GOVERNMENT OF INDIA

MINISTRY OF FINANCE

DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1036**

ANSWERED ON – 11.02.2020

**EXPANDING DATA BASE IN INSURANCE SECTOR BY IRDAI**

1036. SHRI JOSE K. MANI:

Will the Minister of FINANCE be pleased to state:

1. whether the Indian health insurance sector serves over 472 million people, raking in ₹ 44,873 crore as premium on health insurance policies during the year 2019-20;
2. whether there are too many health cover products in the market which is confusing and even shortchanging the insured customer and whether the sector regulator IRDAI plans to grade hospitals to standardise services available in a particular hospital; and
3. whether IRDAI proposes to update and expand its data base registry of 33,000 hospitals and medical day-care centres in the health insurers and Third Party Administrators network?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI ANURAG SINGH THAKUR)

**(a):** Insurance Regulatory and Development Authority of India (IRDAI) has informed that the number of lives covered by Indian health insurance sector during 2018-19 is 47.2 crore. The gross premium collected under health insurance business (excluding personal accident and travel insurance) during 2018-19 was Rs. 44,873 crores.

**(b):** IRDAI has informed that as on 31st December 2019, about 500 health insurance products were available in the market. However, IRDAI has issued guidelines vide ref. No. IRDAI/HLT/REG/CIR/001/2020 dated 1.1.2020 to prescribe a standard individual health insurance product named Arogya Sanjeevani Policy to be offered by all general and health insurance companies mandatorily w.e.f. 01.04.2020. The insurance industry follows their own methods to assess the quality of healthcare in various aspects for fixing appropriate rates for various services availed from the health providers.

**(c):** IRDAI has informed that a unique database of hospitals in the health insurance space is maintained by Insurance Information Bureau(IIB) on its portal is named ROHINI (Registry of Hospitals and in the Network of Hospitals). Updating and expanding of this database with information about new hospitals is an ongoing process. As at 31.12.2019, approximately 15000 network hospitals are registered in this portal maintained by IIB. Further, the licenses of 25 TPAs are in force as at 31.12.2019.

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