

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

STARRED QUESTION NO:349
ANSWERED ON:30.04.2012
MEDICAL INSURANCE TO FARM LABOURERS
Badal Harsimrat Kaur

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

- (a) whether the Government provides medical insurance cover to farm labourers and unorganised labourers including poor farmers in the country;
- (b) if so, the details thereof;
- (c) if not, the reasons therefor;
- (d) whether the Government has any proposal to provide medical insurance cover to them; and
- (e) if so, the details thereof?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF LABOUR AND EMPLOYMENT (SHRI MALLIKARJUN KHARGE)

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

STATEMENT REFERRED TO IN REPLY TO PART (a) TO (e) OF THE LOK SABHA STARRED QUESTION NO. 349 FOR 30.04.2012 REGARDING MEDICAL INSURANCE TO FARM LABOURERS RAISED BY SHRIMATI HARSIMRAT KAUR BADAL.

(a) to (e): The Government launched the Rashtriya Swasthya Bima Yojana (RSBY) to provide smart card based cashless health insurance cover of Rs. 30,000/- per annum on a family floater basis to BPL families (a unit of five) in the unorganized sector, including farm/agricultural labourers. The scheme became operational from 01.04.2008. The salient features of the scheme are as under:

- (i) Government of India contributes 75% of the annual premium. State Governments contribute 25%. In case of North-east region and Jammu & Kashmir, the premium is shared in the ratio of 90:10.
- (ii) The beneficiary family pays Rs. 30 per annum per family as registration renewal fee.
- (iii) Administrative cost is borne by the State Governments.
- (iv) Beneficiaries are entitled to smart card based cashless health insurance cover of Rs. 30,000/- per family per annum on a family floater basis.
- (v) Coverage of all pre-existing diseases.
- (vi) Coverage of hospitalization expenses, including maternity benefit.
- (vii) Payment of transportation cost of Rs. 100/- per visit.

The scheme is presently being implemented in 24 States/UTs, namely Assam, Arunachal Pradesh, Bihar, Chhattisgarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Orissa, Punjab, Tripura, Uttar Pradesh, Uttarakhand, West Bengal and Chandigarh Administration and more than 2.89 crore smart cards have been issued as on 25.04.2012. More than 34.94 lakh persons have availed hospitalization under the scheme as on 25.04.2012.

During the course of implementation of RSBY, it has been extended to following categories of workers:

- (i) Building and Other Construction Workers who are registered with the Building and Other Construction Workers Welfare Boards.
- (ii) Street vendors.
- (iii) MGNREGA beneficiaries who have worked for more than 15 days during the preceding financial year.

(iv) Beedi workers.

(v) Domestic workers.

It is the endeavor of the Government to cover all unorganized workers under RSBY in a phased manner.