

# **RASHTRIYA SWASTHYA BIMA YOJANA SCHEME** **IN THE UNION TERRITORY OF PUDUCHERRY**

## **INTRODUCTION**

With a view to providing health insurance coverage to the Below Poverty Line (BPL) workers in the Unorganised Sector and their family members the Government of India has launched Rashtriya Swasthya Bima Yojana Scheme (RSBY) (National health Insurance Scheme) to the Un-Organised sector workers belonging to the BPL categories and their families from 02-01-2007 and requested all the State Governments/Union Territories to implement the same in a phased manner.

## **ELGIBILITY**

The Scheme would cover the BPL workers and their families. A family comprises the House-hold head, spouse, and up to three dependents including children and the parents as per the data base. The beneficiaries will be issued Smart card for the purpose of availing medical treatment in the empanelled hospitals upto Rs.30,000/-.

## **BENEFITS:**

Under the scheme the BPL beneficiary has to contribute ₹ 30/- as registration/renewal fee per annum. The scheme provides for cashless coverage of all health services in the insured package. It also provides coverage for meeting pre and post hospitalization and surgical expenses up to ₹ 30,000/- per BPL family on day care basis and for ₹ 100/- per visit as transport allowance within a overall limit of ₹ 1000/- per annum. There is provision for pre and post hospitalization expenses for one day prior and 5 days after hospitalization.

## **SMART CARDS**

The Scheme will be implemented through the Insurance companies by providing electronics Smart cards to the beneficiaries. The Smart cards entitles the beneficiaries for cashless treatment in designated hospitals.

## **FUNDING PATTERN**

The Central Government will contribute 75% of the total annual premium of ₹ 750, subject to a maximum of ₹ 565 per family per annum and the Union Territory of Puducherry has to contribute 25% of the premium (i.e. ₹ 185/- per annum per family). The cost of issuance of Smart Card to the beneficiary will be borne by the Central Government. All the administrative and other expenses for implementing the scheme are to be met out by the Government of Puducherry.

## **COVERAGE OF THE SCHEME**

The Government of Puducherry has decided to cover RSBY Scheme to all unorganized sector workers belonging to BPL categories registered under the Pondicherry Building and Other Construction Workers Welfare Board and the Pondicherry Unorganised Labourers Welfare Society on pilot basis. The enlisted categories covered under RSBY Scheme in the Board and Society are as follows:-

### **Board:-**

1. Stone cutter or stone breaker or stone crusher
2. Mason or brick layer
3. Carpenter
4. Painter or warnisher
5. Fitter including bar bender
6. Plumber
7. Electrician

8. Mechanic
9. Well sinker
10. Welder
11. HeadMazdoor
12. Mazdoor
13. Spray man or mixer men
14. Wooden or stone packer(Road surfacing)
15. Well driver for removing silt
16. Hammer man
17. Thatcher
18. Maistry
19. Blacksmith
20. Sawyer
22. Pump Operator
23. Mixer Driver
24. Roller Driver
25. Kalasis or Sarang engaged in engineering constructions like heavy machinery/bridge work
26. Watchman
27. Mosaic polisher
28. Tunnel workman
29. Rock breaker and quarry Worker
30. Demolition worker
31. Site Supervisor
32. Marble Kadappa Stone Worker
33. Earth workers connected with construction work
34. Worker engaged in processing lime
35. Worker connected in anti-sea erosion work and engaged in construction of ports
36. Road Worker
37. Any other category of workers engaged in the construction or maintenance dams, bridge and roads.

**Society:-**

- 1) Taxi and Auto Drivers
- 2) Workers employed in Shops & Catering Establishments
- 3) Carpenters
- 4) Nathaswara Vidwans
- 5) Hair Dressers
- 6) Tailors
- 7) Cycle Rickshaw Drivers
- 8) Cobblers

- 9) Washermen
- 10) Goldsmith
- 11) Blacksmith
- 12) Brass Vessel Makers
- 13) Sculptors
- 14) Loading and Unloading workers
- 15) Tree climbers
- 16) Pottery workers
- 17) Coir workers
- 18) Toddy Neera Tappers
- 19) Bullock Cart Drivers
- 20) Thatcher
- 21) Cooks
- 22) Hawkers
- 23) Newspaper Vendors
- 24) Workers engaged in Bricks and Tiles manufacturing
- 25) Workers engaged in distribution of liquefied petroleum Gas Cylinder.

### **NODAL AGENCY**

The Government of Puducherry has nominated the Puducherry Building and Other Construction Workers Welfare Board as the “Nodal Agency” for implementation of the RSBY scheme. M/s. United India Insurance Company Ltd., Puducherry, is the Insurance provider.

