

Rashtriya Swasthya Bima Yojna (RSBY Scheme)

The Government of India in collaboration with the state governments has rolled out Rashtriya Swasthya Bima Yojna for providing health benefits to the Below Poverty Line (BPL) families on 1st April 2008 throughout the country. The scheme entails providing cashless treatment up to Rs. 30000/- to a BPL family per annum. Under this scheme, the definition of BPL family is a unit of five members which includes head of the family, spouse and three dependents. As per the scheme provisions, each enrolled BPL family is issued a smart card entitling the family to avail treatment from empanelled public as well as private hospitals. The scheme is being implemented through the duly selected Insurance Companies. The scheme is being funded on the sharing basis between centre and the states in the ratio of 75:25. A BPL family has to pay only Rs. Thirty towards registration fee. (<http://www.rsby.gov.in/> for detail provisions)

- In Punjab the Scheme was launched on 19 July, 2008. At the State Level, the scheme is being implemented through State Nodal Agencies.

The implementation stages are :

- 1st Phase (2008-09): Eight districts - Ferozepur, Patiala, Amritsar, Gurdaspur, Sangrur, Hoshiarpur, Jalandhar and Muktsar having total 2.72 lakh BPL families were taken up out of which 1.07 Lakh BPL families were issued smart cards under the scheme.
- 2nd Phase (2009-10): Remaining Twelve districts - Bathinda, Barnala, Moga, Faridkot, Mansa, Ludhiana, Ropar, Mohali, Fatehgarh Sahib, Kapurthala, Tarn Taran, and Nawanshahar having 1.81 lakh BPL families were taken up out of which 0.676 lakh BPL families were issued smart cards.

Administrative Set-Up :

- Nodal Agency - Punjab Health Systems Corporation
- **Coordination Committee:**
A standing coordination committee having members from the State Departments of Labour, Planning, Finance, Rural Development and

Panchayats and Local Govt. The committee mainly participates in tender evaluation process and holds review the progress of the scheme.

• **District Level Committee:**

Such committee having ADC(D), Civil Surgeon, Deputy Medical Commissioner, BDOs, DPRO and an insurance company representative/TPA stand constituted for monitoring of enrolment progress and solving local problems on day to day basis.

• **District Key Management Authority:**

The Deputy Medical Commissioners (Senior Doctors) have been designated as district nodal officers in each district.

Field Key officials:

A govt. official deputed to identify and verify the BPL families to be enrolled and issued Smartcards.

Main features:

- Smart card based health insurance cover of Rs. 30,000/- per family (a unit of five) per annum on a family floater basis.
- All pre-existing diseases to be covered.
- Hospitalization expenses, taking care of most of the illnesses, including maternity benefits.
- Transport cost of Rs. 100/- per visit with an overall limit of Rs. 1,000/- per annum.
- The use of smart card, makes the scheme truly cashless and providing portability to facilitate use by migrant labour.
- Issue of smart card to the beneficiary on the spot in the village itself.
- Provision for issue of split cards enabling migrant worker to carry one card along with him/her to his/her work place.
- Use of Information Technology (IT) applications for the poorest of the poor.
- Using both public and private service providers for delivering a wide package of services.
- Seeking contribution by way of registration fee, from the BPL beneficiary with a view to inculcating a sense of ownership in them.
- Allowing registration of BPL family members irrespective of their age.

Funding pattern:

Under this scheme, the contribution of Government of India is 75% of the premium payable. Additionally, the cost of smart card, estimated at Rs.60 is borne by the Central Government. The remaining 25% will be borne by the State Government. Rs. 30 is being paid by the beneficiary as registration fee per annum and this is retained by the state Nodal Agencies to administer the scheme.

Enrolment procedure:

After procuring BPL data from the district authorities, data is provided through Gol web site to the insurance company selected through competitive bidding. The company prepares enrolment plan in consultation with district authorities and enrolls the listed BPL families at village level enrolment camps as per plan. At enrolment stations, Photograph and finger print of each of five members of a listed BPL household gets captured through enrolment kit consisted of a laptop, printer, thumb reader and a camera and smartcard gets printed then and there at enrolment site and handed over to the family by collecting registration fee of Rs. 30/- per card. A prior hand publicity is carried out by the company as well as district functionaries to reach out to the BPL families for enrolment.

Usage of services:

A beneficiary (card holders) can avail free indoor treatment by producing his card to an empanelled hospital, anywhere in the state or the country. Almost all illness has been packaged and rates have been fixed and agreed by the Company as well as the hospitals.

Enrollment of Beneficiaries in PUnjab

S.No.	District	Year of Policy (e.g. First, Second)	Premium (With Service tax)	Enrollments Comment - Date	Total Target Families		Hospitals Empanelled	
					Total	Enrolled	Private	Public
1.	<u>Amritsar</u>	3	436.00	8.3.2011	32530	17171	54	7
2.	<u>Barnala</u>	2	495.00	23.3.2011	22036	11496	21	4
3.	<u>Bathinda</u>	3	410.00	29.9.2011	14305	7516	30	12
4.	<u>Faridkot</u>	3	-	29.9.2011	10821	4376	18	4

5.	<u>Fatehgarh Sahib</u>	2	545.90	26.11.2010	10453	6456	10	5
6.	<u>Ferozpur</u>	4	545.90	28.8.2011	53569	20731	16	6
7.	<u>Gurdaspur</u>	3	436.00	31.1.2011	33700	14399	21	10
8.	<u>Hoshiarpur</u>	3	395.28	18.4.2011	21765	11771	7	12
9.	<u>Jalandhar</u>	3	367.18	27.7.2011	19664	7809	22	11
10.	<u>Kapurthala</u>	2	395.28	11.4.2011	6915	4981	2	7
11.	<u>Ludhiana</u>	2	395.28	20.5.2011	30660	14508	29	14
12.	<u>Mansa</u>	2	436.00	9.12.2010	15874	13218	11	5
13.	<u>Moga</u>	3	411.00	31.8.2011	19303	8908	17	7
14.	<u>Mohali</u>	3	410.00	21.9.2011	8042	3624	11	7
15.	<u>Muktsar</u>	3	411.00	23.9.2011	21161	10073	17	5
16.	<u>Nawanshahr</u>	3	411.00	4.8.2011	5982	2983	6	5
17.	<u>Patiala</u>	4	545.90	30.9.2011	36026	16460	25	20
18.	<u>Rupnagar</u>	3	410.00	12.9.2011	7690	4028	12	5
19.	<u>Sangrur</u>	3	395.28	20.5.2011	43869	22122	8	10
20.	<u>Tarn Taran</u>	2	436.00	13.2.2011	33329	19349	17	9
	Total				447694	221979	354	165

Contacts

Nodal Agency

Nodal Agency Name : Punjab Health Systems Corporation
 Nodal Officer : Mrs. Raji P. Shrivastava
 Designation : Managing Director
 Fax : 01722266936
 Tel. No. :
 E-mail ID : md_phsc@yahoo.in

