

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

UNSTARRED QUESTION NO:2427

ANSWERED ON:08.12.2014

HEALTH INSURANCE SCHEME FOR WORKERS

Choudhary Col. (Retd) Sona Ram;Lokhande Shri Sadashiv Kisan;Meghwal Shri Arjun Ram ;Panda Shri Baijayant "Jay"

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

- (a) whether any health insurance scheme has been introduced as part of social security measures for workers engaged in the unorganised sector in the country;
- (b) if so, the details thereof and the number of empanelled hospitals under the scheme throughout the country, State/UTwise including Rajasthan;
- (c) the number of beneficiaries under the scheme during the last three years, State/UT-wise including Maharashtra;
- (d) the ratio of beneficiaries to total enrolled families; and
- (e) the details of steps taken by the Government to implement the scheme effectively?

Answer

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

(a): Yes, Madam.

(b): 'Rashtriya Swasthya Bima Yojana' (RSBY) has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage to Below Poverty Line (BPL) families. Under the scheme the BPL families (a unit of five) in the unorganized sector are provided smart card based cashless health insurance cover of Rs.30,000/- per annum.

RSBY is having more than ten thousand empaneled hospitals as on 31.03.2014.

(c) & (d): State/UT-wise number of beneficiary families for the last three years is furnished at Annexure-I.

More than 3.85 crore beneficiary families are enrolled under the scheme as on 31.03.2014.

(e): It is the endeavour 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. Further to make the scheme more effective Insurance Companies have been Centrally empanelled on the basis of well- defined criteria.