

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**LOK SABHA
UNSTARRED QUESTION NO. 4278
TO BE ANSWERED ON 11TH AUGUST, 2017**

HEALTH INSURANCE SCHEME FOR UNORGANISED WORKERS

**4278. SHRI J.J.T. NATTERJEE:
SHRI C. MAHENDRAN:**

Will the Minister of **HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether the Government has any health insurance schemes for unorganised workers including migrant workers in the country;
- (b) if so, the details thereof;
- (c) whether the Government has any social security portfolio/schemes for migrant labourers in the country;
- (d) if so, the details thereof;
- (e) whether the State Governments have their own policies in this regard; and
- (f) if so, the details thereof?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND
FAMILY WELFARE
(SHRI FAGGAN SINGH KULASTE)**

(a) & (b): Rashtriya Swasthya Bima Yojana (RSBY) is a centrally sponsored scheme to provide health insurance coverage to Below Poverty Line (BPL) families and 11 other defined categories of Unorganized Workers namely Building and Other Construction Workers, licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation Workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers. Beneficiaries under this scheme need to pay only Rs. 30 as registration fee at the time of enrolment. Each family enrolled in the scheme is entitled to hospitalization benefits of upto INR 30,000 per annum including maternity benefits on a family floater basis (a unit of five) in empanelled hospitals (includes both private and public). Pre-existing conditions are covered from day one and there is no age limit. Transportation Cost upto Rs 100 is also provisioned under the scheme.

Senior Citizens Health Insurance Scheme (SCHIS) as top up over existing RSBY scheme has been implemented from 01.04.2016 for senior citizens aged 60 years and above. SCHIS provides enhanced coverage of Rs. 30,000 per senior citizen in the family enrolled under RSBY.

(c) & (d): There are no specific social security portfolio/schemes for migrant labourers. However, migrant labourers are being covered by various social security schemes such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM). The details are annexed.

(e) & (f): Central Government does not maintain record centrally in this regard.

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

MGNREGA aims at enhancing livelihood security of households in rural areas of the country by providing atleast one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It is being implemented all over the rural area of the country. This scheme is implemented by State Governments and UT Administrations.

2. Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

DAY-NULM is a mission-mode approach to urban livelihood in order to address occupational and social vulnerabilities by creating opportunities for skill development leading to market-based employment and helping them to set up self employment ventures by facilitating access to suitable spaces, institutional credit and social security. The primary target of DAY-NULM is urban poor including the urban homeless. It has seven components:

- i. Social mobilization and Institution Development (SM&ID)
- ii. Capacity Building and Training (CB&T)
- iii. Employment through skills Training and Placement (EST&P)
- iv. Self-Employment Programme (SEP)
- v. Scheme for Shelter for Urban Homeless (SUH)
- vi. Support to Urban street Vendors (SUSV)
- vii. Innovative and Special Projects (I&SP)