

**GOVERNMENT OF INDIA
TEXTILES
LOK SABHA**

UNSTARRED QUESTION NO:1531
ANSWERED ON:18.11.2010
INSURANCE FOR WEAVERS AND ARTISANS
Shekhar Shri Neeraj

Will the Minister of TEXTILES be pleased to state:

- (a) the details of various health insurance schemes being run by Government for weavers and artisans;
- (b) whether it is a fact that serious cases of frauds and irregularities have been reported in weavers health schemes/weavers health insurance schemes in various States;
- (c) if so, the details thereof;
- (d) whether diversion and misappropriation of funds in connivance with doctors/hospitals and insurance companies has come to light in Uttar Pradesh and other States as well;
- (e) if so, the details thereof, district-wise, with particular reference to Varanasi, Azamgarh, Mau and Rampur districts; and
- (f) the details of enquiries initiated and outcome thereof, case-wise in UP?

Answer

MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SMT. PANABAACA LAKSHMI)

(a): The Government of India is implementing a Health Insurance Scheme for access to health care facilities. The annual cover per family is Rs. 15,000/- out of which substantial provision of Rs. 7,500/- has been kept for OPD. All pre-existing as well as new diseases and maternity benefits (per child for the first two), Dental treatment, Eye treatment, Spectacles, baby coverage etc. are covered. For welfare of artisans "Rajiv Gandhi Shilpi Swasthya Bima Yojana for Handicraft Artisans" is being implemented.

(b) & (c): No established cases of fraud and irregularities have been reported. However, complaints of delay in settlement of claims or non - availability of hospitals etc. are received from time to time. The Service Provider addresses these complaints directly and under intimation to this office.

(d) to (f): The Government funds are released as premium for enrolment of weavers directly to the Service Provider and not to the doctors / hospitals. Hence, the question of diversion and misappropriation of funds in connivance with doctors / hospitals does not arise. However, in the districts of Varanasi, Azamgarh and Rampur fraudulent claims filed by weavers have been reported from time to time. The Service Provider enquire directly into such claims. As per their reports, such fraudulent claims are due to claims filed in the name of non existent doctors and pharmacies.