

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

UNSTARRED QUESTION NO:3923  
ANSWERED ON:14.12.2009  
CLAIM RATES UNDER RSBY  
Gandhi Shri Feroze Varun

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

(a) the steps taken by the Government to address the problem of low claim rates amongst poorer sections of society and women beneficiaries under Rashtriya Swasthya Bima Yojana (RSBY); and

(b) the reaction of the Government over the possibility of male-biased allocation of health insurance benefits, since the present policy of RSBY allows for five family members to be covered?

**Answer**

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT(SHRI HARISH RAWAT)

(a) & (b): Under Rashtriya Swasthya Bima Yojana (RSBY), it is mandatory to include spouse in smart card for enrolment under of RSBY. It is the discretion of the head of the family to include other 3 members of the family. With the objective to provide maternity benefit, the insurance cover for normal and caesarean delivery is available. The new born child (male or female) is covered under the scheme for remaining policy period even if five members are already enrolled. Hence, there is no gender bias against women beneficiaries under the scheme.