

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5817
ANSWERED ON:11.05.2012
INSURANCE SCHEMES FOR LABOURERS
Choudhary Shri Bhudeo

Will the Minister of FINANCE be pleased to state:

- (a) the details of the steps being taken by the Government to promote `Insurance Schemes` keeping in view the interests of the families of labourers;
- (b) the estimated number of labourers likely to be benefited due to increased coverage of these schemes; and
- (c) the measures proposed to be taken to ensure strict compliance of this scheme?

Answer

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

(a) & (b): The Government of India has launched following Social Security Insurance Schemes for the benefit of Rural Landless Households, People living below the poverty line and marginally above the poverty line in the country :

1. The Aam Admi Bima Yojana (AABY) was launched on 02.10.2007 with a view to provide insurance cover to the head of family or one earning member of rural landless households. The member should be aged between 18 years and 59 years. The premium under the scheme is Rs. 200/- per member per annum equally shared in the ratio of 50:50 between Central Government and respective State Government / Union Territory (UT). AABY also includes Shiksha Sahyog Yojana (SSY), a free add-on benefit of scholarship of Rs. 100/- per month up to a maximum of two children of the beneficiaries studying between class IX and XII. As on 31.03.2012, the scheme has provided Insurance coverage to 2,02,58,390 lives in the country.

2. Janashree Bima Yojana (JBY): JBY provides life insurance protection to the rural and urban persons living below poverty line and marginally above poverty line. Persons between age 18 years and 59 years and who are the members of the identified 45 occupational groups are eligible to participate in this policy. The premium under the scheme is Rs.200/- per annum, 50% of which is contributed by the beneficiary/ State Government/ nodal agency and the remaining 50% is drawn from the Social Security Fund contributed by Government of India and maintained by LIC. A Scholarship as a free add-on benefit is also provided to a maximum of two children of the beneficiary studying between 9th to 12th Standard @ Rs.100/- per month for each child under the scheme. During 2011-2012, a total number of 2,20,56,435 lives have been covered under Janashree Bima Yojana.

3. Universal Health Insurance Scheme(UHIS): This scheme, launched in July, 2003, is subsidized by the Central Government and is being operated through four Public Sector General Insurance Companies. It was redesigned in July 2004, restricting it to BPL families only. The Scheme was again modified in September, 2008 to enhance the benefits under this scheme. The modified policy is available for individuals upto the age of 70 years and covers mainly hospitalization benefits up to a limit of Rs.30,000 for a family on a floater basis including compensation for death of the earning head of the family for Rs.25,000.. A Compensation for the period of hospitalization, at the rate of Rs.50 per day for a maximum of 15 days to the earning head / spouse of the family is also payable. The policy covers pre-existing diseases also. The policy also provides for one maternity benefit with one year waiting period upto a limit of Rs.2,500/- for normal delivery and Rs.5,000 for caesarean delivery. 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 including subsidy of Rs.200, Rs.300 and Rs.400 respectively by Government of India. The total number of persons covered under UHIS during 2011-12(upto February, 2012) are 8,68,514.

4. Rashtriya Swasthya Bima Yojana (RSBY) : RSBY was launched on 1st October, 2007 to provide smart card based cashless health insurance cover of Rs30,000/- per annum on a family floater basis to Below Poverty Line(BPL) families (a unit of five) in the unorganized sector. Since inception of the scheme, more than 2.94 crores smart cards have been issued in 24 States/UT implementing the RSBY in the country. Target for the current financial year 2012-13 is to increase the number Of smart cards to 3.4 crores.

(c) The progress of the scheme is being reviewed regularly on the basis of coverage/claims data received. Review Meetings are held frequently with stakeholders and performance is reviewed and corrective measures are being taken as and when required.