

## Rashtriya Swasthya Bima Yojana (RSBY)

Rashtriya Swasthya Bima Yojana (RSBY) was launched by the Ministry of Labour and Employment (now comes under the Ministry of Health & Family Welfare) to provide health insurance coverage for the families belonging to the below the poverty line and other unorganised 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.

To know more about other [Government Schemes](#), visit the linked article.

#### 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.

Rashtriya Swasthya Bima Yojana is an important [current affairs](#) topic for the civil services examination. The candidates can also download the notes PDF at the end of this article.

### 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. The scheme has been designed as a business model for a social sector scheme, with incentives built for each stakeholder. This business model design is conducive both in terms of expansion of the scheme and for its long-run sustainability.

To know how the [National Pension Scheme](#) is part of the RSBY, visit the linked article.

## Who all are eligible under RSBY?

- Unorganized sector workers belonging to BPL category and their family members (a family unit of five) shall be the beneficiaries under the scheme
- It will be the responsibility of the implementing agencies to verify the eligibility of the unorganized sector workers and their family members who are proposed to be benefited under the scheme
- The beneficiaries will be issued smart cards for the purpose of identification

## RSBY – Smart Card

Smart card is used for a variety of activities like identification of the beneficiary through photograph and fingerprints, information regarding the patient. The most important function of the smart card is that it enables cashless transactions at the empanelled hospital and the portability of benefits across the country. The authenticated smart card shall be handed over to the beneficiary at the enrollment station itself.