

RASHTRIYA SWASTHYA BIMA YOJANA (RSBY)

RSBY has been launched by Ministry of Labour and Employment, Government of India to provide health Insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs.30,000/- for most of the diseases that require hospitalization. Government has even fixed the package rates for the hospitals for a large number of interventions. Pre-existing conditions are covered from day one and there is no age limit. Coverage extends to five members of the family which includes the head of household, spouse and up to three dependents. Beneficiaries need to pay only Rs.30/- as registration fee while Central and State Government pays the premium to the insurer selected by the State Government on the basis of a competitive bidding.

Unique Features of RSBY

Business Model for all Stakeholders - The scheme has been designed as a business model for a social sector scheme with incentives built for each stakeholder. This business model design is conducive both in terms of expansion of the scheme as well as for its long run sustainability.

- Insurers
- Hospitals
- Government
- IT Intensive
- Portability
- Cash less and Paperless Intermediaries
- Robust Monitoring and Evaluation
- Safe and foolproof

RSBY involves a set of complex and inter-related activities. The broad sets of activities are given as follows:

Financing for RSBY

RSBY is a Government sponsored scheme for the BPL population of India. The majority of the financing, about 75 percent, is provided by the Government of India (GOI), while the remainder is paid by the respective State government. Beneficiaries need to pay only Rs.30/- as the registration fee. This amount shall be used for incurring administrative expenses under the scheme. The followings are involved in the implementation of the scheme;

- 1) Selection of Insurance Company
- 2) Preparation of BPL Data
- 3) Enrollment of Beneficiaries
- 4) Empanelment of Health Care Providers
- 5) Utilization of Services by Beneficiary
- 6) Claim Settlement
- 7) Portability of Smart Card
- 8) Monitoring and Evaluation

Current Status in the State (Odisha):

Out of 52,22,145 BPL families, 33,83,062 have been enrolled under the scheme. Currently 421 Government hospitals (including 3 Medical Colleges and Sisu Bhawan, Cuttack) and around 70 private hospitals are empanelled to provide service to the smart card holders across 30 districts of the State. Every Govt. Hospital is equipped with a RSBY helpdesk. As on 15.09.2013, around 2,44,098 card holders have taken benefits under the scheme with claim amount of Rs.74,69,98,282.