

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA**

**UNSTARRED QUESTION NO. 2285
TO BE ANSWERED ON 02.12.2019
HEALTH INSURANCE FOR UNORGANISED SECTOR**

**2285. SHRIMATI PRATIMA MONDAL:
SHRI NABA KUMAR SARANIA:**

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

- (a) whether the Government has launched any Health Insurance Scheme for the Below Poverty Line (BPL) families in the country and if so, the details thereof;**
- (b) whether unorganised sector's workers are also covered under the said scheme and if so, the details thereof;**
- (c) whether the workers of tea plants are covered under the said scheme and if so, the details thereof;**
- (d) the list of existing schemes for the unorganised sector; and**
- (e) whether the Government intends to bring a comprehensive legislation for the unorganised sector and if so, the details thereof and the estimated time for introduction?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) to (c): The Ayushman Bharat Pradhan Mantri–Jan Arogya Yojna (AB PM-JAY) is an entitlement-based scheme. The eligible beneficiaries approx. 10.74 crore families which is 40% of the total population have been identified from Socio Economic and Caste Census (SECC) database by applying the following criteria:

- I. In Rural Area Deprivation criteria applied are:- Only one room with kucha walls and kucha roof (D1), No adult member between age 16 to 59 (D2), Female headed households with no adult member (D4), SC/ST households (D5) and Landless households deriving major part of their income from manual casual labour (D7).**
- II. In Urban Areas the following Occupational categories families are eligible:-**
 - 1. Ragpicker**
 - 2. Beggar**
 - 3. Domestic worker**

- 4. Street vendor/Cobbler /hawker /other service provider working on streets**
- 5. Construction worker/Plumber/Mason/Labour/Painter/Welder/Security guard/Coolie and other head-load worker**
- 6. Sweeper/Sanitation worker/Mali**
- 7. Home-based worker/Artisan/Handicrafts worker/Tailor**
- 8. Transport worker/Driver/Conductor/Helper to drivers and conductors/Cart puller/Rickshaw puller**
- 9. Shop worker/Assistant/Peon in small establishment/Helper/Delivery assistant/Attendant/Waiter**
- 10. Electrician/Mechanic/Assembler/Repair worker**
- 11. Washer-man/Chowkidar**

The unorganised workers who satisfy the above mentioned criteria, are only covered under the AB PM-JAY scheme. Workers of tea plants as category is not covered under the Scheme. However, if any of the family member of worker of tea plants fulfils the above Rural and Urban criteria, such a family will be eligible to take benefit under the scheme.

(d): In order to provide social security benefits to the workers in the unorganised sector, Government enacted the Unorganised Workers' Social Security Act, 2008. This Act stipulates formulation of suitable welfare schemes for unorganised workers on matters relating to: (i) life and disability cover, (ii) health and maternity benefits, (iii) old age protection and (iv) any other benefit as may be determined by the Central Government. Life and disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to the unorganised workers depending upon their eligibility. The health and maternity benefits are addressed through Ayushman Bharat scheme. For old age protection in the form of monthly pension, Ministry of Labour & Employment has launched Pradhan Mantri Shram Yogi Maan-dhan Yojana which is a voluntary and contributory pension scheme for providing monthly minimum assured pension of Rs. 3,000/- on attaining the age of 60 years. The unorganised workers in the age group of 18-40 years whose monthly income is Rs. 15,000/- or less and not a member of EPFO/ESIC/NPS can join the scheme. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

(e): Draft code on Social Security, 2019 has been prepared by amalgamating, simplifying and rationalizing the relevant provisions of the existing Nine Central Labour Acts relating to social security for organised and unorganised sector workers which aims towards expansion of coverage of social security. Presently, the draft code on Social Security 2019 is under pre-legislative consultative process.