

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:53

ANSWERED ON:24.11.2006

HEALTH INSURANCE

Kripalani Shri Srichand;Narhire Smt. Kalpana Ramesh

Will the Minister of FINANCE be pleased to state:

- (a) the estimated population in the country covered by the various health insurance schemes run by the general insurance companies;
- (b) whether the Government has taken any steps to cover more population in the country under these health insurance schemes; and
- (c) if so, the details thereof?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI P. CHIDAMBARAM)

(a) to (c): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN LOK SABHA STARRED QUESTION NO.53 BY SHRI SRICHAND KRIPLANL SHREMATI (SAW) KALPANA RAMESH NARHIRE REGARDING 'HEALTH INSURANCE' TO BE ANSWERED ON FRIDAY, THE 24th NOVEMBER, 2006.

(a): Insurance Regulatory and Development Authority (IRDA) has reported that the estimated population in the country covered by the various health insurance schemes run by the general insurance companies is 1% of the total population.

(b) & (c): With a view to bring poor people under the ambit of Health Insurance, the Government of India redesigned the Universal Health Insurance Scheme in July, 2004 restricting the coverage to BPL families with enhanced subsidy from the Government. The number of persons below poverty line covered under this scheme has increased from 1,82,641 in 2004-05 to 2,47,801 in 2005-06.

The Ministry of Health and Family Welfare has reported that under National Rural Health Mission, a framework for developing health insurance schemes has been prepared and sent to all the State Governments in September 2006. As per this framework, the State Government may design health insurance schemes according to local needs and implement them with public- private partnership. For the BPL families this framework proposes a premium subsidy of 75% (Maximum up to Rs. 300 per family).

IRDA has also issued Micro Insurance Regulations with the objective of spreading micro-insurance products including health insurance to the people living in rural areas. These regulations have enabled Non-Government Organisations, Self-Help Groups, Micro-finance Institutions and cooperative societies to become Micro-Insurance agents for marketing and servicing of Micro-Insurance products.