### **HEALTH INSURANCE SCHEME SUPPORT CELL**

The Government of Puducherry has constituted Health Insurance Scheme Support Cell to prepare draft proposal on the schedule of treatment of diseases and hospitals to be empanelled under RSBY scheme. The Commissioner of Labour has been appointed as the Chairman of the Cell and the Labour Officer (Board) as Member Secretary.

### **MONITORING COMMITTEE**

A State level Inter- departmental Co-ordination and Monitoring Committee has been formed to closely co-ordinate and monitor the scheme. These committees will be consulted for periodic evaluation of the scheme. The Secretary to Govt. (Labour) has been appointed as the Chairman of the Committee and the Commissioner of Labour as Member Secretary.

### **TENDER EVALUATION COMMITTEE**

The Secretary to Govt. (Labour) is the Chairman of the Committee. To select the Insurance Company, Tenders were floated and finalized in favour of M/s. United India Insurance Company Limited, Puducherry. The approval of the Tender from the Government of India was received on 15.09.2011. The United India Insurance Company has quoted the lowest rate of ₹ 400 per annum per family. Out of which Central Share is ₹ 315 and the State Share is ₹ 85 per annum per family.

### **SELECTION OF THE INSURANCE PROVIDER**

Tender Evaluation Committee was constituted under the Chairmanship of the Secretary to Govt. (Labour). To select the Insurance Company, Tenders were floated and finalized in favour of M/s. United India Insurance Company Limited, Puducherry, who had quoted the lowest rate. The approval of the Tender was received on 15.09.2011 from the Government of India. **The United India Insurance Company has quoted the lowest rate of ₹ 400 per annum per family. Out of which Central Share is ₹ 315 and the State Share is ₹ 85.**

## **SOURCE OF BPL DATA**

In order to identify the BPL families among workers enrolled in the Construction Workers Welfare Board and the Puducherry Unorganised Labourers' Welfare Society an advertisement was given in newspapers and collected applications from the willing workers. Based on the data collected, the same list was sent to the Ministry of Labour and Employment, New Delhi for allotment of Unique Relationship Number. Accordingly 15,142 BPL workers covering 61,526 family members will be benefited under this scheme.

## **AGREEMENT WITH THE CENTRAL GOVERNMENT/INSURANCE COMPANY**

The MoU between the Central and the State Government was signed on 05.01.2012. The MoU between Insurance provider and the Nodal Agency was signed on 4.6.2012.

## **STATE LEVEL WORKSHOP**

A State Level Workshop on RSBY Scheme was conducted on 5.3.2012 to highlight its features to the core stakeholders so that there is role clarity and early rollout of the scheme. The Government of India has released an amount of Rs.1,25,000/- to conduct the workshop and the same was spent for the purpose and necessary Utilisation Certificate was sent to them.

## **APPOINTMENT OF DISTRICT KEY MANAGER AND FIELD KEY OFFICERS**

A Nodal Officer has been identified and appointed as District Key Manager. Similarly the Field Key Officers were also appointed.

## **DISTRICT LEVEL WORKSHOP**

Similarly a District Level Workshop was organized on 18.6.2012 to the Field Key Officers and District Key Manager.

## **SETTING UP OF STATE GRIEVANCE REDRESSAL COMMITTEE AND DISTRICT GRIEVANCE REDRESSAL COMMITTEE**

In order to attend to the grievances of various stakeholders at different levels under the Grievance Redressal System, a District Grievance Redressal Committee (DGRC) at District level and State Grievance Redressal Committee (SGRC) at State Level was also constituted in Puducherry Region vide Order No.315/PBCWWB/RSBY/2012, dated 24.8.2012.

## **INAUGURATION AND DISTRIBUTION OF SMART CARDS**

The Hon'ble Minister for Labour has inaugurated the RSBY Scheme on 22.6.2012 in Puducherry Region and distributed smart cards to the beneficiaries. As on 11.10.2012, 9488 (6737+2751 Board and Society BPL families covering 33,223 (21,861+11,361 Board and Society) family members were issued smart cards for availing treatment in the empanelled hospitals.

1. Sri Manakula Vinayagar Medical College & Hospital, Pondicherry
2. Aarupadai Veedu Medical College, Pondicherry.
3. Sri Venkateshwaraa Medical College Hospital & Research Centre, Pondicherry
4. Mahatma Gandhi Medical College & Research Institute, Pondicherry

Further, in order to extend the scheme to the (remaining left out candidates of Puducherry) Karaikal, Mahe and Yanam regions of this Union Territory, an advertisement seeking applications was released in the news papers for wide publicity. Hence, the issue and collection of filled in applications in the respective regions are under progress.

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