



Guidelines for Extension of RSBY to Beedi Workers

Under Rashtriya Swasthya Bima Yojana (RSBY)

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GUIDELINES FOR EXTENSION OF RSBY TO BEEDI WORKERS

1. Coverage

RSBY Coverage is extended to all beedi workers registered under the Beedi Workers Welfare Fund and issued identity cards by the Welfare Commissioner Ministry of Labour & Employment/ State Government.

2. Extension of Rashtriya Swasthya Bima Yojana (RSBY) to Beedi Workers

Benefits under the scheme include:

- i. Smart card based cashless health insurance cover of ₹ 30,000 per annum for a family of five on family floater basis.
- ii. All pre-existing diseases to be covered.
- iii. Hospitalization expenses, taking care of most of the illnesses, including maternity benefits.
- iv. Transportation cost of ₹ 100 per visit with an overall limit of ₹ 1,000 per annum.

2.1 Financial Implications

Under the scheme, contribution of Government of India is 75% of the estimated annual premium of ₹ 750, subject to a maximum of ₹ 565 per family per annum. Additionally, the cost of smart card estimated at ₹ 60 is borne by the Central Government. Remaining 25% is borne by the State Government. In case of States in the North Eastern Region and Jammu & Kashmir, the Central Government share is 90%. ₹ 30 is being paid by the beneficiary as registration/ renewal fee per annum.

2.2 Implementation Mechanism

- The State Government to take policy decision to implement the scheme and commit the State share of premium under RSBY.
- Identify agencies/ organizations for the purpose of registering beedi workers and prepare soft version of the data of beedi workers in the format under RSBY as per the guidelines prescribed (under data preparation guidelines on the RSBY web site, www.rsby.gov.in).

- This data, along with the commitment to contribute its share of premium, shall be forwarded to the State Nodal Agency (SNA) implementing RSBY in the State. (Where RSBY is yet to be implemented, the State Government will either nominate an existing independent legal entity or create one for the purpose).
- The procedure to be followed by the SNA for selection of insurance company and the process thereafter would be same as for the ongoing RSBY and the policy period co-terminus with it.
- The SNA will furnish the proposal for extending RSBY to beedi workers for consideration of the Approval and Monitoring Committee of the Central Government.