

**GOVERNMENT OF INDIA**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**RAJYA SABHA**  
**QUESTION NO 21.04.2010**  
**ANSWERED ON**  
**RASHTRIYA SWASTHYA BIMA YOJANA .**

2855

Shri Tariq Anwar

Will the Minister of CO-OPERATIVE LABOUR AND EMPLOYMENT be pleased to state :-

- (a) whether it is a fact that recently Rashtriya Swasthya Bima Yojana has been introduced for poor workers;
- (b) if so, the details thereof; and
- (c) how it would be helpful to Below Poverty Line (BPL) workers?

**ANSWER**

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT

(SHRI HARISH RAWAT)

(a) to (c): The 'Rashtriya Swasthya Bima Yojana' was launched on 01.10.2007 to provide smart card based cashless health insurance cover to BPL families ( a unit of five) in the unorganized sector on family floater basis. The State Government/State Nodal Agency invites bids from the insurance companies (public & private) for implementation of the scheme in the State. Government of India contributes 75% of the annual premium and remaining 25% is borne by the State Governments. Additionally, cost of the smart card is also borne by the State Government. In case of North-East region and Jammu & Kashmir, the premium is shared in the ratio of 90:10. Administrative cost is borne by the State Governments.

The scheme became operational w.e.f. 01.04.2008. The scheme is presently being implemented in 22 States/Union Territories. More than 1.40 crore smart cards have been since then issued under the scheme. The benefits under the scheme include: Smart card based cashless health insurance cover of Rs. 30,000 to BPL families ( a unit of five) in the unorganized sector on family floater basis. All pre-existing diseases to be covered. Hospitalisation expenses, taking care of most of the illnesses including maternity benefit. Transportation cost of Rs. 100/- per visit with an overall limit of Rs. 1,000/- per annum.