

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 3771
TO BE ANSWERED ON 03.04.2025**

HEALTH INSURANCE FOR MIGRANT WORKERS

3771. SHRI SAMIRUL ISLAM:

Will the Minister of Labour and Employment be pleased to state:

- (a) whether Government has adopted a policy of health insurance for migrant workers;**
- (b) if so, in what manner migrant workers can apply for this particular insurance scheme;**
- (c) whether any State Government has a Migrant Workers' Development Board; and**
- (d) if so, name of the States?**

ANSWER

**MINISTER OF STATE FOR LABOUR AND EMPLOYMENT
(SUSHRI SHOBHA KARANDLAJE)**

(a) to (d): The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Services) Act, 1979 has been enacted to protect the interest of the migrant workers. The Act provides for registration of certain establishments employing Inter State Migrant Workers, licensing of contractors etc. Workers employed with such establishments are to be provided payment of minimum wages, journey allowance, displacement allowance, residential accommodation, medical facilities and protective clothing etc.

AB-PMJAY currently provides free healthcare access up to Rs. 5 lakh per eligible beneficiary family per year for secondary and tertiary care hospitalization in 27 different medical specialties corresponding to 1961 procedures. Regular updation such as inclusion of new procedures, empanelment of new hospitals, inclusion of new beneficiaries and other improvements are done in the scheme as per requirements from time to time. Many of the States and Union Territories (UTs) implementing AB-PMJAY have further expanded the beneficiary base at their own cost under the scheme using non-SECC data sources (including National Food Security Act, State specific datasets).

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The enrolment process for obtaining Ayushman card under the scheme is application-based, which is a continuous process allowing registration throughout the year. Enrollment may be done through mobile phone application (Ayushman App), web portal (beneficiary.nha.gov.in) or at the nearby empanelled hospital or Common Service Centre. The feature of self-registration is also available in the above mentioned application. In addition to this, beneficiaries may call National toll free helpline (14555) for any assistance/queries. Migrant workers can also apply as per eligibility conditions.

On 29.10.2024, Government of India expanded Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) to provide free treatment benefits of up to ₹5 lakh per year to all senior citizens aged 70 years and above, irrespective of their socio-economic status through Ayushman Vay Vandana card.

Ministry of Labour & Employment launched the eShram portal (eshram.gov.in) on 26th August 2021 for creation of a comprehensive National Database of the Unorganised Workers (NDUW), including migrant workers, seeded with Aadhaar. eShram portal is meant to register and support the unorganised workers including migrant workers by providing them a Universal Account Number (UAN) on a self-declaration basis.

In keeping with the vision of the Budget Announcement, 2024-25, on developing eShram as a "One-Stop-Solution" for unorganized workers to have access to various social security schemes, Ministry of Labour and Employment launched the eShram-"One-Stop-Solution" on 21st October 2024. eShram-"One-Stop-Solution" entails integration of different social security/ welfare schemes at single portal i.e. eShram. This enables unorganised workers, including migrant workers, registered on eShram to access social security schemes and see benefits availed by them so far, through eShram.

So far, 13 schemes of different Central Ministries/Departments have already been integrated/ mapped with the eShram including Pradhan Mantri Street Vendors Atmanirbhar Nidhi (PM-SVANidhi), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), National Family

Benefit Scheme (NFBS), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Awas Yojana – Gramin (PMAY-G), Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Pradhan Mantri Awas Yojana- Urban (PMAY-U) and Pradhan Mantri Matsya Sampada Yojana (PMMSY), Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY).

“Labour” is in the Concurrent List of the Constitution of India. States/ UTs Governments can set up migrant workers’ development boards.
