

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**LOK SABHA**

**UNSTARRED QUESTION NO. 3424**

TO BE ANSWERED ON 5<sup>th</sup> August, 2016/Shravana 14, 1938 (Saka)  
**Health Insurance Scheme**

3424. SHRIMATI SUPRIYA SULE:  
SHRI BHARAT SINGH:  
SHRI VIJAY KUMAR HANSDAK:  
SHRI RATTAN LAL KATARIA:  
SHRI DHANANJAY MAHADIK:  
SHRI SATAV RAJEEV:  
DR. J. JAYAVARDHAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the public and private insurance companies do not provide health insurance cover to senior citizens in the country and if so, the details thereof;
- (b) whether the Government proposes to cover each family in the country under the health insurance scheme on socio/ economic basis and if so, the details thereof;
- (c) the number of persons benefited by the various health insurance schemes being run by the general insurance companies operating in the country during the last three years, company and State/UT-wise; and
- (d) the various steps taken/being taken by the Government to extend the health insurance net and spread awareness in the country?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (d): As per Insurance Regulatory and Development Authority of India (IRDAI), insurance companies do provide health insurance cover to Senior Citizens. Health Insurance Regulations, 2013 issued by IRDAI enable protection of the interests of the Senior Citizens. They stipulate that entry age of all citizens (including Senior Citizens) for the purpose of insurance shall be at least up to 65 years. They also stipulate that renewal shall not be denied based on the age of any person including senior citizens. Therefore, where a person has taken health insurance policy before he/she attains age 65 years, renewal of such policy shall not be denied based on age.

Further, the Public Sector General Insurance Companies (PSGICs) have specially designed policies for senior citizens at the entry level in the age bracket of 60 to 80 years namely "Varistha Medclaim Policy" by National Insurance Company Ltd, "Health of Privileged Elders (HOPE)" by The Oriental Insurance Company Ltd., "Senior Citizens' Medclaim Policy" by the New India Assurance Company Ltd. and "Medclaim Policy- Senior Citizens" by United India Insurance Company Ltd. There is no age limit for renewals of these policies.

Rashtriya Swasthya Bima Yojana (RSBY) is being implemented by Ministry of Health & Family Welfare. This scheme provides smart card based cashless health insurance cover of Rs. 30000/- per annum to BPL families along with 11 other categories of unorganized workers i.e. Building and other construction workers, licensed Railway porters, Street Vendors, MGNREGA workers, Beedi workers, Domestic workers, Sanitations workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers.

For Senior Citizens of age 60 years and above, Senior Citizen Health Insurance Scheme (SCHIS) with additional top-up package up to Rs. 30,000 is under implementation with effect from 01.04.2016.

As per Insurance Regulatory and Development Authority of India (IRDAI), the details of number of persons covered under various health insurance schemes, including RSBY for last three years are given in Annexure 1, 2 and 3.

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**Annexure-1 referred to in reply to Lok Sabha Un-starred Question Number 3424 for 05.08.2016**

**State wise details on number of persons covered under Health Insurance for 2013-14 ( No. of Persons in '000)**

State/ UT	Apollo	Bajaj	Bharti	'Chola	Cigna	Future	HDFC	ICICI	Iffco	L & T	Liberty	Max	National	New India	Oriental	Raheja	Reliance	Religere	Royal	SBI	Star	Tata	United	Universal	Total
Andhra Pradesh	101	71	61	42	149	7	137	241	96	1	2	51	26235	682	223	0.00	23	15	250	7	211	12	1063	16	<b>29695</b>
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0.00	0	0	0	0	0	0	3	0	<b>10</b>
Assam	0	13	0	2	0	1	4	59	0	0	0	1	10034	19	38	0.00	0	0	11	2	8	7	47	3	<b>10249</b>
Bihar	1	2	0	366	10	0	1374	349	0	0	0	3	14	2	65	0.00	30	0	9	2	7	2	895	27	<b>3159</b>
Chhattisgarh	0	3	1	1	0	1	3	8	2	0	0	1	9	6	792	0.00	2	0	4	0	12	5	16	3	<b>869</b>

