



Guidelines for Extension of RSBY to Domestic Workers

Under Rashtriya Swasthya Bima Yojana (RSBY)

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GUIDELINES FOR EXTENSION OF RSBY TO DOMESTIC WORKERS

1. Definition of Domestic Worker

“Domestic Worker” means, a person who is employed for remuneration whether in cash or kind, in any house hold through any agency or directly, either on a temporary basis or permanent, part time or full time to do the household work but does not include - any member of the family of an employer.

He/ she should have completed 18 years of age.

1.1 Criteria for Identification of Domestic Workers

The State Government would identify the domestic worker. For identification of domestic workers, any of the following two would be treated as evidence of persons working as domestic workers:

- (a) Certificate by registered Resident Welfare Association to the effect that a person is working as a domestic worker in the area;
- (b) Employer certificate
- (c) Certificate from a registered trade union that the concerned person is working as a domestic worker;
- (d) Police verification certificate which certifies that the person is working as a domestic worker.

2. Extension of Rashtriya Swasthya Bima Yojana (RSBY) to domestic 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 Domestic workers and prepare soft version of the data of domestic 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 Domestic Workers to the Approval and Monitoring Committee of the Central Government for consideration.