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

LOK SABHA
UNSTARRED QUESTION NO. 2246
TO BE ANSWERED ON 31ST JULY, 2026

HEALTH INSURANCE COVERAGE FOR NEWBORN

2246. SHRI MADDILA GURUMOORTHY:

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

(a) whether the Government is aware that except for corporate insurance policies provided by employers, neither private insurance companies nor Central/State health schemes provide comprehensive medical coverage for newborns from day one, if so, the details thereof;

(b) whether it is a fact that most private insurers offer neonatal coverage only under special riders or with long waiting periods and inadequate sub-limits, leaving families financially burdened, if so the details thereof;

(c) whether the Government proposes to mandate universal health insurance coverage for newborns from birth under Ayushman Bharat or any national scheme; and

(d) if so, the timeline for implementation thereof and if not, the reasons for failing to address the growing disparity between average household income and escalating neonatal healthcare costs in the country?

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

(a) to (d): As per Department of Financial Services, insurers offer a range of health insurance products catering to health insurance needs of the newborns. While some products provide such coverage with sub-limits and/or waiting periods, others offer coverage from the first day of birth without any sub-limits or waiting periods. The premium varies depending on the extent of coverage and benefits offered. Accordingly, policyholders may choose a product based on their coverage requirements and affordability.

Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana provides coverage for 1,961 treatment procedures across 27 medical specialities, including speciality for Neonatal Care comprising 13 procedures covering basic, critical and advanced neonatal care etc. Newborns are covered under the scheme from the day of birth as part of the beneficiary family, in accordance with the scheme guidelines.

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