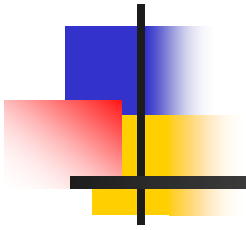
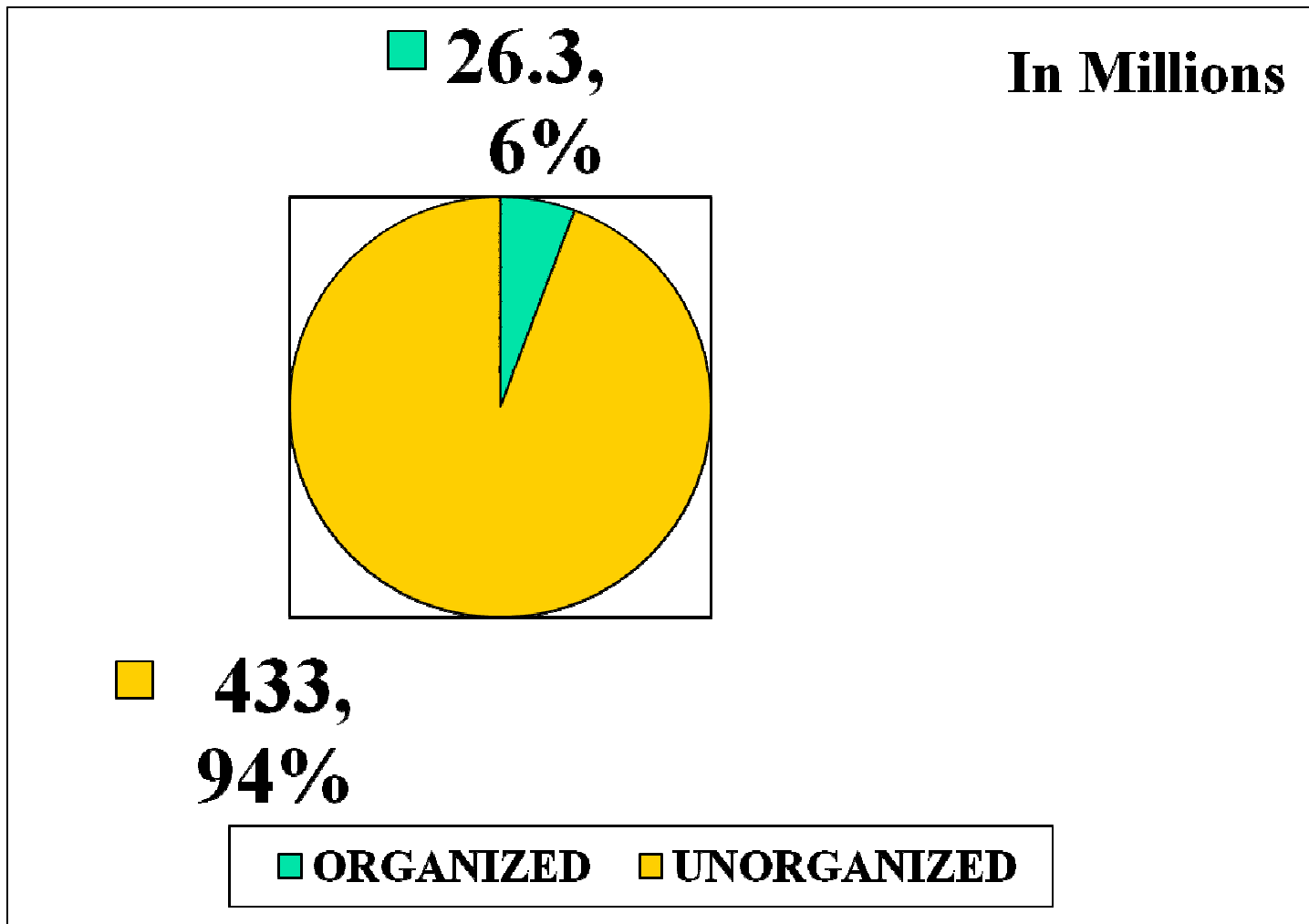


