

**GOVERNMENT OF INDIA  
TEXTILES  
LOK SABHA**

UNSTARRED QUESTION NO:1831

ANSWERED ON:16.12.2013

RAJIV GANDHI SHILPI SWASTHYA BIMA YOJANA

Guddu Shri Premchandra;Shekhar Shri Neeraj;Singh Shri Yashvir

**Will the Minister of TEXTILES be pleased to state:**

- (a) the aims and objectives of the Rajiv Gandhi Shilpi Swasthya Bima Yojana and Comprehensive Health Insurance Scheme along with the number of workers benefited as a result thereof State-wise;
- (b) the procedure adopted by the Government for payment of premium to the beneficiaries in the said schemes along with the insurance companies implementing the schemes in the country;
- (c) whether a large number of bogus and ineligible persons availing benefits of the said schemes have been reported to the Government;
- (d) if so, the details thereof and the steps/action taken in this regard, State-wise; and
- (e) the details of evaluation and progress made/achieved by the Government in these schemes?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SMT. PANABAACA LAKSHMI)

(a): Rajiv Gandhi Shilpi Swasthya Bima Yojana aims at financially enabling the artisans' community to access to the best of healthcare facilities in the country. This scheme cover the Artisan's family of four, comprising self, and any other three members of the family from amongst the dependent parents, spouse and children. State wise numbers of benefited artisans are at Annexure.

(b): The premium sharing in existing scheme is as under:-

i. Government of India share = 80% of the total premium + service/tax on the entire premium

ii. Artisans share = 20% of total premium in case of general artisans. In case of artisans belonging to SC, ST, BPL families & NER, 50 % of the premium payable by general category artisans.

The premium amount is paid by the government to the insurance company.

(c) & (d): A report was received that ICICI Lombard General Insurance Company has enrolled ineligible persons in the State of Rajasthan. The Government directed the Insurance Company to refund the premium along with panel interest amounting to Rs.1.003 crore. The amount has been refunded by the Insurance Company. The matter is under investigation by CBI.

(e): An Independent Evaluation study was conducted by a third party and the findings are as under:-

# The scheme meets the critical needs of the artisans for health and should be continued to be implemented to protect the interest of artisans.

# The Implementing agencies should be sensitized to ensure timely and full settlement of admissible claims.

# Network of empanelled Hospitals should be improved to the extent that OPD/IPD facilities are available to artisans' cluster within a range of 5 k.m.

# Critical illness should also be included in coverage under the scheme with affordable/minimum additional cost to the target group.

# Coverage limit in terms of persons and money should be increased as people are ready to pay more premiums under the scheme.

# Special camps for eye test and eye treatment should be organized regularly in all beneficiary areas as it is a common problem among this segment.

Progress/achieved made of the scheme is enclosed in Annexure.