Goa	0	13	0	1	0	0	7	23	2	0	0	3	28	13	26	0.00	0	0	1	0	0	1	18	0	<b>139</b>
Gujarat	76	283	22	11	10	33	61	84	132	9	1	72	945	1203	1837	0.00	95	24	30	15	1274	13	873	64	<b>7165</b>
Haryana	510	39	1	2	67	1	199	156	54	4	0	65	138	351	100	0.00	7	1	20	1	69	0	2122	82	<b>3989</b>
Himachal Pradesh	0	0	0	0	1	0	2	6	0	0	0	1	4	2193	11	0.00	0	0	1	0	0	0	8	0	<b>2227</b>
Jammu & Kashmir	0	14	0	0	1	0	1	74	0	0	0	0	3	2	5	0.00	0	0	1	0	7	0	87	0	<b>197</b>
Jharkhand	0	3	1	836	3	0	4	1425	0	0	0	2	19	8	11	0.00	53	0	3	1	1770	2	14	8	<b>4161</b>
Karnataka	106	93	92	11	121	127	114	555	83	43	3	89	178	783	468	0.00	136	52	62	4	416	19	1829	50	<b>5435</b>
Kerala	181	23	2	7	3	2	29	25	6	1	0	7	341	305	217	0.00	10857	4	14	1	527	3	482	15	<b>13052</b>
Madhya Pradesh	12	25	0	14	3	2	24	75	1086	0	0	2	155	67	181	0.00	24	5	10	7	123	5	1093	26	<b>2941</b>
Maharashtra	234	1158	251	65	172	219	1096	1354	304	55	14	149	980	5334	1162	0.04	160	353	103	19	824	2024	2104	148	<b>18280</b>
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	71	0	0.00	0	0	1	0	0	0	4	0	<b>76</b>
Meghalaya	0	0	0	0	0	0	0	722	0	0	0	0	1	0	0	0.00	0	0	0	0	0	0	11	0	<b>735</b>
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	204	0	0	0.00	0	0	0	0	0	0	0	0	<b>204</b>
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	26	0	0.00	0	0	0	0	0	0	0	0	<b>26</b>
Orissa	8	8	1	3	3	0	6	3775	8813	0	0	1048	214	1924	48	0.00	58	2	259	1	1636	3	213	19	<b>18042</b>
Punjab	25	18	8	2	8	2	28	57	4	0	0	34	83	67	201	0.00	11	9	5	1	53	6	189	24	<b>833</b>
Rajasthan	38	18	1	7	12	1	19	24	6	1776	0	20	90	79	101	0.00	5	4	7	8	80	3	189	9	<b>2497</b>
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0.00	0	0	0	0	0	0	0	0	<b>3</b>
Tamil Nadu	82	73	52	575	110	29	179	716	70	9	12	40	811	2122	376	0.03	30	7	193	5	718	12	34577	141	<b>40938</b>
Tripura	0	0	0	1	0	0	0	18	0	0	0	0	1	0	0	0.00	0	0	268	0	0	0	0	0	<b>289</b>
Uttar Pradesh	106	34	8	12	68	1	97	4968	11	3	0	45	1472	173	133	0.00	137	1743	770	4	146	7	2027	315	<b>12282</b>
Uttrakhand	0	1	2	2	0	0	4	14	10	0	0	3	7	7	65	0.00	2	1	5	2	47	1	988	9	<b>1170</b>
West Bengal	46	101	26	377	73	27	18	693	22	16	11	26	18313	2733	717	0.00	90	6	41	58	161	20	6504	93	<b>30171</b>
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	2	0	<b>3</b>
Chandigarh	18	3	0	2	0	1	4	1	3	0	0	4	5	8	41	0.00	43	4	1	0	10	5	39	0	<b>194</b>
Dadra & Nagra Haveli	0	0	0	0	0	0	2	1	0	0	0	0	1	0	0	0.00	0	0	0	0	0	0	1	0	<b>5</b>
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0.00	0	0	1	0	0	0	0	0	<b>4</b>
Delhi	334	242	151	63	194	64	135	218	230	6	1	103	566	238	1820	0.00	162	233	94	9	191	78	1910	9	<b>7051</b>

Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0
Puducherry	0	1	0	1	0	0	1	9	0	0	0	0	6	38	2	0.00	0	0	2	0	13	1	69	0	143
<b>Total</b>	<b>1878</b>	<b>2240</b>	<b>681</b>	<b>2402</b>	<b>1008</b>	<b>518</b>	<b>3552</b>	<b>15650</b>	<b>10933</b>	<b>1924</b>	<b>44</b>	<b>1769</b>	<b>60854</b>	<b>18457</b>	<b>8647</b>	<b>0.07</b>	<b>11927</b>	<b>2463</b>	<b>2167</b>	<b>146</b>	<b>8302</b>	<b>2228</b>	<b>57378</b>	<b>1061</b>	<b>216231</b>

