

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**STARRED QUESTION NO. \*59**

TO BE ANSWERED ON 20<sup>th</sup> July 2018/ Ashadha 29, 1940 (Saka)

**Insurance Cover for HIV Patients**

\*59. SHRI MANSUKHBHAI DHANJIBHAI VASAVA:  
SHRI RAM TAHAL CHOUDHARY:

Will the Minister of FINANCE be pleased to state:

- (a) whether there is any clause in insurance policy under which HIV positive patients are not provided insurance cover and if so, the details thereof;
- (b) whether the said clause is not discriminatory for the HIV positive patients; and
- (c) if so, the reaction of the Government in this regard and the action taken by the Government in this regard?

**ANSWER**

**THE FINANCE MINISTER  
(SHRI PIYUSH GOYAL)**

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

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**STATEMENT REFERRED TO IN REPLY TO PART (a) to (c) OF LOK SABHA STARRED QUESTION NO. \*59 FOR 20<sup>th</sup> July, 2018 REGARDING “Insurance Cover for HIV Patients” TABLED BY SHRI MANSUKHBHAI DHANJIBHAI VASAVA and SHRI RAM TAHAL CHOUDHARY.**

(a) to (c). Insurance Regulatory and Development Authority of India (IRDAI) has notified IRDAI (Health Insurance) Regulations 2016 on 18<sup>th</sup> July, 2016 to encourage the insurers to offer insurance coverage to various hitherto uncovered market segments like people suffering from HIV/AIDS. Some of the key provisions of these regulations are:

(i) Insurance companies shall have Board approved underwriting policy which shall be periodically reviewed to cover the changes affecting the medical field.

(ii) The Underwriting policy shall also cover aspects relating to sub-standard lives and that denial of the coverage shall be the last resort of the insurer.

(iii) Concept of pilot product introduced to encourage insurers to design innovative products for covering risks that have not been offered hitherto or stand excluded in the extant products.

However, the product design is in the realm of the Insurance companies and acceptance of any risk is based on its underwriting policy. Illustratively, there are some specific insurance products that grant health insurance coverage to People Living with HIV (PLHIV) by a few companies. Details are given below:

<b>Name of the Insurer</b>	<b>Name of the product</b>	<b>Extent and Scope of Risk Cover</b>
Star Health and Allied Insurance Co Ltd	Star Net Plus	Minimum Sum Assured: Rs 5000 Maximum Sum Assured: Rs 50000  If the Insured person is medically declared as having reached the stage of AIDS, the Sum Assured is payable as lump sum.
Cigna TTK Health Insurance Co Ltd	Cigna TTK Global Health Group Policy	Minimum Sum Assured: Rs 50 lacs Maximum Sum Assured: Rs 12 Crores  This group insurance policy covers medical expenses that arise from or in any way relate to HIV and or HIV related expenses including AIDS. This group insurance policy covers a number of events such as New Born Cover, Psychiatric and psychological care and AIDS/HIV.

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