Rashtriya Swasthya Bima Yogna

State Institute of Health & Family Welfare, Jaipur
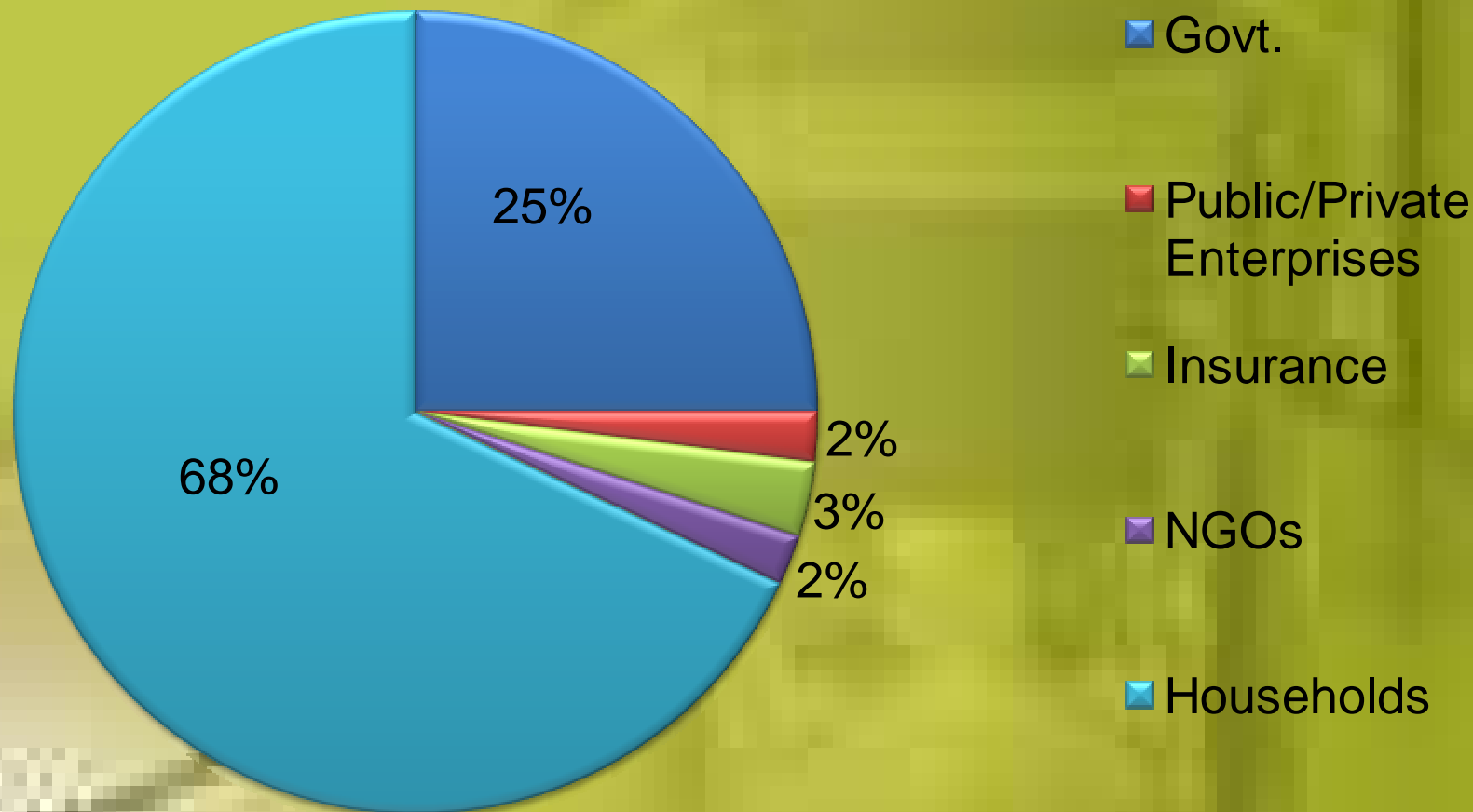
Why RSBY: Need

