

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA
UNSTARRED QUESTION NO. 741
TO BE ANSWERED ON 08TH FEBRUARY, 2022**

FACILITY OF LOW COST HEALTH INSURANCE POLICY

741. SHRI M.V. SHREYAMS KUMAR:

Will the Minister of **Health and Family Welfare** be pleased to state:

- (a) whether as per NITI Aayog report, 40 crore Indians still do not have financial protection from high medical expenses through health insurance;
- (b) if so, the details thereof;
- (c) whether there is any plan before Government for a new low-cost comprehensive insurance product for the above mentioned section of people; and
- (d) if so, the details thereof?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(DR. BHARATI PRAVIN PAWAR)**

(a) to (d): NITI Aayog reports around forty crore Indians do not have financial protection from high medical expenses through health insurance.

Healthcare services including primary, secondary and tertiary are provided free to all citizens of the country in Central/State Government hospitals.

10.74 crore poor and vulnerable families (bottom 40 percent population) identified on the basis of SECC 2011 data are entitled to receive free treatment under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). Further, many States/UTs have expanded the scheme coverage to 14.09 crore beneficiary families at their own cost.
