

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:892  
ANSWERED ON:12.11.2010  
HEALTH INSURANCE SCHEME  
Ponnam Shri Prabhakar

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

- (a) whether the Government has extended health insurance scheme to the people living Below Poverty Line;
- (b) if so, the details thereof, State-wise; and
- (c) the response received in this regard?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): Yes Sir, the Universal Health Insurance Scheme (UHS) and Rashtriya Swasthya Bima Yojana (RSBY) are under implementation for the BPL families and workers belonging to unorganized sector throughout the country. The details of these Schemes are as under:

(i) The Universal Health Insurance Scheme covers hospitalization benefits upto a limit of Rs.30,000/- for a BPL family on floater basis. The premium is Rs.300 for an individual, Rs.450 for a family of five members and Rs.600 for a family of seven members with Government of India subsidy of Rs.200 for an individual, Rs.300 for a family of five and Rs.400 for a family of seven.

(ii) The Rashtriya Swasthya Bima Yojana, a Scheme of Ministry of Labour & Employment provides smart card based cashless health insurance cover of Rs. 30,000 per annum per family on a floater basis to BPL families (a unit of five) in unorganized sector.

(b) & (c): The details are given in the Annexure.