- ➢ Inadequate public health infrastructure
- ➢ Socioeconomic conditions
- ➢ Inability to deal with medical emergencies due to financial crisis
- ➢ Heavy expenditure on medical care and hospitalization
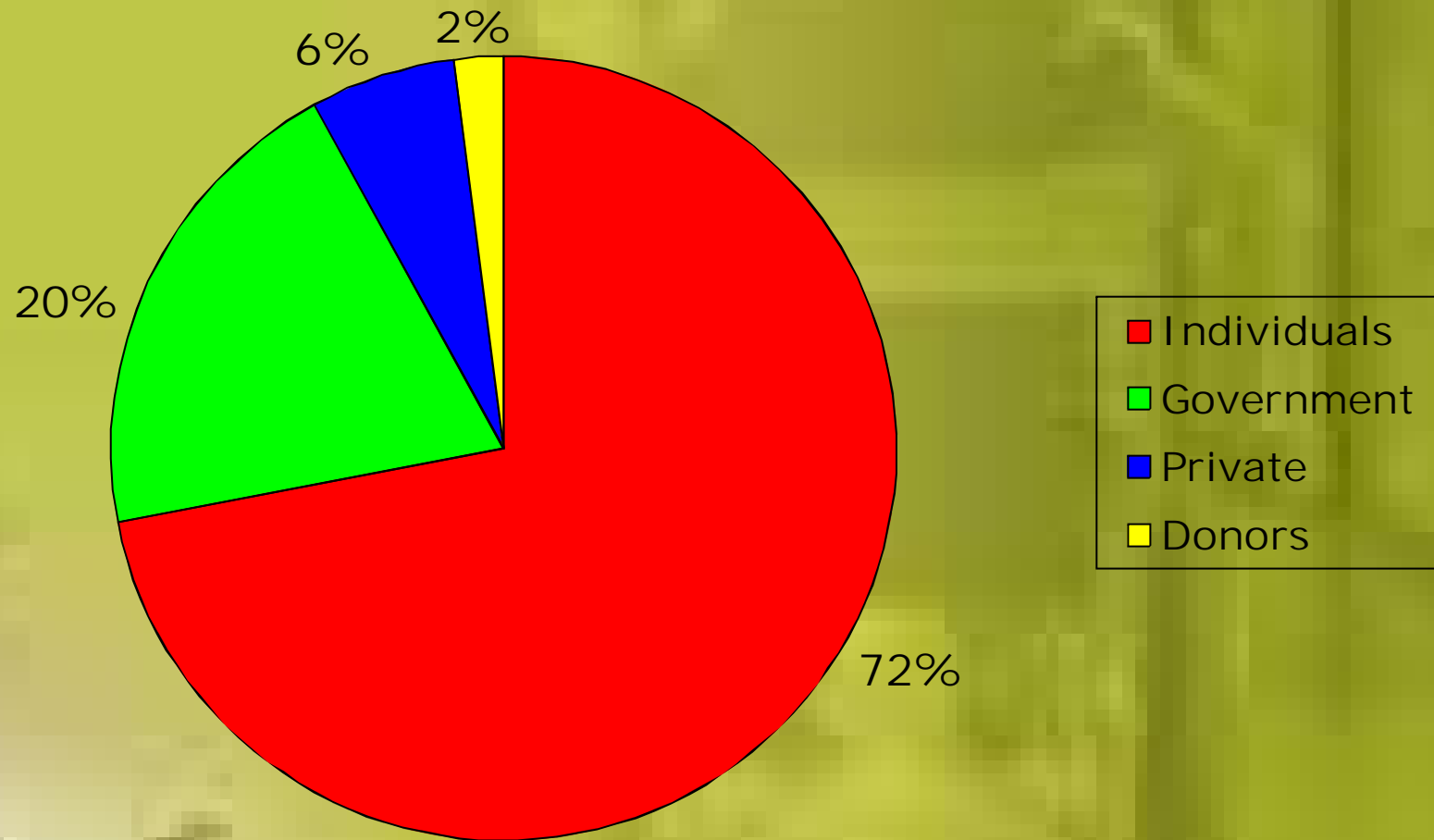- ➢ Recourse to adequate and competent treatment

