

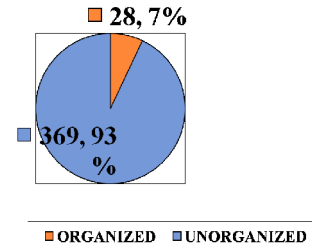
RASHTRIYA SWASTHYA BIMA YOJANA



INDIA

...COMPOSITION OF WORKFORCE

In Millions



CHARACTERISTICS OF UNORGANIZED SECTOR WORK FORCE

- Poor
- Self-Employed
- Employers not identifiable
- Illiterate
- Migratory
- Lack of skills

WHY HEALTH INSURANCE?

- Lack of financial capability amongst the poor
- Inadequate Health infrastructure

SWASTHYA BIMA YOJANA BENEFITS

- Total sum insured of Rs 30,000 per BPL family on a family floater basis
- Pre-existing diseases to be covered
- Coverage of health services related to hospitalization and services of surgical nature which can be provided on a day-care basis

SWASTHYA BIMA YOJANA BENEFITS

- Cashless coverage of all eligible health services.
- Provision of Smart Card.
- Provision of pre and post hospitalization expenses.
- Transport allowance @ Rs.100 per visit

QUALIFICATION OF INSURANCE COMPANY

- Registered with IRDA
- Should have full-fledged establishment with experience in conceptualizing, designing and implementing large health care schemes
- Atleast one year experience in catering Health Insurance of 50,000 families or more under one group insurance policy in 2005-06 or 2006-07

WHO CAN PROVIDE HEALTH SERVICES?

- Both public, including ESI, and private health providers could offer services
- The service providers should possess specified basic facilities, like:-
 - > Atleast 10 inpatient medical beds;
 - > Medical & Surgical facilities alongwith Diagonistic facilities i.e. Pathological test, X-Ray, ECG, etc.

FUNDING

- Contribution by GOI : 75% of the estimated annual premium of Rs 750, subject to a maximum of Rs. 565 per family.
- Contribution by the State Governments: 25% of the annual premium and any additional premium beyond Rs 750.
- Beneficiary to pay Rs. 30 per annum as Registration Fee/ Renewal Fee
- Administrative cost to be borne by the State Government.
- Cost of Smart Card to be borne by the Central Government. An additional amount of Rs.60 per beneficiary would be available for this purpose.

IMPLEMENTATION OF THE SCHEME

- Contract between the State Government and the Insurance Provider.
- Delivery of Smart Card to commence
- Payment of insurance premium to the insurance service provider.
- Delivery of health services

SMART CARD THE PROCESS

- Smart cards to be provided by the selected Insurance Company. The Insurance Company can outsource this task, as per the guidelines issued by the Central Govt.
- BPL family details will be provided in a predefined electronic format by the respective State Governments to the Insurance Company for the Districts selected for health insurance coverage.

SMART CARD THE PROCESS

- A detailed village-wise schedule will be worked out by the State Government in consultation with the selected Insurance Provider.
- Representatives of the respective State Governments and the Insurance Provider to visit each village jointly in the selected District(s).
- Advance publicity of these visits by the State Governments

SMART CARD

THE PROCESS

- Photograph of the head of the family and thumb impressions of all the family members to be taken during the visit to the village.
- Collection of Rs.30 from the beneficiary as registration fee by the Insurance Service Provider (This would be adjusted against the amount of premium to be paid to the Insurance Company.)

SMART CARD

THE PROCESS

- Handing over the smart card and insurance related pamphlet, in local language, by the Insurance Provider to the beneficiary.
- The smart card would entitle the beneficiary at the time of the delivery of the card.

.....LET US MAKE IT WORK