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ADB approves \$108 M loan for Universal Health Coverage in Mizoram

16 December 2025 | News

Mizoram becomes the first State in India to undertake reform in its universal healthcare system



The Asian Development Bank (ADB) has approved a \$108 million results-based loan to support the Government of Mizoram, in strengthening its public health care system and achieving universal health coverage.

The Supporting Public Health Care System Strengthening to Achieve Universal Health Care for Mizoram Programme aims to improve equitable access to affordable, high-quality health services for the state's 1.38 million residents, particularly women, older people, and persons with disabilities.

"This programme will help the state roll out its new Mizoram Universal Health Care Scheme (MUHCS), which brings all citizens under one health insurance umbrella consisting of subsidized and contributory mechanisms," said ADB Country Director for India, Mio Oka.

With ADB support, Mizoram becomes the first State in India to undertake this type of reform in its universal health care system. The scheme offers coverage of up to Rs 500,000 per family annually, with costs for poor and vulnerable households fully borne by the state government. Other households will contribute a premium, while government employees will pay a fixed share of their salary.

The programme addresses Mizoram's high rates of noncommunicable diseases and cancer—which account for over 50% of the state's disease load—and its heightened vulnerability to health risks linked to extreme weather events. Environmental adaptation measures, including awareness campaigns and disaster preparedness, will be integrated into health services.

The programme will link primary health care services with secondary and tertiary levels through MUHCS, ensuring a continuum of care so that people receive timely and comprehensive treatment. The programme will also strengthen the capacities of the state's Department of Health and Family Welfare, primary care units, and the Mizoram State Health Care Society, which are responsible for implementing MUHCS.