

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

UNSTARRED QUESTION NO:2057

ANSWERED ON:09.03.2015

FUNDS UNDER RSBY

Chaudhary Shri Santokh Singh; Jayavardhan Dr. Jayakumar; Kalvakuntla Smt. Kavitha; Solanki Dr. Kirit Premjibhai

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

- (a) the salient features of the revamped Rashtriya Swasthya Bima Yojana (RSBY) along with its aims and objectives;
- (b) the number of beneficiaries who have already been covered under the scheme including BPL families, State/UT-wise;
- (c) the funds allocated and utilized under the scheme during each of the last three years and the current year, State/UT-wise; and
- (d) the details of measures taken by the Government to ensure adequate access and efficient service delivery under the said scheme?

Answer

MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT (SHRI BANDARU DATTATREYA)

(a): As a social security measure for workers in the unorganised sector, 'Rashtriya Swasthya Bima Yojana' was launched on 1st October, 2007 to provide smart card based cashless health insurance cover of Rs. 30,000/- per annum to BPL families (a unit of five) in the unorganized sector on a family floater basis. The definition of BPL is the one prescribed by the Planning Commission. The scheme became operational from 01.04.2008. During the course of implementation, RSBY coverage has been extended further to 11 occupational groups of unorganised workers viz. licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation Workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers. It is the endeavor of the Government to extend Rashtriya Swasthya Bima Yojana (RSBY) to all unorganised workers in a phased manner.

The card holder has to pay an annual premium of Rs. 30 only. Transportation costs (actual with maximum limit of Rs. 100 per visit) within an overall limit of Rs. 1000/- is paid to the beneficiary, apart from the health insurance cover of Rs. 30,000/- per annum. The types of treatments/procedures admissible/covered under the scheme include 22 pre-defined day care packages and 1516 in-patient packages. As many as 10311 hospitals are rendering services to the insured persons which include 6093 private hospitals and 4218 Government hospitals. Insurance Companies both of public and private sector (Govt-4, Private-12) are participating in this flagship scheme. The scheme has benefitted 38515411 families in the financial year 2013-14 upto 31st March 2014.

(b): The State/UTs wise number of beneficiaries covered under the scheme including BPL families is shown at Annexure-I.

(c): The State/UT wise details of fund allocated and utilised under the scheme during each of the last three year and the current year is mentioned at Annexure-II.

(d): Recently the Govt. has formulated criteria to measure the performance of Insurance Companies, besides making a panel of Insurance Companies for RSBY on the basis of a selection process, to ensure better service delivery and monitoring under the scheme. In order to make the 3 tier grievance redressal mechanism for RSBY more effective, the National Grievance Redressal Committee (NGRC) has been reconstituted to make an Additional Secretary level officer as the head of the Committee. Further, the States/ UTs have been advised to strengthen their administrative set up at the State Nodal Agency implementing RSBY to make the implementation process more effective.