Share in health care spending
Source: CBHI, NHP, 2006
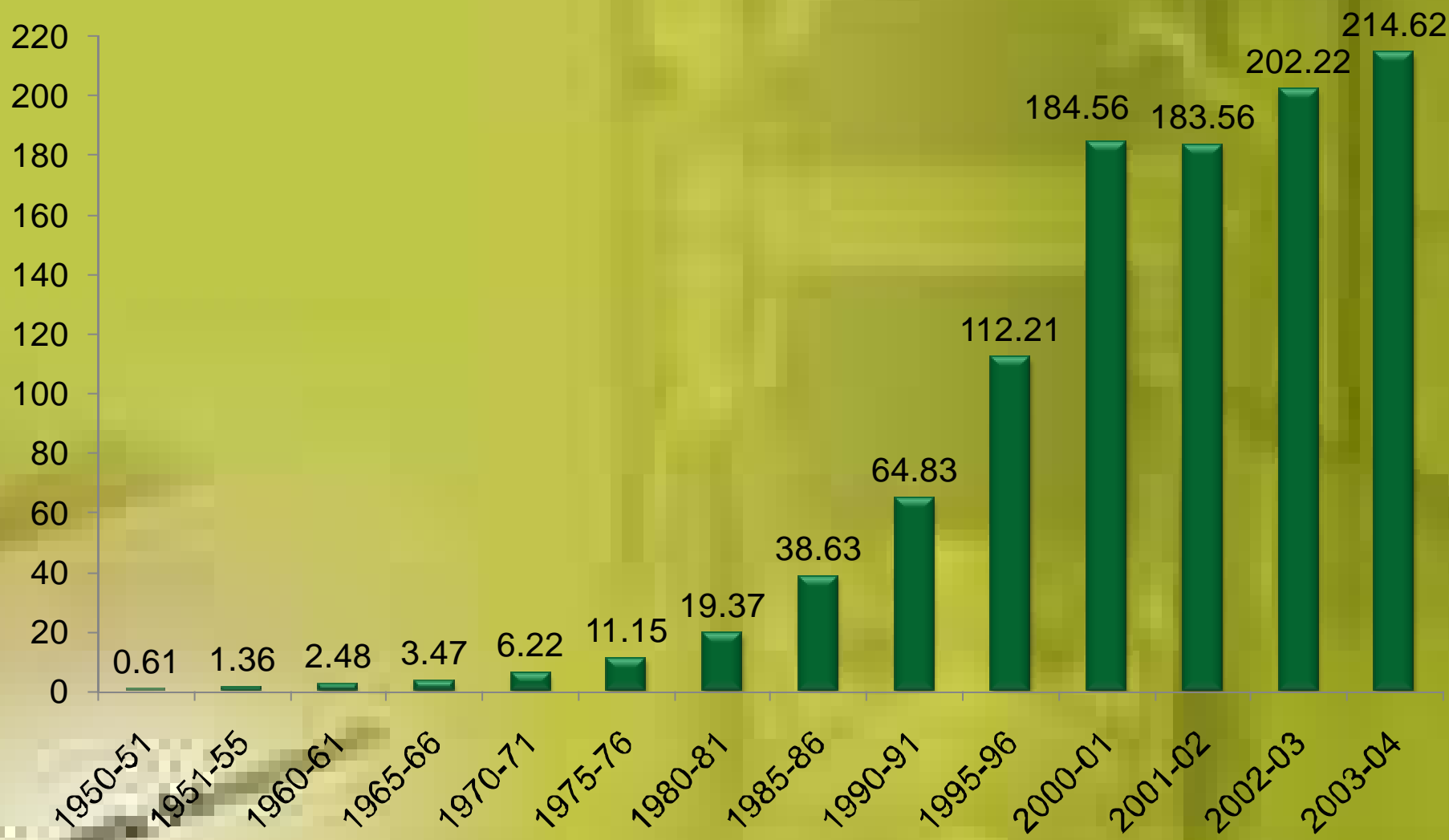

- Govt. — 25%
- Public/Private Enterprises — 2%
- Insurance — 3%
- NGOs — 2%
- Households — 68%