***RASHTRIYA SWASTHYA  
BIMA YOJANA***



# INDIA

## ...composition of workforce





# CHARACTERISTICS OF UNORGANIZED SECTOR WORKERS

---

- Poor
- Self-Employed
- Illiterate
- Migratory
- Unskilled



## MAJOR OCCUPATIONS IN UNORGANIZED SECTOR

---

- Agriculture: 267 million (61.71%)
- Construction: 24.75 million (5.73%)
- Manufacturing: 48.09 million (11.12%)
- Trade: 46.73 million (10.80%)
- Community Social & Personal Services:  
24.74 million (5.73%)
- Others: 21.24 million (4.91%)



# HEALTH SECURITY

---

Major insecurity for unorganised workers relates to:

- Inability to deal with medical emergencies without facing a financial crisis
- Heavy expenditure on medical care and hospitalization
- Recourse to inadequate and incompetent treatment

# RASHTRIYA SWASTHYA BIMA YOJANA

## *Benefits*

- Total sum Insured of US\$ 750 per BPL family (a unit of five) on a family floater basis
- Pre-existing diseases to be covered
- Coverage of health services related to hospitalization and certain procedures which can be provided on a day-care basis

# ***RASHTRIYA SWASTHYA BIMA YOJANA***

## *Benefits*



---

- Cashless coverage of all eligible health services.
- Provision of Smart Card.
- Provision of pre and post hospitalization expenses.
- Transport allowance @ US\$ 2.5 per visit upto a ceiling of US\$ 25 as part of the benefits.



# FUNDING

---

- **Contribution by GOI : 75% of the estimated annual premium of US\$ 19, subject to a maximum of US\$ 15 per family.**
- **Contribution by the State Governments: 25% of the annual premium and any additional premium beyond US\$ 19.**
- **Additional benefits can be provided by the State Government but the cost has to be borne by the State**



# FUNDING

---

- **Beneficiary to pay US\$ 0.75 per annum as Registration Fee/ Renewal Fee**
- **Administrative costs to be borne by the State Government.**
- **Cost of Smart Card to be borne by the Central Government. (US\$ 1.5 per beneficiary additionally provided)**

# COVERAGE AND PROPOSED ALLOCATION

ESTIMATED 60 MILLION BPL WORKERS IN 600 DISTRICTS @ 0.1 MILLION  
WORKER PER DISTRICT TO BE COVERED @ 120 DISTRICTS PER YEAR

	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>2012-13</b>
<b>Number of BPL families to be covered (In Million)</b>	<b>12</b>	<b>24</b>	<b>36</b>	<b>48</b>	<b>60</b>
<b>Proposed Expenditure (In Million US \$)</b>	<b>188</b>	<b>357</b>	<b>527</b>	<b>646</b>	<b>881</b>



# ROLL-OUT PLAN

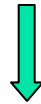
---

- **Scheme formally launched on 1.10.07 with the issue of Guidelines after approval by the Union Cabinet.**
- **Preparatory Phase from 1.10.07 to 31.3.08.**
- **Scheme comes into operation from 1.4.08**



# PROCESS FLOW

**State Government selects the 1/5<sup>th</sup> Districts for the first year and simultaneously identifies the State Nodal Agency.**



