



Guidelines for Extension of RSBY to Building & Construction Workers

Under Rashtriya Swasthya Bima Yojana (RSBY)

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GUIDELINES FOR EXTENSION OF RSBY TO BUILDING & CONSTRUCTION WORKERS

1. Criteria

RSBY has been extended to such families of Building and other Construction Workers who are registered by the Building and Construction Workers Board.

The details of the scheme are as follows:

1.1 Funding

The Building and other Construction Workers Board will pay 100 % of the premium for beneficiaries enrolled in RSBY under this category. The beneficiary will have to pay ₹ 30 per family per year as the registration fee for RSBY in addition to any other fees charged by the board.

1.2 Data

Data for such Building and other Construction Workers and their families who are registered with the Board will be prepared in the RSBY format and shared with SNA. SNA will send this data to MoLE, Government of India, for validation and generation of Unique Relationship Numbers (URN) as per the process.

Only for Building and other Construction Workers, MoLE has provided an exception to the rule of only one time data submission. For this category, data can be shared by the Board with the SNA on a monthly basis for six months from the time of start of enrolment in a district and then SNA can send this data on a monthly basis to MoLE for URN generation and uploading of data on the RSBY web site.

This has been allowed because building and construction workers are migratory in nature and the time lag between their registration and enrollment should be as small as possible to ensure their enrollment in the scheme before they move to some other location for work. Therefore, the enrollment period in a district can go beyond four months available to all other categories and in this case can be up to seven months. This means that the worker who will get Smart Card in the seventh month will have at least six months policy period available.

1.3 Tendering

The same tendering process will be for both BPL and non-BPL beneficiaries and same insurance company will be doing for both the categories in a particular district.

1.4 Enrollment

The location for enrollment station for Building and other Construction Workers will be decided by the State Nodal Agency in consultation with the Board and Insurance Company. As far as possible, enrollment station location will be near the construction sites or the board offices. The same enrollment process will be followed for Building and other Construction Workers as that for any other category covered under RSBY.

1.5 Insurance Period and Premium

The insurance period will be for a maximum of 12 months for a policy. Based on the number of smart cards issued, Insurance Companies will be paid premium by SNA after receiving it from the Board. Full premium will be paid to the Insurance Company for the workers who are enrolled during the first four months. For the workers getting enrolled in the next three months, pro-rata premium will be paid by the SNA to the Insurance Company. The policy end date for all workers will be the same as that of all beneficiaries of that district.

2. Role of SNA

The role of SNA shall be as follows:

- I. Receive data in specified format from the Construction Board regarding Building and other Construction Workers and their families in the prescribed format.
- II. Select the Insurance Company for all categories through open tendering.
- III. Receive ₹ 30 from each enrolled beneficiaries.
- IV. Share data of Building and other Construction Workers enrollment and utilization with the Construction Board on periodic basis.