

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1490  
ANSWERED ON:03.03.2006  
MEDICLAIM POLICIES  
Jagannath Dr. M.

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

- (a) whether the Government has conducted any survey to assess the popularity and utility of mediclaim. policies being offered by the insurance companies.
- (b) If so, the outcome thereof;
- (c) whether the reimbursement of life saving equipment like continuous positive airway pressure machines, pace makers etc. are covered under the scheme;
- (d) if so, the details of similar other life saving equipments covered under the scheme; and
- (e) if not, the reasons therefor?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PA WAN KUMAR BANSAL)

(a) : No, Sir.

(b) : Does not arise

( c ) to ( e ) : As per the Mediclaim Policy of the public sector general insurance companies, the insured person shall be paid such expenses as are reasonable and necessary but not exceeding the sum assured in aggregate for room, boarding, nursing, surgeon/ anaesthetist/ medical practitioner/ consultants/ specialists fees, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and other similar expenses.