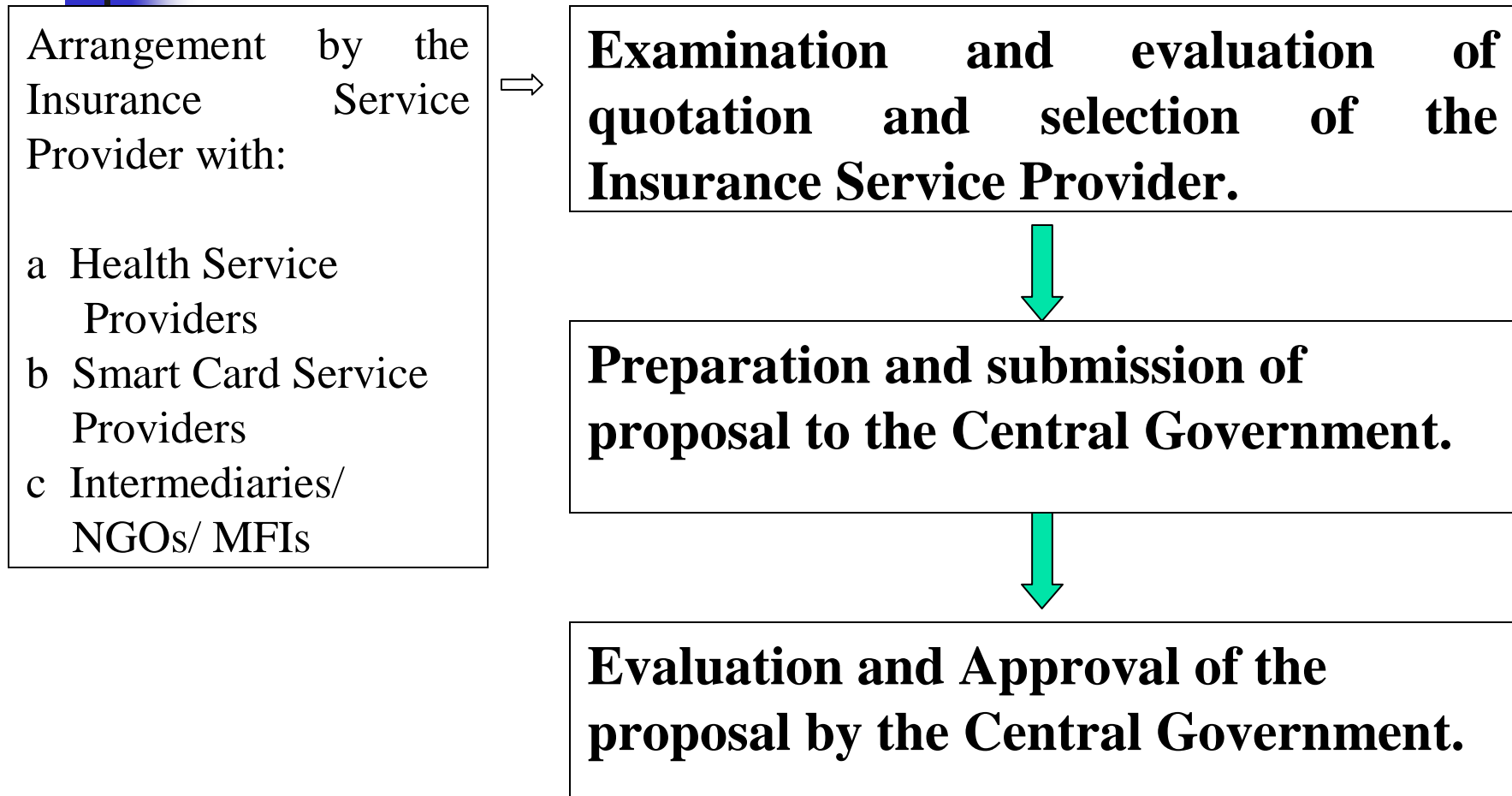
**The Nodal Agency advertises to seek quotes from Insurance Companies.**



