

## UPSC Civil Services Examination

### UPSC Notes GS-II

#### Topic: Rashtriya Swasthya Bima Yojana (RSBY)

Rashtriya Swasthya Bima Yojana (RSBY) was launched by the Ministry of Labour and Employment along with Government of India to provide health insurance coverage for the families belonging to the below poverty line and other unrecognised sector workers.

#### What is RSBY Scheme?

RSBY scheme is a National Health Insurance Programme run by the Government of India. This scheme aims at providing cashless insurance to the BPL category for hospitalisation in public as well as private hospitals. The Rashtriya Swasthya Bima Yojana started on April 1, 2008, and was a project controlled by the Ministry of Labour and Employment. On 1st April 2015, it came under the Ministry of Health and Family Welfare.

According to the reports of February 2014, a total of 36 million families have been enrolled under the RSBY Scheme.

#### Benefits of RSBY Scheme

- The Beneficiaries under this scheme are provided with insurance coverage up to Rs. 30,000 per annum on family floater basis and extends to maximum five members of the family including the head of the household, spouse and up to three dependants.
- The beneficiaries are provided with a biometric-enabled smart card.
- The Central Government of India provides 75% of the estimated annual premium and 90% contribution for J&K and the North-eastern states.
- 25% of the total annual premium and 10% in case of J&K and the North-eastern states is provided by the State Governments.
- It provides cashless insurance coverage for all health services and hospitalization.

- Providing one-day prior pre-hospitalization expenses and 5 days post-hospitalization expenses along with transport allowances.

## Features of the RSBY Scheme

The RSBY scheme differs from other government schemes in various aspects:

1. Information Technology (IT) Intensive – IT applications are used on a large scale for the issue of a biometric-enabled smart card for every beneficiary family included under the RSBY Scheme. This smart card contains their fingerprints and photographs. The hospitals under the RSBY are IT enabled and are also connected to the server located at the district level.
2. Empowering the beneficiary by providing BPL households with the freedom to choose between public and private hospitals.
3. A key feature of RSBY is that the beneficiary under the Rashtriya Swasthya Bima Yojana Scheme in a particular district of any state will be able to use his or her smart card in any of the RSBY empanelled hospital across the country.
4. The use of the biometric-enabled smart card and a key management system makes the RSBY scheme safe and secure. The key management system in RSBY ensures that the card is handed over to the correct beneficiary and accountability is ensured in terms of issuance and usage of the smart card. With the biometric-enabled Smart Card, it is ensured that only the real beneficiary uses the smart card.
5. RSBY is a business model for all stakeholders in the social sector scheme with incentives to provide treatment to a large number of beneficiaries since it is paid according to per beneficiary treated.