

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 908
TO BE ANSWERED ON 03RD DECEMBER, 2024**

HEALTH INSURANCE FOR PERSONS WITH DISABILITIES

908. MS. SWATI MALIWAL:

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) the steps taken by Government to include all persons with disabilities in Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, (AB-PMJAY) scheme to comply with Rights for persons with Disabilities Act, 2016;
- (b) the steps taken by Government to remove eligibility criteria such as income, age etc. in AB-PMJAY for persons with disabilities; and
- (c) the details of regulatory mechanism prepared by Insurance Regulatory and Development Authority of India (IRDAI) to ensure that no person with disability is denied health insurance/charged discriminatory premium amount by Government and private insurance providers?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI PRATAPRAO JADHAV)**

(a) and (b): Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) beneficiary base includes poor and vulnerable families identified in the Socio-Economic Caste Census (SECC-2011). The SECC-2011 incorporates deprivation criteria for rural areas, one of which is "Disabled member and no able-bodied adult member". Consequently, Persons with Disabilities (PwD) in rural areas are included under the scheme. Further, based on the flexibility provided to States, the beneficiary base has been expanded to include beneficiaries from similar socio-economic profile under AB-PMJAY.

Further, there are States/UTs like Ladakh, Jammu & Kashmir, Dadra and Nagar Haveli & Daman and Diu, Uttarakhand, Maharashtra etc. which offer Universal Health Coverage and thus Persons with Disabilities are covered under converged AB-PMJAY.

(c): In accordance with the provisions of Persons with Disabilities Act, 2016, the Insurance Regulatory and Development Authority of India (IRDAI) vide Circular dated 27.02.2023 and

Master Circular dated 29.05.2024, has mandated all general and health insurers to offer a specific cover for PwD in compliance with the provisions of Section 3 of The Rights of Persons with Disabilities Act, 2016. The insurance product design and pricing are based on board-approved underwriting policy of insurers which considers actuarial principles in determining the price, based on parameters like age, morbidity data, interest rates, product features etc.
