

Steps taken for Persons with Disabilities

Niramaya Health Insurance Scheme offers up to 1 lakh coverage for Persons with Disabilities without requiring pre-insurance medical tests, ensuring affordable care access

PM-JAY provides cashless health coverage of up to 5 lakh per year for over 12 crore poor and vulnerable families, including those with disabled members and no able-bodied adult member

The National Policy for Rare Diseases, 2021 provides financial support up to 50 lakhs for treatment of 63 rare diseases at 14 designated Centres of Excellence, reducing financial burden on affected families

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Various schemes such as the Niramaya Health Insurance Scheme, Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB PM-JAY) and National Policy for Rare Diseases (NPRD), 2021 have been launched by the Central Government.

As informed by the Department of Empowerment of Persons with Disabilities (Divyangjan), Niramaya Health Insurance Scheme provides affordable health insurance for PwD, offering up to Rs. 1 lakh coverage without pre-insurance medical test.

PM-JAY offers cashless healthcare coverage of up to Rs. 5 lakh per eligible family per year for secondary and tertiary hospitalization to approximately 12 crore families constituting the bottom 40% of India's population. Under PM-JAY, scheme beneficiary base includes poor and vulnerable families identified in the Socio-Economic Caste Census (SECC-2011). The SECC-2011 incorporates deprivation criteria for rural areas, one of which is "Disabled member and no able-bodied adult member".

NPRD facilitates financial assistance of up to Rs. 50 lakhs for treatment of 63 identified Rare

Diseases in the 14 designated Centers of Excellence, significantly reducing the out-of-pocket expenditure.

Further, Insurance Regulatory and Development Authority of India (IRDAI)'s Master Circular on Health Insurance dated 29.05.2024 directs the insurers to make available products/add-ons/riders to provide wider choice to the policyholders/prospects catering to all ages, all types of existing medical conditions, pre-existing diseases, chronic conditions etc.

The Union Minister of State for Health and Family Welfare, Shri Prataprao Jadhav stated this in a written reply in the Rajya Sabha today.

MV

HFW/PQ/Steps taken for Persons with Disabilities/12th August, 2025/5

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