

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

STARRED QUESTION NO. *317

TO BE ANSWERED ON MONDAY, JULY 15, 2019/ASHADHA 24,1941 (SAKA)

INSURANCE FOR MENTAL HEALTH

***317. SHRI SANTOKH SINGH CHAUDHARY:**

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that insurance for mental health has been launched by insurance companies in India and if so, the details thereof;
- (b) whether the Government has laid down any guidelines in this regard, if so, the details thereof and if not, the reasons therefor;
- (c) the number of persons who have availed mental health insurance so far, State/ UT-wise; and
- (d) the steps taken by the Government to increase the coverage of mental health insurance to all Indians?

ANSWER

**THE FINANCE MINISTER
(SMT. NIRMALA SITHARAMAN)**

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

STATEMENT REFERRED TO IN REPLY TO PART (a) to (d) OF LOK SABHA STARRED QUESTION NO. *317 FOR 15th JULY, 2019 REGARDING “INSURANCE FOR MENTAL HEALTH” TABLED BY SHRI SANTOKH SINGHCHAUDHARY.

(a) to (d):The Mental Healthcare Act 2017 has come into force from 29.05.2018. Sec 21(4) of the said Act provides that every insurer shall make provision for medical insurance for treatment of mental illness on the same basis as is available for treatment of physical illness.

Insurance Regulatory and Development Authority of India (IRDAI) has issued a Circular on 16th August 2018 and letter dated 22nd October 2018 directing all Insurance Companies to comply with the said provisions of the Mental Healthcare Act 2017. IRDAI has also advised insurers to ensure that the persons affected with mental illness are given similar treatment as persons affected with physical illness and insurers may disseminate the underwriting policy put in place in this regard and communicate the same to their officials across all their offices and to sales persons working in the field.

Further, IRDAI has informed that 110 products covering mental illness have been approved by it subsequent to the issuance of Circular dated 16th August, 2018. However, it has also been informed by IRDAI that State/UT wise data on mental health insurance is not maintained by it.

Public Sector General Insurance Companies (PSGICs) have informed that approximately 1 lakh persons across the country have been covered since 2018 under various products which include mental illness.
