GOVERNMENT OF INDIA
MINISTRY OF AYUSH
RAJYA SABHA

UNSTARRED QUESTION NO. 1236
TO BE ANSWERED ON 10TH FEBRUARY, 2026

Paripoorna Mediclaim Ayush Bima

1236 **Shri Ashokrao Shankarrao Chavan:**

Will the Minister of ***Ayush*** be pleased to state:

(a) whether Government has launched a new health insurance scheme titled “Paripoorna Mediclaim Ayush Bima” for beneficiaries covered under Central Government Health Scheme (CGHS) and if so, the details thereof;
(b) if so, the aims, objectives and salient features of the said scheme;
(c) the number and names of hospitals/healthcare facilities empanelled under it across the country;
(d) the estimated financial implication of the scheme on the exchequer;
(e) whether Government proposes to charge any premium contribution from CGHS beneficiaries under the scheme; and
(f) the steps taken/being taken to ensure smooth implementation, awareness among beneficiaries and grievance redressal under the scheme?

ANSWER
THE MINISTER OF STATE (IC) OF THE MINISTRY OF AYUSH
(SHRI PRATAPRAO JADHAV)

(a) to (f) As per information received from Department of Financial Services, Ministry of Finance, the policy has been launched by the New India Assurance Company Limited (NIACL) as a Retail Health Insurance product for in service and retired members of Central Government Health Scheme (CGHS). Enrollment under the policy is purely voluntary. The product is exclusively available to CGHS beneficiaries covering up to six members under a single policy, and provides comprehensive hospitalization coverage i.e. room rent, Intensive Care Unit (ICU) charges, doctor’s fees, medicines, diagnostics, surgeries, dialysis, chemotherapy etc. Pre-hospitalization expenses are covered for up to 30 days prior to hospitalization and post-hospitalization expenses are covered for up to 60 days from date of discharge.

As on 11.02.2025, approximately 20,855 hospitals are empanelled under the Preferred Provider Network (PPN) of General Insurance Public Sector Association (GIPSA) companies and/ or Third-Party Provider Networks, as per the website of the New India Assurance Co. Ltd. https://www.newindia.co.in/hospitals-list .

The plan is a retail health plan of NIACL and the premium shall be charged by NIACL as per its underwriting policy

The NIACL is undertaking necessary steps for awareness generation and marketing of this retail policy among the CGHS beneficiaries.

Grievance Redressal shall be handled by the concerned department of the NIACL in accordance with the Insurance Regulatory and Development Authority of India (IRDAI) regulations in this regard.

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