Health Financing in India

Legend:
- Individuals
- Government
- Private
- Donors

72% — Individuals
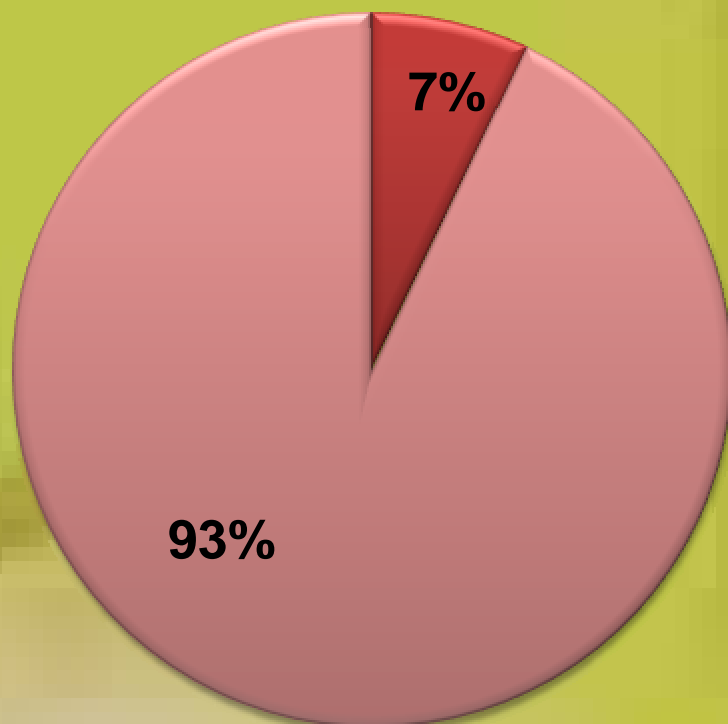20% — Government
6% — Private
2% — Donors

Per Capita Public Exp. on Health
Source: CBHI, NHP, 2006

India: Composition of Workforce

7%

93%

◼ ORGANIZED   ◻ UNORGANIZED

Characteristics of unorganized sector

➢ Poor
➢ Self Employed
➢ Illiterate
➢ Migratory
➢ Lack of Skills

RSBY: Objective

To provide protection & health insurance to BPL households from financial liabilities arising out of health shocks that involve hospitalization.

Unique Features of the Scheme

- ➤ Empowering the beneficiary
- ➤ Safe and foolproof
- ➤ Portability
- ➤ Cash less and Paperless transactions
- ➤ Robust Monitoring and Evaluation
- ➤ Business Model for all Stakeholders
  - ➤ Insurers
  - ➤ Hospitals
  - ➤ Intermediaries
  - ➤ Government

Funding Pattern

- **GoI Contribution**: 75% of the estimated annual premium of Rs.750
- Smart card cost-Central Government
- **State Contribution**: 25% of the annual premium
- **Beneficiary Contribution**: Rs. 30 per annum as registration/renewal fee
- The administrative and other related cost -State Governments

Eligibility

➢ Unorganized sector workers

➢ BPL category and their family members (Max. five)

Benefits

➢ Rs 30,000 per BPL family

➢ Coverage of hospitalization

➢ Surgeries

➢ Cashless

➢ Provision of Smart Card

➢ Provision of pre and post hospitalization expenses

➢ Transport allowance @ Rs.100 per visit maximum of Rs 1000

Approval and Monitoring Committee

i)	Joint Secretary/Director General Labour Welfare, Ministry of Labour & Employment	Convener
ii)	Representatives of Ministry of Finance	Member
iii)	Representatives of Ministry of Health and Family Welfare	Member
iv)	Representatives of Planning Commission	Member

Setting up of Technical Cell

➢ To plan the insurance scheme

➢ Workout financial implication and other details

➢ Assist in the preparation of pilot projects

➢ Assist in the effective implementation

➢ Monitor and evaluate the implementation of the project

Operationalizing the Scheme

➢ Signing of MOU between the Central and the State Govt.

➢ Contract between the State Govt. and the Insurance Provider

➢ Defining a process for system conformance

➢ Setting up of a Central KMS

➢ Development of a Uniform application

➢ Availability of a Robust Backend system for data transmission & MIS

➢ Designate a Central Nodal officer

- Identification of Insurance agency
- BPL data base
- Enrollment of Beneficiaries and Delivery of Smart Card to commence
- Empanelment of Government and private institutions
- Payment of insurance premium to the insurance service provider
- Delivery of health service

Selection of Insurance Provider

- ➢ Registered with **IRDA**

- ➢ Should have full-fledged establishment and experience

- ➢ Atleast one year experience in catering Health Insurance of 50,000 families or more

