

**GOVERNMENT OF INDIA
LABOUR AND EMPLOYMENT
LOK SABHA**

UNSTARRED QUESTION NO:2020

ANSWERED ON:20.07.2009

HEALTH INSURANCE SCHEME FOR EMPLOYEES OF UNORGANISED SECTOR

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Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

(a) whether the Government has any proposal to enact "Law on Workers' Health Insurance" uniform health insurance cover for farmers and workers belonging to unorganised sector; and

(b) if so, the details thereof and if not, the reasons therefor?

Answer

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SHRI HARISH RAWAT)

(a) & (b): The Unorganised Workers' Social Security Act, 2008 has been enacted. The Act provides for formulation of social security schemes which, inter-alia, include health & maternity benefits for unorganised workers, including agricultural labourers.

The 'Rashtriya Swasthya Bima Yojana' was launched on 1st October, 2007 for providing smart card based cashless health insurance cover of Rs. 30,000/- per annum to BPL families in the unorganised sector, including agricultural labourers. The scheme became operational from 01.04.2008. The salient features of the scheme are as under:

(i) Smart card based cashless health insurance cover of Rs. 30,000/- to a BPL family of five.

(ii) All pre-existing diseases to be covered.

(iii) Hospitalisation expenses, taking care of most of the illnesses, including maternity benefit.

(iv) Transportation cost of Rs. 100/- per visit with an overall limit of Rs. 1,000/- per annum.