**Submission of quotes / bids by Insurance Companies.**

# PROCESS FLOW

2





# PROCESS FLOW

3



**Signing of MoU between the Central and the State Government / Nodal Agency.**



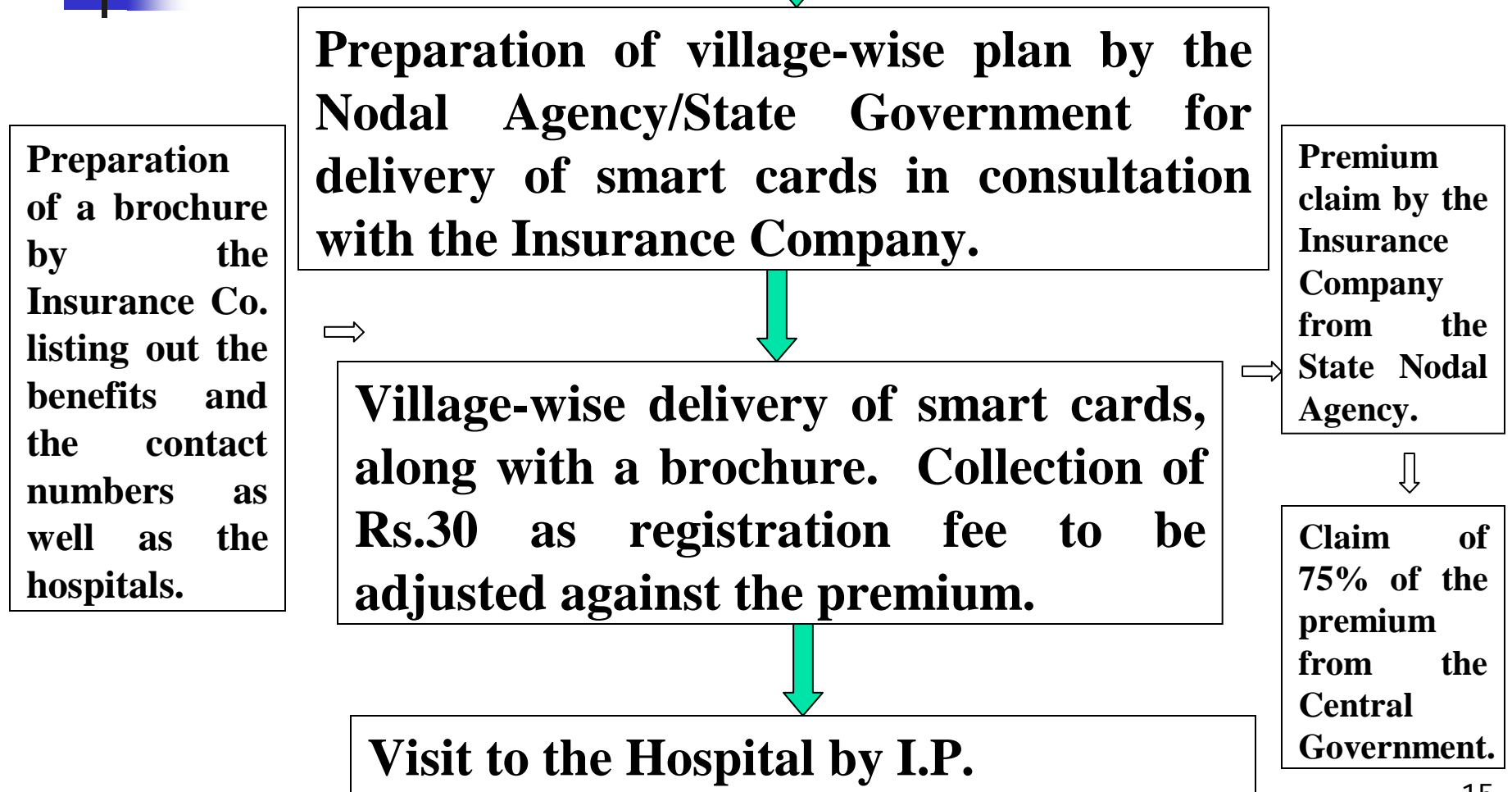
**Signing of MoU between the State Nodal Agency and the Insurance Service Provider.**



