GOVERNMENT OF INDIA
LABOUR AND EMPLOYMENT
LOK SABHA

UNSTARRED QUESTION NO:21
ANSWERED ON:07.07.2014
HEALTH INSURANCE SCHEME FOR BPL FAMILIES
Adityanath Shri Yogi

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

(a)whether the Government has launched any health insurance scheme for the families living Below Poverty Line (BPL) in the country;

(b)if so, the details thereof along with the present status of implementation of the said scheme, State/UT-wise;

(c)whether workers of unorganized sector are also covered under the said scheme; and

(d)if so, the details thereof and if not, the reasons therefor?

Answer

MINISTER OF STATE FOR STEEL, MINES, LABOUR & EMPLOYMENT (SHRI VISHNU DEO SAI)

(a) & (b): Yes, Madam. The '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. The scheme became operational from 01.04.2008. The premium is shared between Centre and State Government in the ratio of 75:25. In case of States of North East region and Jammu & Kashmir, the premium is shared in the ratio of 90:10. The definition of BPL is the one prescribed by the Planning Commission. The Rashtriya Swasthya Bima Yojana (RSBY) is currently active in 26 States and Union Territories covering 3, 85, 15,411 families. State/UT wise status of implementation is at Annexure-I.

(c) & (d): Yes, Madam. It is the endeavor of the Government to extend Rashtriya Swasthya Bima Yojana (RSBY) to all unorganised workers in a phased manner. During the course of implementation, apart from BPL families, RSBY coverage has been extended to various other categories of unorganised workers viz. Building & Other Construction Workers, 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.