

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:6906
ANSWERED ON:18.05.2012
PRIVATE INSURANCE SERVICES
Mani Shri Jose K.

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has taken note of single women, widows and senior citizens in rural areas not having access to private health insurance and are also excluded from State funded insurance schemes;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the steps taken/proposed to be taken by the Government to provide insurance services to such disadvantageous group of people?

Answer

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

(a) to (c): The Government had launched the Rashtriya Swasthya Bima Yojana (RSBY) on 01.10.2007 to provide for smart card based cashless health insurance cover of Rs 30000 per annum on a family floater basis with the premium being shared by Central Government and the State Government in the ratio of 75:25 respectively to BPL families (a unit of five) in the unorganised sector, including single women, widows and senior citizens. The scheme became operational w.e.f, 01.04.2008. This Scheme is being implemented by public sector general insurance companies as well as private insurance companies.

RSBY has been extended to building and other construction workers, street vendors¹ beedi workers, MGNREGA beneficiaries and domestic workers. As on 30.04.2012 the scheme is being implemented in 25 States/UTs. More than 2.95 crore smart cards have been issued upto 30th April, 2012.