**Handing over the BPL Data by the State Government to the Insurance Service Provider.**

# PROCESS FLOW

4



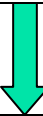


# PROCESS FLOW

5



**Verification of the Thumb impression/  
Biometric.**



**Admission of the patient, blocking of the  
anticipated amount (on the basis of the amount  
indicated in the medical procedures) on the card  
and payment of transportation charges.**



**Treatment of the patient and taking care of the  
expenses thereon.**



# PROCESS FLOW

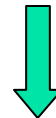
6



**Discharge of the patient and debiting of the final amount from the smart card.**



**Lodging of claims by the Health Service Providers from the Insurance Company.**



**Settlement of claims.**



## TASKS TO BE UNDERTAKEN BY GOVT. OF INDIA DURING THE PREPARATORY PHASE

---

- **Insurance related Tasks.**
- **Information technology related Tasks.**
- **Communication strategy related Tasks.**

# TASKS TO BE UNDERTAKEN (Contd.)

## *Insurance and Medical Services Related Activities*

- Issue of Guidelines.
- Preparing draft Tender Document to be issued by the State Governments.
- Preparing Draft Contract Document between States and Insurance Companies.
- Standardizing Medical Procedures and the costs thereof.
- Preparing Draft MOU between Centre and the States



## **WHAT HAS HAPPENED SO FAR?**

### *Insurance and Medical Services Related Activities*

---

- **Guidelines issued.**
- **Draft Tender Document prepared and circulated to the State Governments.**
- **Draft Contract Agreement finalized and circulated .**
- **Medical procedures and the costs thereof standardized by a group of experts.**
- **Draft MOU between the Centre and the States finalized.**



## **TASKS TO BE UNDERTAKEN (Contd.)**

### *Information Technology Related Issues*

---

- **Standardization of Smart Card specifications.**
- **Standardization of Smart Card Handling Devices specifications.**
- **Preparation of Enrolment software for issue of Smart Cards.**
- **Standardization of software specifications for transacting business with smart cards.**
- **Evolving IT package for settlement of claims.**
- **Evolving MIS for monitoring and evaluation**
- **Evolving Key Management System (KMS) with a view to providing security**
- **Putting in place a Certification System**