Implementing Agency

The State Government is determine the implementing agency.
It can be:-

➢Autonomous body

➢State Government Department

➢A Cooperative Society

➢An NGO

Smart Card

Features of Smart Card

- ➢ Unique Identification

- ➢ Claims Processing

- ➢ Enable product innovation

- ➢ Stores

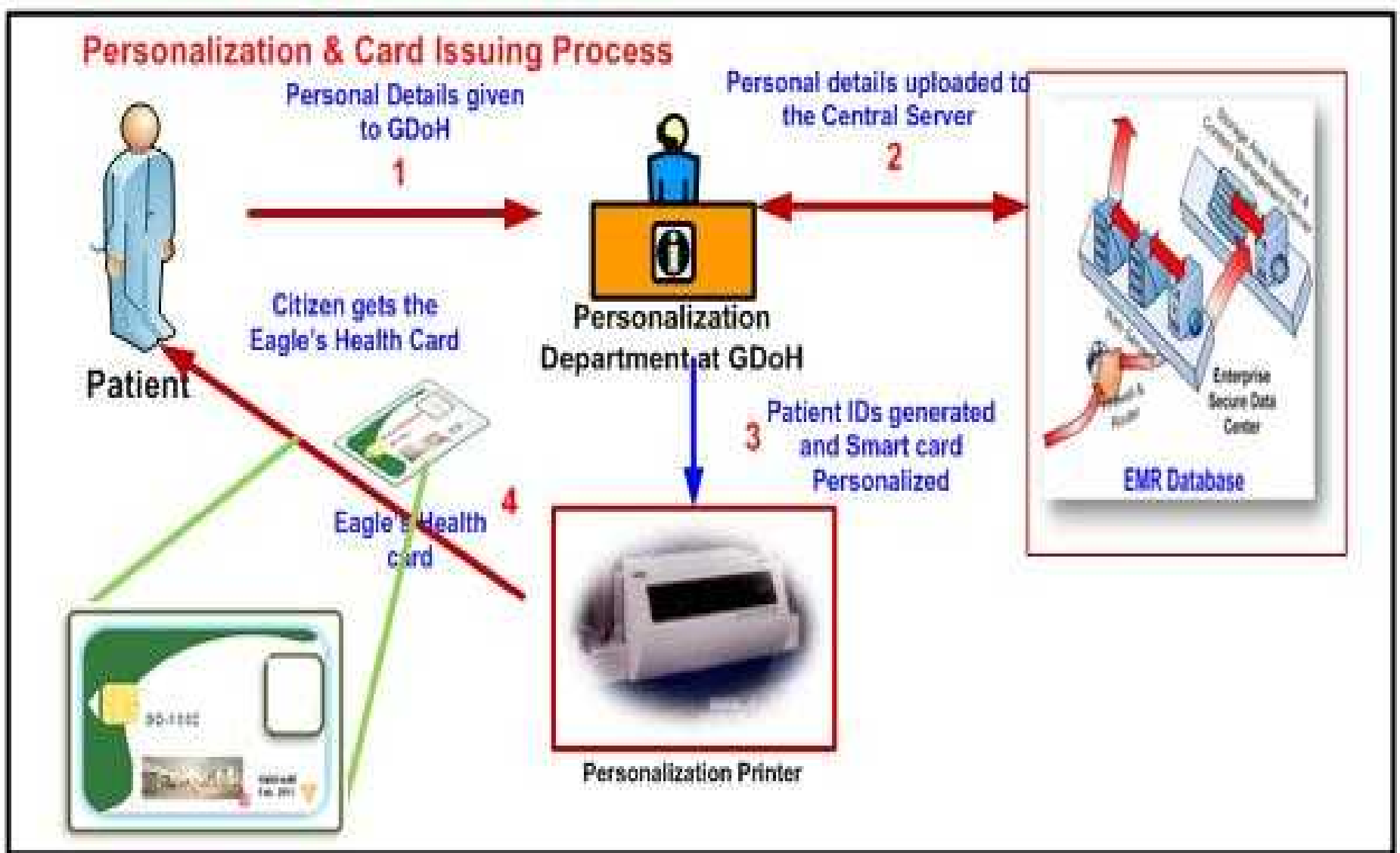- ➢ Supports

Enrolment

Photograph of the Head of the Family

KFO Confirmation

Thumb Impression of all members

Smart Card Registration Process

Personalization & Card Issuing Process

Personal Details given to GDoH
1

Personal details uploaded to the Central Server
2

Citizen gets the Eagle's Health Card

Patient

Personalization Department at GDoH

Patient IDs generated and Smart card Personalized
3

EMR Database
Enterprise Secure Data Center

Eagle's Health card
4

Personalization Printer

Key Management System

KMS is the basic requirement for implementing smart card security.

