

**Health insurance coverage in India**

234. SHRI DEREK O' BRIEN: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government has State-wise details of health insurance coverage in the country;

(b) if so, the numbers thereof and details of rural-urban divide in health insurance coverage; and

(c) if not, whether Government has details of other measures that serve as a proxy for health insurance coverage and details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI ASHWINI KUMAR CHOUBEY): (a) to (c) The details of state-wise lives covered under health insurance business (excluding travel & personal accident business) for Financial Year 2018-19 are given in the Statement-I (*See* below). The data related to rural-urban divide in health insurance coverage are not available.

The Government is implementing Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana to provide secondary and tertiary care hospitalization up to ₹ 5.00 lakh per family per year to around 10.74 crore poor and vulnerable families. As of 08.09.2020, 32 States/UTs are implementing the scheme. Some of the States/UTs have also extended the scheme-base at their own cost, resulting into expansion of coverage of a total of 13.13 crore beneficiary families. State-UT wise details are given at Statement-II.

***Statement-I***

*State-UT-wise lives covered under health insurance business for 2018-19*

(Units ' 000s)

State	No. of persons Covered
Andhra Pradesh	2,171
Arunachal Pradesh	6
Assam	1,259
Bihar	6,006
Chhattisgarh	12,705

State	No. of persons Covered
Goa	1,053
Gujarat	33,052
Haryana	4,782
Himachal Pradesh	1,648
Jammu and Kashmir	1,002
Jharkhand	23,950
Karnataka	35,644
Kerala	15,618
Madhya Pradesh	2,226
Maharashtra	144,206
Manipur	222
Meghalaya	756
Mizoram	2
Nagaland	720
Odisha	41,543
Punjab	2,070
Rajasthan	34,774
Sikkim	23
Tamil Nadu	55,553
Telangana	4,443
Tripura	59
Uttar Pradesh	4,884
Uttarakhand	486
West Bengal	30,446
Andaman and Nicobar Islands	43

State	No. of persons Covered
Chandigarh	679
Dadra and Nagar Haveli	177
Daman and Diu	21
Delhi	9,654
Lakshadweep	63
Puducherry	88
<b>TOTAL</b>	<b>472,035</b>

*Note:*

1. The state level classification of business is reported based on business emanated from a particular state.
2. The data is inclusive of govt, sponsored health insurance schemes, group health business and individual health business
3. In group health business, although the policy is booked under the state where master policy holder head office may be located, the persons covered may be distributed across, the country.

*Statement-II*

*Ayushman Bharat - PMJAY State/UT-wise households (in Lakhs) as of 08.09.2020*

Sl. No.	State/UT	Eligible beneficiary SECC Rural	Eligible beneficiary SECC Urban	State beneficiary*	Total
1	2	3	4	5	6
1.	Andaman and Nicobar Islands	0.14	0.07	-	0.21
2.	Andhra Pradesh	43.35	11.96	88.76	144.07
3.	Arunachal Pradesh	0.72	0.17	1.71	2.60
4.	Assam	25.16	1.86		27.02
5.	Bihar	100.30	8.66	-	108.96
6.	Chandigarh	0.03	0.68	-	0.71
7.	Chhattisgarh	31.39	5.90	18.71	56.00

1	2	3	4	5	6
8.	Dadra And Nagar Haveli	0.25	0.08	0.33	0.66
9.	Daman And Diu	0.08	0.03	0.35	0.45
10.	Goa	0.22	0.15	0.00	0.37
11.	Gujarat	28.29	16.56	25.15	70.00
12.	Haryana	9.25	6.27	15.52	
13.	Himachal Pradesh	2.37	0.41	3.22	6.00
14.	Jammu And Kashmir	4.31	1.83	6.14	
15.	Jharkhand	24.51	3.54	28.94	57.00
16.	Karnataka	24.29	17.06	73.65	115.00
17.	Kerala	14.76	3.82	22.39	40.97
18.	Lakshadweep	0.01		-	0.01
19.	Madhya Pradesh	67.91	16.01	33.08	117.00
20.	Maharashtra	58.91	24.82	-	83.72
21.	Manipur	2.32	0.45	-	2.77
22.	Meghalaya	3.25	0.22	4.41	7.88
23.	Mizoram	0.67	0.35	0.93	1.95
24.	Nagaland	1.81	0.22	0.31	2.33
25.	Puducherry	0.39	0.64		1.03
26.	Punjab	7.66	7.32	30.89	45.87
27.	Rajasthan	46.14	13.57	40.69	100.40
28.	Sikkim	0.30	0.10	0.00	0.40
29.	Tamil Nadu	45.92	31.89	69.19	147.00
30.	Tripura	4.25	0.69	-	4.94
31.	Uttar Pradesh	92.05	26.02	8.47	126.54
32.	Uttarakhand	3.95	1.43	14.30	19.68
TOTAL		644.93	202.80	465.49	1,313.22

\* For extended beneficiary base, the breakup for rural and urban is not available.