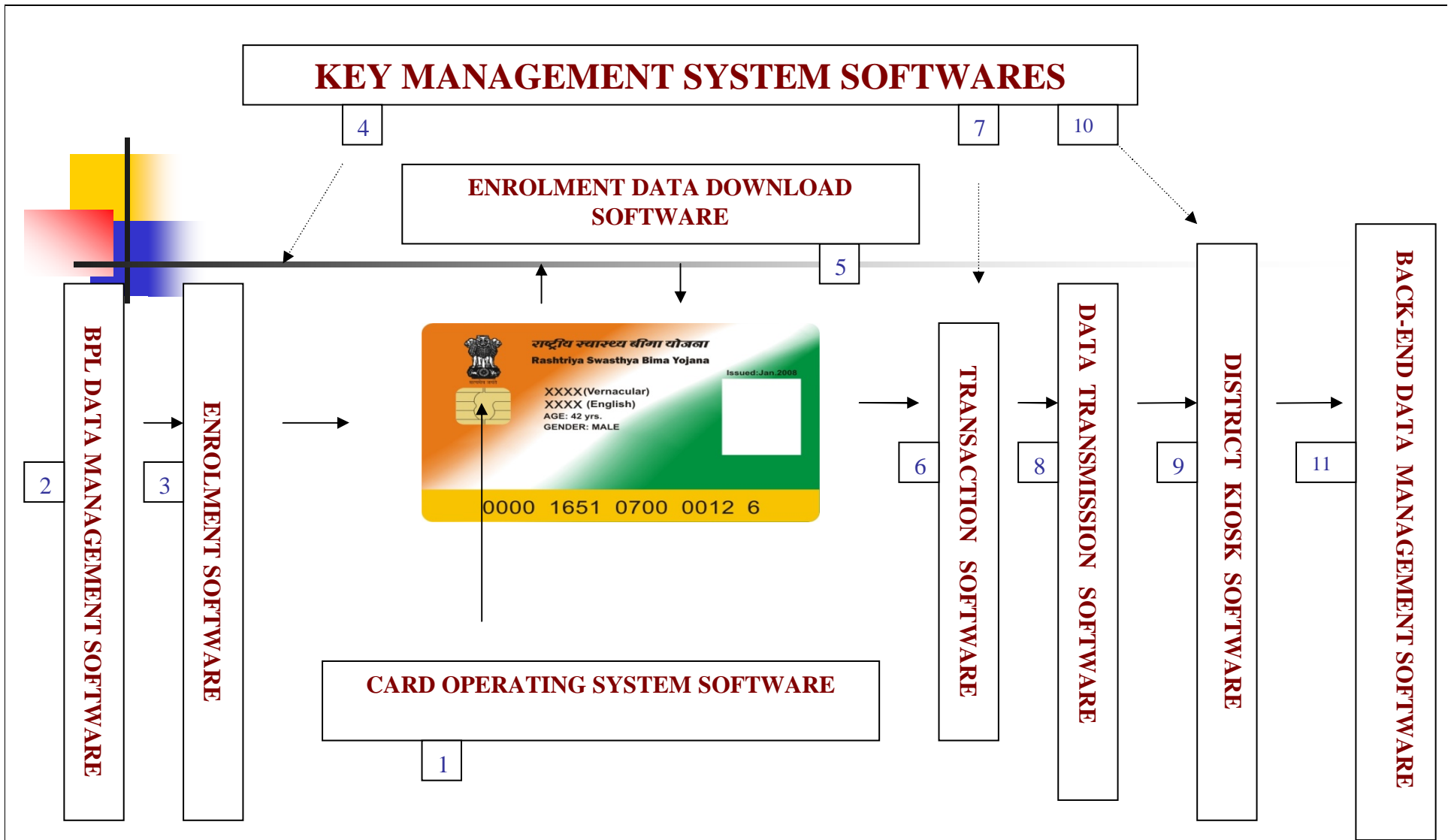
# WHAT HAS HAPPENED SO FAR?

## *IT Related Activities*

- Guidelines for Smart Card hardware and the operating software thereon finalized.
- Specifications for Smart Card handling devices finalized.
- Enrolment Software finalized and released.
- Specifications for Transaction Software released.
- Key Management System put in place with the assistance of NIC.
- Certification System put in place.
- Following task is underway:
  - Back-end data base management

# SMART CARD





**SMART CARD, I.T. APPLICATIONS & RSBY**



## **TASKS TO BE UNDERTAKEN (Contd.)**

### *Communication Strategy*

---

- **Reaching out to the State Governments.**
- **Workshops at the National, State and District levels.**
- **Film and literature on issue of Smart Card and its use.**
- **Training modules for intermediaries, health service officials and Government officials.**

# WHAT HAS HAPPENED SO FAR?

## *Response of the State Governments*

---

- Fifteen States have advertised.
- Approval already granted to the proposals from six States
- Smart Cards are being issued in the States of Haryana, Rajasthan and Delhi. More than 25,000 cards already issued.

# FIRST RECIPIENT OF SMART CARD

Village: *Chappar*, District: *Yamunanagar*, State: *Haryana*

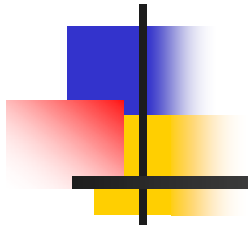




## **SOME UNIQUE FEATURES OF THE SCHEME**

---

- **IT tools being used for the poorest of the poor on a large scale.**
- **The BPL families are being empowered with a choice. They can choose from among several hospitals for treatment.**
- **Apart from fulfilling social objective, the scheme is based on a business model which is attractive to all participants.**
- **A Key Management System (KMS) is being used to ensure security of smart cards.**



*.....the journey so far has  
been tough but enjoyable.  
However, there is still a long  
way to go.*