**Annexure-2 referred to in reply to Lok Sabha Un-starred Question Number 3424 for 05.08.2016**

**State wise details on number of persons covered under Health Insurance for 2014-15( No. of Persons in '000)**

State/ UT	Apollo	Bajaj	Bharti	Chola	Cigna	Future	HDFC	ICICI	Iffco	L & T	Liberty	Magma	Max	National	New India	Oriental	Raheja	Reliance	Religere	Royal	SBI	Star	Tata	United	Universal	Total
Andhra Pradesh	5	11	1	3	4	13	84	135	7	3	2	0	25	109	171	382	0.00	23	6	234	1	47	8	304	36	1615
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1205	0	0.00	0	0	0	0	0	0	1	0	1207
Assam	2	10	0	3	0	1	4	3	0	0	0	0	1	548	19	25	0.00	0	0	5	1	6	9	17	4	658
Bihar	2	3	0	9	0	0	6	0	0	0	0	0	5	37	317	28	0.00	0	0	4	0	7	3	1715	35	2171
Chhattisgarh	1	4	1	2	0	2	4	7	2	1	0	0	1	9	8684	13023	0.00	0	0	1	1	10	6	8	4	21771
Goa	0	14	1	5	0	0	4	25	3	0	0	0	4	26	18	9	0.00	0	0	2	0	0	1	128	2	241
Gujarat	91	248	27	15	2	40	61	78	174	22	21	0	62	1000	1300	3102	0.00	81	41	31	9	1171	1544	774	79	9971
Haryana	121	32	82	1	2	1	115	97	137	5	17	0	53	195	453	294	0.00	5	4	36	7	63	1	1232	79	3033
Himachal Pradesh	0	0	0	0	0	0	2	3	0	0	0	0	1	3	1127	5	0.00	0	0	0	0	1	0	3	0	1145
Jammu & Kashmir	0	4	0	0	0	0	1	19	0	0	0	0	0	4	2	5	0.00	0	0	0	0	5	0	3	0	46
Jharkhand	0	3	0	1875	0	1	4	2150	1	0	0	0	2	18	20	9	0.00	1	0	0	0	1767	2	27	23	5905
Karnataka	486	51	153	16	4	1323	86	2867	4012	6	28	0	50	552	9576	1055	0.01	163	98	62	6	313	146	2709	139	23898
Kerala	134	13	2	6	2	11	30	21	6	0	2	0	20	478	414	284	0.00	10037	6	10	17	342	3	479	22	12341
Madhya Pradesh	14	23	1	17	0	3	21	65	522	0	1	0	3	156	99	136	0.00	4	9	8	95	94	11	98	45	1424
Maharashtra	271	778	439	67	7	147	244	1125	591	62	52	0	235	65164	6575	2054	0.02	210	170	257	375	606	162	5671	466	85728
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	274	1	0.00	0	0	1	0	0	0	0	0	276
Meghalaya	0	0	0	0	0	0	0	5	0	0	0	0	0	1	0	1	0.00	0	0	0	0	0	0	2	0	9
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	186	0	0	0.00	0	0	0	1	0	0	0	0	187
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	3	0	4
Orissa	8	7	0	4	0	0	7	31	7820	1	0	0	1048	3749	2988	29	0.00	6843	8	6	0	1629	5	872	13	25071

