

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:528  
ANSWERED ON:09.07.2004  
MEDICLAIM POLICY OF NEW INDIA ASSURANCE COMPANY  
Das Gupta Shri Gurudas

**Will the Minister of FINANCE be pleased to state:**

(a) whether it is a fact that though the individual medicfaim policy was introduced way back in 1986 by the public sector New India Assurance Company, the coverage has not picked up satisfactorily; and

(b) if so, the details of the mediclaim policy and the reasons for lower coverage and the steps proposed to be taken to popularise the scheme?

**Answer**

Minister of State in the Ministry of Finance (SHRI S.S. PALANIMANICKAM)

(a): Yes, Sir.

(b) Mediclaim Policy :- The policy provides for reimbursement of medical expenses for hospitalisation/domiciliary hospitalisation in India. The sum insured varies from Rs. 15,000/-to Rs.5 lacs and is available to persons in the age group of 15 to 80 years. Children between the age of 3 months and 5 years can also be covered with additional premium. Depending upon the age group and sum insured, the premium varies from Rs.213/- to Rs.17,156/- per annum per person.

Reasons for low coverage :- The reasons for low coverage of mediclaim, interalia, include absence of cashless facility, provisions of sub-limits of benefits and lack of adequate publicity of the product.

Steps taken/proposed to be taken to popularise the policy:- Cashless Service has been introduced through Third Party Admnistrators(TPAs). Sub-limits of benefits have also been removed. Drive for recruitment and training thereafter of agents has been initiated. Intensive publicity and advertisement campaigns have also been launched.