS 71st round (January, 2014 - June, 2014), percentage of persons having covered under any health insurance scheme is 14.1% in rural areas and 18.1% in urban areas.

As per information received from Insurance Regulatory and Development Authority of India (IRDAI), 28.80 crore persons were covered under health insurance policies provided by public sector & Private sector during 2014-15 (including Government sponsored schemes like RSBY) which is 24% of India's total population.

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(b): Rashtriya Swasthya Bima Yojana (RSBY) is a centrally sponsored scheme to provide health insurance to Below Poverty Line (BPL) families and 11 other defined categories of Unorganized Workers namely Building & Other Construction Workers, licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation Workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers.

Beneficiaries enrolled under RSBY are entitled for health insurance coverage of Rs. 30,000/- per annum to families (a unit of five) on floater basis in government empanelled hospitals (includes both private and public). Pre-existing conditions are covered from day one and there is no age limit. Transportation cost upto Rs. 100 is also provisioned under this scheme.

The list containing state-wise details of number of families enrolled and benefitted (hospitalised) is at Annexure.

(c): The Hon'ble Finance Minister in his Budget Speech for 2016-17 on 29.02.2016 announced that "Government will launch a new health protection scheme which will provide health cover up to Rs. One lakh per family belonging to poor and economically weak families. For Senior Citizens of age 60 years and above, belonging to this category, an additional top-up package up to Rs. 30,000 will be provided." Senior Citizens Health Scheme has been implemented w.e.f. 01.04.2016.

The scheme of convergence of RSBY with other schemes is yet to be approved.

(d) & (e): Not applicable.

Annexure

RSBY Scheme: Statewise Status for Financial year 2015-16			
S.No.	Statewise	Total Active Cards	No. of Hospitalisation
1	Assam	1421104	23783
2	Bihar	6888208	71351
3	Chhattisgarh	3442749	406781
4	Gujarat	1876628	40271
5	Haryana	437850	Data Not Available
6	Himachal pradesh	480588	31612
7	Jharkhand	1682894	13686
8	Karnataka	6747207	88571
9	Kerala	2021572	322377
10	Manipur	70925	1857
11	Meghalaya	179185	10726
12	Mizoram	152983	10733
13	Odisha	4462959	158178
14	Punjab	232352	1702
15	Rajasthan	2769097	13420
16	Tripura	492022	35021
17	Uttarakhand	285229	839
18	UttarPradesh	1464242	7461
19	West Bengal	6150716	358493
	Grand Total	41258510	1596862