

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

STARRED QUESTION NO:154

ANSWERED ON:07.03.2011

BPL FAMILIES UNDER RSBY

Majumdar Shri Prasanta Kumar; Roy Shri Nripendra Nath

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

- (a) the status of implementation of Rashtriya Swasthya Bima Yojana (RSBY) in the country including West Bengal;
- (b) whether a large percentage of the population in the country is not covered under health insurance Scheme;
- (c) if so, the details thereof, State-wise;
- (d) whether the Government proposes to cover all the Below Poverty Line (BPL) families of workers in the unorganised sector under the RSBY;
- (e) if so, the steps being taken by the Government to provide health insurance cover to all those who are not covered under this scheme; and
- (f) the allocation made and the ratio of the expenses to be shared between the Union Government and the State Governments and the benefits likely to be accrued to the families in the unorganized sector from this Scheme?

Answer

MINISTER OF LABOUR AND EMPLOYMENT (SHRI MALLIKARJUN KHARGE)

(a) to (f): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PART (a) TO (f) OF THE LOK SABHA STARRED QUESTION NO. 154 FOR 07.03.2011 REGARDING BPL FAMILIES UNDER RSBY

(a): The Rashtriya Swasthya Bima Yojana (RSBY) is presently being implemented in 25 States/Union Territories. More than 2.31 crore smart cards have been issued as on 28.02.2011. Out of this, 35,04,475 smart cards have been issued in West Bengal.

(b) & (c): The Insurance Regulatory and Development Authority (IRDA) has reported that the state-wise data of population covered under health insurance in the country is not maintained by them. However, the number of unorganized workers covered under RSBY (state-wise) is annexed.

(d) to (f): The scheme is being implemented in phased manner and efforts are being made to cover all BPL workers by 2012-2013. The premium is shared between Central and State Government in the ratio of 75:25. In case of States of North-East region and Jammu and Kashmir, the premium is shared in the ratio of 90:10. Additionally, the cost of smart card is borne by the Central Government. The Centre share of premium is released on the basis of smart cards issued. Expenditure incurred under the scheme so far is as under:-

Year Amount of centre
 share released
 (Rs. in Crore)

2008-09	99.95
2009-10	262.51
2010-11	415.23
(upto 28.02.2011)	

The benefits under the scheme include smart card based cashless health insurance cover of Rs. 30000 to a BPL family of five on family floater basis to cover hospitalisation expenses including maternity benefit and transport expenses of Rs. 100 per visit subject to maximum of Rs. 1000. The pre-existing diseases are also covered.