

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

**RAJYA SABHA  
UNSTARRED QUESTION NO. 4427  
TO BE ANSWERED ON 11<sup>TH</sup> APRIL, 2017**

**INCREASING THE REACH OF HEALTH INSURANCE COVERAGE**

**4427. SHRI V. VIJAYASAI REDDY:**

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

- (a) whether the National Family Health Survey has revealed that the health insurance coverage has shown a big increase in the last ten years;
- (b) whether it is a fact that the percentage of health insurance cover increased from 4.8 per cent around ten years to 28 per cent of households in 2014-15;
- (c) whether there are State-wise figures of this survey;
- (d) the details of coverage in Andhra Pradesh and Telangana; and
- (e) whether any steps will be taken to enhance insurance coverage in these two States, if not, reasons therefor?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND  
FAMILY WELFARE  
(SHRI FAGGAN SINGH KULASTE)**

- (a) & (b): Yes. Percentage of households with any usual member covered by a health scheme or health insurance has increased from 4.8 in National Family Health Survey 3 (NFHS -3) (2005-06) to 28.7 in NFHS 4 (2015-16).
- (c): A statement indicating State/UT wise percentage of households with any usual member covered by a health scheme or health insurance from NFHS 4 and NFHS 3 is annexed.
- (d): According to NFHS 4 data percentage of households with any usual member covered by a health scheme or health insurance in Andhra Pradesh and Telangana is 74.6 and 66.4 respectively.
- (e): Public health being a State subject, the primary responsibility to enhance coverage of health insurance lies with the State Governments. However, Government of India always encourage State Governments to implement Rashtriya Swasthya Bima Yojana (RSBY), a centrally sponsored health insurance scheme.

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## Annexure

### Households with any usual member covered by a health scheme or health insurance (%)

S.No.	State/UT	Households with any usual member covered by a health scheme or health insurance (%)	
		NFHS-4 (2015-16)	NFHS-3 (2005-06)
1	Andaman & Nicobar Islands	5.7	-
2	Andhra Pradesh #	74.6	3.6 @
3	Arunachal Pradesh	58.3	7.0
4	Assam	10.4	2.3
5	Bihar	12.3	0.9
6	Chandigarh	21.3	-
7	Chhattisgarh	68.5	3.3
8	Dadra & Nagar Haveli	30.8	-
9	Daman & Diu	17.0	-
10	Delhi	16.4	13.9
11	Goa	15.9	11.1
12	Gujarat	23.1	10.2
13	Haryana	12.2	6.7
14	Himachal Pradesh	25.8	5.5
15	Jammu & Kashmir	4.2	4.9
16	Jharkhand	13.3	4.6
17	Karnataka	28.1	10.3
18	Kerala	47.7	8.9
19	Lakshadweep	3.4	-
20	Madhya Pradesh	17.7	4.8
21	Maharashtra	15.0	7.1
22	Manipur	3.6	6.7
23	Meghalaya	34.6	0.7
24	Mizoram	45.4	2.2
25	Nagaland	6.1	1.6
26	Odisha	47.7	1.6
27	Puducherry	32.8	-
28	Punjab	21.2	6.8
29	Rajasthan	18.7	4.5
30	Sikkim	30.3	7.0
31	Tamil Nadu	64.1	4.0
32	Telangana	66.4	-
33	Tripura	58.1	0.9
34	Uttar Pradesh	6.1	1.2
35	Uttarakhand	19.5	6.6
36	West Bengal	33.4	6.0

- Not available; # after bifurcation, @ erstwhile Andhra Pradesh