

# **Rashtriya Swasthya Bima Yojana Jharkhand**

## **The Rashtriya Swasthya Bima Yojana (RSBY)**

This scheme was launched by the Ministry of labour and Employment, Government of India and came into force on April 01, 2008.

The Government of Jharkhand implemented this scheme from (DATE, MONTH AND YEAR)

For people living below the poverty line, an illness not only represents a permanent threat to their income earning capacity, in many cases it could result in the family exhausting their savings, falling into debt trap, cutting expenditure on children's education. This fear of debt trap can be a factor for them to send their child to work.

This tragic outcome can be averted with the RSBY, as it provides succour through a health insurance that shares the risk of major health shock.

(Source: [http://www.rsby.gov.in/about\\_rsby.aspx](http://www.rsby.gov.in/about_rsby.aspx))

### **Objective**

To provide protection to BPL households from financial liabilities arising out of health shocks that involves hospitalisation.

### **Entitlements**

- Beneficiaries are entitled to hospitalisation coverage upto Rs 30,000/ for most of the diseases that require hospitalisation
- Pre existing conditions are covered from day one
- No age limit

### **Beneficiaries**

Enrolled Below Poverty Line (BPL) families

The scheme has family coverage for up to five persons- the head of the household, spouse and up to three dependents.

The beneficiary has to pay a registration fee of Rs 30/-

### **Enrollment of beneficiaries Year 01**

S.No.	District	Year of Policy (e.g. First, Second)	Premium (With Service tax)	Enrollments Comment - cement Date	BPL Families		Hospitals Empanelled	
					Total	Enrolled	Private	Public
1.	<u>Deoghar</u>	1	561.00	20.5.2009	76960	46401	3	12
2.	<u>Dhanbad</u>	1	561.00	10.3.2009	299595	90330	20	8
3.	<u>Dumka</u>	1	442.30	11.2.2010	127747	88480	-	-
4.	<u>Garhwa</u>	1	561.00	21.10.2008	194373	91232	7	1
5.	<u>Giridih</u>	1	442.30	17.5.2010	250565	6718	-	-
6.	<u>Gumla</u>	1	442.30	17.5.2010	87503	4252	-	-
7.	<u>Pashchimi Singhbhum</u>	1	561.00	8.1.2009	269488	79854	4	1
8.	<u>Purbi Singhbhum</u>	1	442.30	1.2.2010	148812	76735	1	8
9.	<u>Ranchi</u>	1	561.00	5.1.2009	426013	80543	51	2
Total					1881056	564545	86	32

### Enrollment of beneficiaries Year02

S.No.	District	Year of Policy (e.g. First, Second)	Premium (With Service tax)	Enrollments Comment - cement Date	Total Target Families		Hospitals Empanelled	
					Total	Enrolled	Private	Public
1.	Bokaro	2	337.00	14.9.2011	124620	51673	16	6
2.	Chatra	2	337.00	3.10.2011	104463	46214	17	6
3.	Deoghar	3	450.00	6.9.2011	83686	39200	5	11
4.	Dhanbad	3	450.00	10.9.2011	121223	94712	20	11

5.	Dumka	2	376.00	2.10.2011	125303	90856	5	10
6.	Garhwa	3	450.00	2.10.2011	217426	54469	10	4
7.	Giridih	2	376.00	14.9.2011	188236	109414	9	16
8.	Godda	2	337.00	23.10.2011	98965	26213	4	9
9.	Gumla	3	376.00	1.10.2011	87546	43138	7	17
10.	Hazaribag	1	337.00	02.10.11	156066	98733	10	10
11.	Jamtara	2	450.00	1.11.2011	82097	49669	4	4
12.	Khunti	3	450.00	1.10.2011	39120	19996	7	8
13.	Kodarma	1	337.00	29.11.11	34426	26665	1	6
14.	Latehar	1	442.30	13.1.2011	65642	31851	4	7
15.	Lohardaga	2	376.00	13.9.2011	26675	18454	8	5
16.	Pakaur	2	337.00	29.12.2011	129710	48999	5	12
17.	Palamu	2	376.00	1.10.2011	258732	73900	14	28
18.	Pashchimi Singhbhum	2	442.30	5.10.2011	148744	28799	8	31
19.	Purbi Singhbhum	2	376.00	1.11.2011	148810	72267	14	17
20.	Ramgarh	1	337.00	1.3.2012	93984	54002	1	4
21.	Ranchi	3	450.00	1.9.2011	163758	84687	57	18
22.	Sahibganj	2	442.30	3.10.2011	148168	40745	7	2
23.	Saraikela	2	450.00	14.10.2011	160068	34162	4	8
24.	Simdega	2	376.00	13.9.2011	71633	38132	2	12
Total					2879101	1276950	239	262



