

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:632
ANSWERED ON:05.12.2003
UNIVERSAL HEALTH INSURANCE SCHEME
RADHA MOHAN SINGH

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government have started a `Universal Health Insurance Scheme` in order to provide health care to the weaker sections;
- (b) if so, the details thereof along with the main features of the scheme; and
- (c) the State-wise number of persons/families covered under this scheme till date along with the number of such persons who availed medical reimbursement under this insurance scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL):

(a) Yes, Sir.

(b) The Policy provides for reimbursement of medical expenses upto Rs. 30,000/- towards hospitalisation, floated amongst the entire family, death cover due to an accident for Rs. 25,000/- to the earning head of the family and compensation due to loss of earning of the earning head of the family @ Rs. 50 per day upto a maximum of 15 days, after a waiting period of three days, when the earning head of the family is hospitalised. The premium under the Policy is Re. 1/- per day (i.e. Rs. 365/- per year) for an individual, Rs. 1.50 per day for a family of five limited to spouse and children, and Rs. 21- per day for covering dependent parents within the overall family size of seven. A subsidy of Rs. 100/- per family per year towards annual premium for `Below Poverty Line` families is also provided under the Scheme.

(c) Details are given in the Statement enclosed.