

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2946
ANSWERED ON:29.08.2012
BPL INSURANCE SCHEME QUESTION
Bavalia Shri Kuvarjibhai Mohanbhai

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has noticed that the beneficiaries living below the poverty line (BPL) and insured under the National Insurance Scheme have to renew their policies every year;
- (b) if so, the details thereof;
- (c) whether some Non-Governmental Organizations have been given the contracts for renewal of the policies;
- (d) if so, the details thereof and the details of the policies renewed/ not renewed in the past year; and
- (e) the steps taken by the Government in this regard?

Answer

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

(a) & (b): There is no scheme titled 'National Insurance Scheme' under implementation by the Central Government. However, the Government has launched the Rashtriya Swasthya Bima Yojana (RSBY) on 01.10.2007 to provide smart card based cashless health insurance cover of Rs.30,000/- per annum on family floater basis to BPL families (a unit of five) in the unorganized sector. The scheme is presently being implemented in 26 States/ Union Territories and more than 3.22 crore smart cards have been issued as on 15.08.2012. The State Nodal Agency implementing RSBY in the States selects Insurance Company (ies) through open bidding and gets approval of Central Government for that purpose. Both the private and public sector insurance companies participate in the bidding. The company which is at lowest bid is awarded the contract for implementation of the scheme. The RSBY is an on-going scheme and policy is renewed every year.

(c) to (e): Do not arise.