

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3366
ANSWERED ON:01.08.2014
HEALTH INSURANCE SCHEME
Jaiswal Dr. Sanjay;Singh Shri Rakesh

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to cover each family in the country under the Health Insurance Scheme on socio/economic basis;
- (b) if so, the details thereof along with the reaction of the Government thereto;
- (c) the number of persons benefited by the various health insurance schemes being run by the general insurance companies operating in the country during the last three years, company and State/UT-wise; and
- (d) the steps taken/being taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SMT. NIRMALA SITHARAMAN)

(a & b): In order to provide insurance to BPL families the `Rashtriya Swasthya Bima Yojana` was launched by Ministry of Labour and Employment on 1st October, 2007 to provide smart card based cashless health insurance cover of Rs. 30000/- per annum to BPL families (a unit of five) in the unorganized sector. The scheme is operational from 01.04.2008. The premium is shared between Centre and State Government in the ratio of 75:25, and 90:10 in case of North east states and Jammu & Kashmir. During the course of implementation, apart from BPL families, RSBY coverage has been extended to other categories of Unorganized workers viz. Building and other construction workers, licensed Railway porters, Street Vendors, MGNREGA workers

(Who have worked for more than 15 days during preceding financial year), Beedi workers, Domestic workers, Sanitation workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers. The scheme at present covers more than 3.85 crore families in 26 States and Union Territories.

(c & d): The information furnished by Insurance Regulatory and Development Authority (IRDA), for last three years in respect of company wise are enclosed (Annexure I, II & III).