Punjab	30	16	3	3	2	3	32	25	9	1	2	0	36	316	72	78	0.00	7	14	4	5	40	7	244	23	973
Rajasthan	44	17	1	8	1	2	15	23	5	608	13	0	24	1188	92	73	0.00	2	9	14	65	73	5	1404	13	3697
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0.00	0	0	0	0	0	0	0	0	3
Tamil Nadu	95	92	77	943	4	33	88	294	122	11	3	0	24	623	2001	1374	0.02	46	19	293	5	513	17	42661	175	49513
Telangana	122	41	97	12	1	1	6	20	154	0	4	0	17	284	579	25	0.01	9	12	1	17	115	9	243	0	1768
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0.00	0	0	1758	0	0	0	57	0	1817
Uttar Pradesh	116	34	5	12	2	1	2910	247	13	7	9	0	40	325	257	161	0.00	7	1899	55	4	116	7	932	456	7617
Uttarakhand	0	1	3	2	0	1	5	12	7	0	0	0	3	7	19	4	0.00	2	2	3	0	43	2	99	22	238
West Bengal	55	67	49	8	2	103	22	3291	36	8	13	0	22	5541	370	261	0.00	66	10	38	16	123	27	6942	160	17229
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0	1
Chandigarh	18	3	19	3	0	2	0	4	5	0	0	0	5	38	9	16	0.00	799	9	1	0	9	6	425	0	1370
Dadra & Nagra Haveli	0	0	0	0	0	0	1	1	0	0	0	0	0	1	0	0	0.00	0	0	0	0	0	0	112	0	115
Daman & Diu	0	0	0	0	0	0	2	0	0	0	0	0	0	1	2	15	0.00	0	0	1	0	0	0	31	0	51
Delhi	352	169	199	64	4	63	90	237	341	18	13	0	106	2812	348	603	0.00	52	216	54	18	147	179	827	17	6930
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0	0
Puducherry	0	1	0	1	0	0	1	1	0	0	0	0	0	5	2	2	0.00	0	0	6	0	14	1	4	0	38
<b>Total</b>	<b>1968</b>	<b>1641</b>	<b>1158</b>	<b>3079</b>	<b>38</b>	<b>1752</b>	<b>3848</b>	<b>10787</b>	<b>13967</b>	<b>755</b>	<b>180</b>	<b>0</b>	<b>1788</b>	<b>83374</b>	<b>36994</b>	<b>23056</b>	<b>0.058</b>	<b>18359</b>	<b>2533</b>	<b>2886</b>	<b>645</b>	<b>7252</b>	<b>2160</b>	<b>68027</b>	<b>1814</b>	<b>288060</b>

**Annexure-3referred to in reply to Lok Sabha Un-starred Question Number 3424 for 05.08.2016**

State wise details on number of persons covered under Health Insurance for 2015-16 (No. of Persons in '000)

DATA IS PROVISIONAL.

State/ UT	Apollo	Bajaj	Bharti	'Chola	Cigna	Future	HDFC	ICICI	Iffco	Kotak	L & T	Liberty	Magma	Max	National	New India	Oriental	Raheja	Reliance	Religere	Royal	SBI	Star	Tata	United	Universal	Total
Andhra Pradesh	9	15	25	4	4	7	75	66	16	0.00	4	33	0	4	137	130	321	0.00	2	18	10	63	131	6	322	16	1419
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	702	6	0.00	0	0	0	0	0	0	1	0	711
Assam	5	15	0	2	0	2	4	6	0	0.00	0	0	0	1	29	20	40	0.00	0	3	4	43	14	8	18	6	222

