

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION No. 106

TO BE ANSWERED ON MONDAY, NOVEMBER 18, 2019/KARTIKA 27, 1941 (SAKA)

HEALTH INSURANCE SCHEMES

106. SHRI MOHAMMED FAIZAL P.P.:
SHRI BENNY BEHANAN :
SHRI KOTHA PRABHAKAR REDDY:

Will the Minister of FINANCE be pleased to state:

- (a) the steps taken/being taken by the Government to create awareness among people for popularisation of various health insurance schemes in rural areas of the country;
- (b) if so, the details thereof, State/ UT-wise including Lakshadweep;
- (c) whether the health insurance segment in the country continues to witness steady growth on the back of growing healthcare costs and increasing penetration levels with total premium collection growing 15 per cent, if so, the details thereof;
- (d) whether the four public sector general insurance companies accounted for a major share of health insurance premium at 64 per cent of total health segment and stand-alone health insurers contributed 14 per cent and while there is a marginal increase in the share of public sector and stand-alone health insurers, there is a drop in the share of private non-life insurers whose market share has come down from 26 per cent, if so, the comparative details thereof; and
- (e) whether it is also a fact that about 24 per cent of India's total population has been covered under one of the health insurance policies in 2018-19 and if so, the details of the share of group health insurance business and the share of individual health insurance premium in total health insurance premium collected during each of the last three years and the current year?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) and (b) : Insurance Regulatory and Development Authority of India (IRDAI) has informed that it has adopted multi-pronged approach using print and electronic media to enhance consumer awareness on various aspects of insurance including Health Insurance(HI) on Pan India basis and encouraged all stakeholders to promote insurance awareness among the public. The following are some of the initiatives:

- i. Handbooks and comic books on common subjects of insurance including health insurance in 13 languages including Malayalam, English, Hindi and other regional languages are available at http://www.policyholder.gov.in/Comic_Book_Animations.aspx,
- ii. Development of animation films and virtual tours in 13 languages, available through social media viz. "You-tube channel IRDA CONNECTS",
- iii. Consumer Education Website is in place for general Public and Policyholders as single point reference for dissemination of information about consumer guidance and protection. Handbooks and FAQs relating to insurance including health insurance are available at this website (www.policyholder.gov.in).

- iv. Pan India Insurance Awareness Campaign through print and electronic media on Motor, Health, Rural and Property Insurance was sponsored by General Insurance Council in English, Hindi and various other languages,
- v. Distribution of insurance education material in various financial inclusion and insurance education programmes and seminars being organized by various stakeholders,

IRDAI has also advised all insurers to have a Board approved insurance awareness policy for dissemination of insurance education and made it as part of IRDAI (Protection of Policyholders' Interests) Regulations, 2017.

Further, Ministry of Health and Family Welfare(MoHFW) has informed that a detailed communication strategy has been developed by National Health Authority (NHA), which is implementing Pradhan Mantri Jan Arogya Yojana (PM-JAY) at the national and regional levels. Various modes of communication such as leaflets, booklets, hoardings, TV, radio spots, interpersonal communication, etc., have been used as important tools, for creating a comprehensive communication strategy and creating awareness amongst the PMJAY beneficiaries.

(c): IRDAI has informed that the Health insurance premium of the industry registered a growth of 21.2% in FY2018-19. The Health Insurance premium continuously registered growth of more than 20% in the preceding four financial years.

Table showing the trend in the health insurance premium over the past five years (excluding personal accident and travel insurance business) is placed below:

	Rs. crore				
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Health Insurance Premium	20,096	24,448	30,392	37,029	44,873
Annual Growth Rate (In %)	14.9%	21.7%	24.3%	21.8%	21.2%

Source: IRDAI

(d): IRDAI has informed that the four public sector insurers continued to hold a major share in total health insurance premium at 52% in FY2018-19. The share of both private sector insurers and Standalone Health Insurers stood at 24% in the total Health insurance premium in the FY2018-19. Comparative details of the sector wise health insurance premium (excluding personal accident and travel insurance) for the past five years are submitted in the table below:

Sector wise HI Premium over the past Three Years [Excluding Personal Accident & Travel Insurance Business]

	Rs. crore		
Sectors	2016-17	2017-18	2018-19
Public Sector General Insurers	19227 (63%)	21,509 (58%)	23,536 (52%)
Private Sector General insurers	5632 (19%)	7,689 (21%)	10,655 (24%)
Stand-alone Health Insurers	5532 (18%)	7,831 (21%)	10,681 (24%)
Industry Total	30,392	37,029	44,873

Source: IRDAI

(e): IRDAI has informed that Number of lives covered under Health Insurance Business (excluding Personal Accident & Travel Insurance Business) were 47.20 crore in the FY2018-19. Table showing details of the number of lives covered is placed below:

Number of lives covered under Health Insurance (excluding Personal Accident & Travel Insurance Business) in the FY 2018-19.

Particulars	(Number of lives in crores)			
	Government Business	Group Business (Excl. Government Business)	Individual Business	Total
Lives covered under health insurance	35.71	7.29	4.21	47.20

Source: IRDAI

(Note: Government Business includes Government sponsored schemes like RBBY, PMJAY and other Govt. sponsored schemes)

The share of Group and individual Health Insurance Premium (excluding personal accident and travel insurance business) in the preceding three financial years is placed below:

Class wise classification of Health Insurance Premium (excluding Personal Accident & Travel Insurance Business)

Class of Business	Rs. Crore		
	2016-17	2017-18	2018-19
Government Business	3,090 (10%)	3,981 (11%)	5,672 (13%)
Group Business (Excl. Government Business)	14,718 (48%)	17,757 (48%)	21,676 (48%)
Individual Business	12,584 (41%)	15,291 (41%)	17,525 (39%)
Grand Total	30,392	37,029	44,873

Source: IRDAI

Business details for current financial year 2019-20 are not available with IRDAI.

In addition, MoHFW has stated that the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY), which was launched on 23.09.2018 is providing cashless hospitalization facilities to 10.74 crores families (approx. 50 crore people, 40% of the population) belonging to poor and vulnerable section of population.
