

# Rare Genetic Disease Insurance Coverage Policy (RGDICP)

**Issued By:** Ministry of Health & Family Welfare & Ministry of Finance, Government of India

**Policy Version:** 1.0

**Launch Year:** 2026

## 1. Introduction

The Rare Genetic Disease Insurance Coverage Policy (RGDICP) is designed to provide financial protection to individuals diagnosed with rare and inherited genetic disorders. The policy addresses the high cost of long-term treatment, diagnostics, and gene-based therapies by integrating insurance support into public healthcare systems.

## 2. Objectives

- Reduce financial burden on families affected by rare genetic diseases.
- Ensure insurance coverage for diagnostics, medications, and gene therapies.
- Promote early enrollment through genetic screening programs.
- Encourage public-private partnerships in genetic healthcare financing.
- Improve continuity of care for lifelong genetic conditions.

## 3. Eligible Beneficiaries

- Patients diagnosed with certified rare genetic disorders
- Children with inherited metabolic or chromosomal abnormalities
- Families below defined income thresholds
- Individuals identified through national genetic screening programs

## 4. Coverage Components

1. Genetic Diagnostic & Confirmatory Testing
2. Long-term Medication & Supportive Care
3. Advanced Gene & Enzyme Replacement Therapies
4. Hospitalization & Critical Care Coverage
5. Genetic Counseling & Follow-up Services

## 5. Implementation Mechanism

RGDICP will be implemented through government-backed insurance providers and empaneled private insurers. Claims processing and eligibility verification will be supported by a centralized genetic disease registry integrated with national digital health platforms.

## 6. Financial Allocation & Coverage Limits

Coverage Area	Maximum Coverage (INR)
Genetic Diagnostics	₹5,00,000

Annual Medication Support	■10,00,000
Gene Therapy / Specialized Treatment	■25,00,000
Hospitalization & ICU Care	■8,00,000
Counseling & Follow-up	■2,00,000

## 7. Expected Outcomes

- Increased treatment affordability for rare disease patients
- Improved survival and quality of life outcomes
- Reduced out-of-pocket healthcare expenditure
- Strengthened national rare disease data systems

## 8. Conclusion

RGDICP represents a critical step toward inclusive and equitable healthcare financing. By offering structured insurance coverage for rare genetic diseases, the policy ensures that financial constraints do not hinder access to life-saving genetic treatments.

*This document is a simulated academic policy report created for educational purposes only.*