Bihar	3	3	0	4	1	0	6	22	0	0.00	0	0	0	7	5038	5034	68	0.00	445	5	4	48	14	4	11462	11	<b>22180</b>
Chhattisgarh	2	5	0	2	1	2	4	10	2	0.00	1	0	0	1	11	5853	57	0.00	0	2	1	46	19	5	9	2	<b>6035</b>
Goa	0	15	0	5	0	0	7	22	3	0.00	0	1	0	5	34	27	28	0.00	1	1	1	2	0	1	130	2	<b>285</b>
Gujarat	119	279	17	27	9	36	44	116	335	0.02	41	8	0	54	974	1365	2971	0.00	89	72	27	62	1232	20	961	64	<b>8922</b>
Haryana	157	29	0	0	7	2	111	157	155	0.00	11	19	0	53	291	458	139	0.00	8	98	27	48	153	0	1508	109	<b>3541</b>
Himachal Pradesh	0	0	0	0	1	0	3	4	0	0.00	0	0	0	1	3	1553	30	0.00	0	5	0	2	2	0	3	0	<b>1610</b>
Jammu & Kashmir	0	4	0	0	0	0	2	174	0	0.00	0	0	0	1	4	2	39	0.00	0	0	0	2	13	0	3	0	<b>244</b>
Jharkhand	1	3	0	1875	2	3	5	1810	1	0.00	0	0	0	2	22	25	32	0.00	2	3	0	22	1882	3	27	17	<b>5738</b>
Karnataka	599	70	54	19	21	3172	78	3782	1967	0.04	7	27	0	55	952	12697	1180	0.00	166	163	46	163	562	151	3103	53	<b>29087</b>
Kerala	245	14	1	7	7	13	29	19	7	0.00	0	25	0	46	480	441	423	0.00	11859	10	9	54	685	3	492	19	<b>14888</b>
Madhya Pradesh	20	23	0	11	2	3	22	82	32	0.00	1	0	0	4	71	145	206	0.00	5	21	6	252	206	9	102	15	<b>1239</b>
Maharashtra	316	1071	106	72	26	162	267	1266	509	0.07	126	45	0	393	68223	7442	1946	0.04	1119	279	256	374	1233	1887	8364	327	<b>95810</b>
Manipur	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	259	45	0.00	0	0	0	1	0	0	0	0	<b>306</b>
Meghalaya	0	0	0	0	0	0	0	726	0	0.00	0	0	0	0	1	1292	43	0.00	0	0	0	2	0	0	2	0	<b>2067</b>
Mizoram	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	37	0.00	0	0	0	1	0	0	0	0	<b>38</b>
Nagaland	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	6	0.00	0	0	0	4	0	0	3	0	<b>13</b>
Orissa	9	8	0	2	2	0	7	3881	3362	0.00	2	0	0	1048	4146	3272	33	0.00	3432	12	5	30	63	7	840	14	<b>20176</b>
Punjab	37	18	7	5	9	4	31	482	11	0.00	1	3	0	46	126	92	142	0.00	7	31	4	11	98	8	5833	10	<b>7015</b>
Rajasthan	58	18	1	5	4	2	19	30	8	0.00	608	16	0	28	51	32994	84	0.00	2	20	6	181	148	5	1375	8	<b>35671</b>
Sikkim	0	0	0	0	0	0	0	1	0	0.00	0	0	0	0	1	1	6	0.00	0	0	0	2	0	0	0	0	<b>12</b>
Tamil Nadu	131	128	28	1372	12	25	81	333	93	0.01	15	12	0	26	267	1532	1552	0.01	164	30	220	86	933	13	47173	120	<b>54347</b>
Telangana	133	94	0	5	8	1	20	84	259	0.02	0	4	0	45	246	632	101	0.01	198	20	63	141	234	11	249	19	<b>2567</b>
Tripura	0	0	0	1	0	0	1	5	0	0.00	0	0	0	0	1	0	12	0.00	0	0	0	14	0	0	2100	0	<b>2136</b>
Uttar Pradesh	138	29	4	9	8	2	132	5091	15	0.01	9	8	0	55	65	309	118	0.00	6	163	26	211	267	12	2340	58	<b>9076</b>
Uttarakhand	1	0	2	2	1	1	6	13	12	0.00	0	0	0	4	8	17	79	0.00	3	6	3	22	82	2	5513	24	<b>5800</b>
West Bengal	73	92	10	10	8	864	26	4353	75	0.04	11	6	0	22	1200	431	345	0.00	129	22	30	183	270	29	10691	224	<b>19105</b>
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	5	0.00	0	0	0	1	0	0	0	0	<b>6</b>

Chandigarh	20	6	0	1	0	1	4	1	15	0.00	0	0	0	4	4	8	127	0.00	1347	7	1	2	17	8	1	0	<b>1576</b>
Dadra & Nagra Haveli	0	0	0	0	0	0	2	1	0	0.00	0	0	0	0	1	0	34	0.00	0	0	0	0	0	0	2	0	<b>40</b>
Daman & Diu	0	0	0	0	0	0	2	0	0	0.00	0	0	0	0	1	2	106	0.00	0	0	1	0	0	0	2	0	<b>113</b>
Delhi	453	229	63	54	11	62	110	158	355	0.03	15	23	0	133	2606	374	434	0.02	154	203	48	106	270	34	868	14	<b>6775</b>
Lakshadweep	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0	<b>0</b>
Puducherry	0	1	0	1	0	0	1	1	0	0.00	0	0	0	0	108	12	37	0.00	0	0	4	0	18	1	5	0	<b>191</b>
<b>Total</b>	<b>2533</b>	<b>2167</b>	<b>318</b>	<b>3494</b>	<b>144</b>	<b>4364</b>	<b>1098</b>	<b>22697</b>	<b>7234</b>	<b>0.24</b>	<b>852</b>	<b>231</b>	<b>0</b>	<b>2040</b>	<b>85102</b>	<b>77124</b>	<b>10835</b>	<b>0.084</b>	<b>19141</b>	<b>1198</b>	<b>802</b>	<b>2179</b>	<b>8547</b>	<b>2229</b>	<b>103502</b>	<b>1132</b>	<b>358962</b>

Note: Data for FY 2015-16 are provisional. The data as it is submitted by insurers through email.