It provides following:

➢ Authenticity of card

➢ Protection against un-authorized tampering of data

How to Use Card

Patient

Go To Hospital

Shows Card

Go To Doctor

Advise Hospitalization

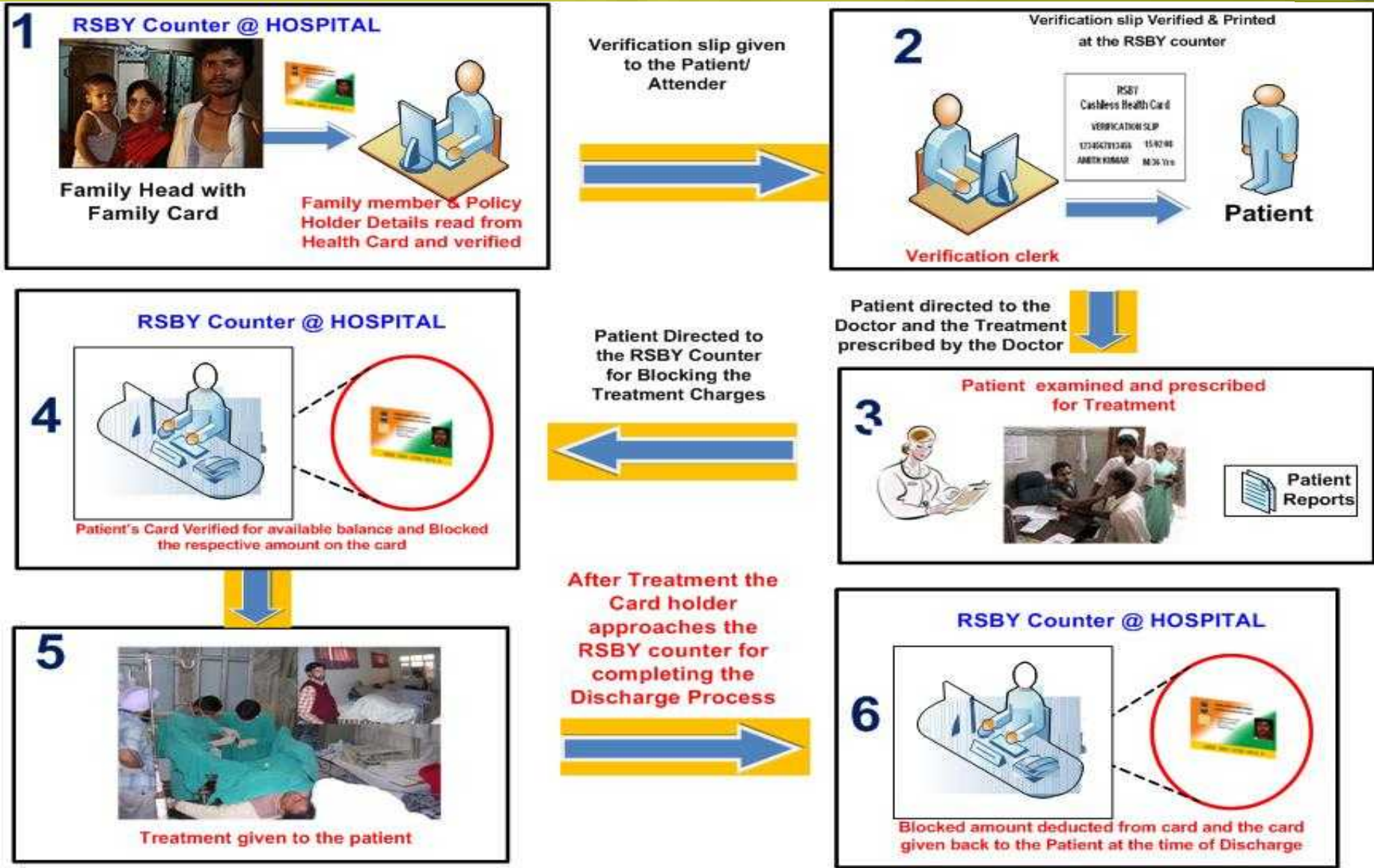After Treatment Again Thumb Impression is Taken and updated in System

RSBY COUNTER

Verifies Thumb Impression Check Limit and issue Slip

Process Card

Process Overview

Monitoring and Evaluation

➢ The Central & State Government

placed a well defined mechanism & cell

for monitoring and evaluation at the

time of project implementation

Progress so far

Scheme being implemented in 4 districts-

➢ Bikaner

➢ Barmer

➢ Jhalawar

➢ Rajsamand

Thank You

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www. Sihfwrajasthan.com
or
contact : Director-SIHFW

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sihfwraj@yahoo.co.in