GOVERNMENT OF INDIA
MINISTRY OF AYUSH

LOK SABHA
UNSTARRED QUESTION NO. 2259
TO BE ANSWERED ON 31.07.2026

AYUSH Insurance Networks

2259. Dr. Gumma Thanuja Rani:

Will the Minister of AYUSH be pleased to state:

(a) whether the Government is mandating that all retail and public health insurance plans must reimburse 170 standardised AYUSH therapies and if so, the details thereof;
(b) whether the Government has taken any steps to ensure that AYUSH practitioners and hospitals are empanelled with insurance networks that recognise them and are equipped to comply with digital billing and clinical documentation requirements;
(c) if so, the details thereof; and
(d) if not, the reasons therefor?

ANSWER
THE MINISTER OF STATE (IC) OF MINISTRY OF AYUSH
(SHRI PRATAPRAO JADHAV)

(a) As per the Master Circular on Health Insurance Business dated 29.05.2024 issued by the Insurance Regulatory and Development Authority of India (IRDAI), insurers are required to make available products/add-ons/riders providing wider choice to policyholders by covering all systems of medicine, including Ayush. Further, insurers are required to have a Board-approved underwriting policy to ensure that Ayush treatments are covered at par with other systems of medicine, in accordance with the applicable regulatory framework, thereby providing policyholders with an option to choose treatment of their choice.

The coverage and reimbursement of specific Ayush treatments are subject to the terms and conditions of the respective health insurance policies and the applicable regulatory framework.

Further, the Ministry of Ayush has revised the Benchmark Rates for Insurance Coverage of Ayush Treatments in 2026, incorporating standardized treatment packages, additional procedures and related operational guidelines, to promote standardization and transparency in the insurance coverage of Ayush treatments.

(b) to (d) Yes. The Ministry has organized five sensitization programmes for General Insurance Companies and Ayush stakeholders to promote wider insurance coverage of Ayush treatments across the country. These programmes also sensitized Ayush institutions regarding registration on the Registry of Hospitals in Network of Insurance (ROHINI) of the Insurance Information Bureau of India (IIBI), empanelment with insurance companies, digital documentation requirements, and claim processing procedures. The programmes have been conducted at the Institute of Teaching and Research in Ayurveda (ITRA), Jamnagar; All India Institute of Ayurveda (AIIA), New Delhi; National Institute of Unani Medicine (NIUM), Bengaluru; National Institute of Siddha (NIS), Chennai; and National Institute of Homoeopathy (NIH), Kolkata.

Further, a Memorandum of Understanding (MoU) was signed between the Ministry of Ayush, through the All India Institute of Ayurveda (AIIA), New Delhi, and the General Insurance Council (GIC) during the inaugural session of the Ayush Chintan Shivir 2026 held on 16 April 2026 in New Delhi. The MoU aims to promote better access to Ayush treatments for policyholders of insurance companies by facilitating the common empanelment of all Government Ayush Hospitals of the Union and States with General Insurance Council (GIC), thereby enhancing the availability and accessibility of Ayush healthcare services under health insurance.

Additionally, the Ministry has established a Project Management Unit (PMU) for Ayush Health Insurance at the All India Institute of Ayurveda (AIIA), New Delhi, to facilitate the empanelment of Ayush hospitals with insurance companies through the GIC, provide technical and administrative support during the empanelment process, coordinate with insurers and healthcare providers, assist in grievance redressal, support the implementation of Ayush health insurance initiatives, facilitate stakeholder coordination, and promote the wider adoption of Ayush health insurance.

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