

Government Health Insurance Schemes

1. Pradhan Mantri Jeevan Jyoti Bima Yojana

A renewable insurance scheme, offering life insurance coverage of Rs. 2 lakhs on death at Rs 330 per annum

Who can avail this?

- Any savings bank account holder, aged between 18 and 50 years can avail this scheme.

How to apply?

- Open a savings bank account with a participating Bank
- Renew the policy by May 31st of every year

Results

- As of 31 March 2019, 5.92 crore people have already enrolled for this scheme. 1,35,212 claims have been disbursed amounting to a total of ₹2,704.24 crore

2. Pradhan Mantri Suraksha Bima Yojana

A renewable insurance scheme, offering accidental insurance coverage of Rs. 2 lakhs on death or full disability at Rs 12 per annum

Who can avail this?

- Any savings bank account holder, aged between 18 and 70 years can avail this scheme.

How to apply?

- Open a savings bank account with a participating Bank
- Renew the policy by May 31st of every year

Results

- As of 31 March 2019, 15.47 crore people have already enrolled for this scheme. 32,176 claims have been disbursed amounting to ₹6.4352 billion (US\$90 million)

3. Rastriya Swasthya Bima Yojana (RSBY)

A health insurance programme for the Indian poor. The scheme aims to provide health insurance coverage to the workers belonging to the below poverty line category and their family members shall be beneficiaries under this scheme

Who can avail this?

Every "below poverty line" (BPL) family holding a yellow ration card pays ₹30 registration fee to get a biometric-enabled smart card containing their fingerprints and photographs. This enables them to receive inpatient medical care of up to ₹30,000 per family per year in any of the empanelled hospitals. Pre-existing illnesses are covered from day one, for head of household, spouse and up to three dependent children or parents.

- The applicant must belong to a below poverty line (BPL) category household.
- The applicant must include in the district BPL list created by the government.
- Applicant must be an unorganized worker.
- You can apply for the scheme if you are a-
 - Construction worker (registered with the Welfare Boards)
 - Railway porter
 - Sanitation worker
 - Domestic worker

- MNREGA worker
 - Rickshaw puller
 - Ragpicker
- There is no age limit

How to apply?

To enrol all of the beneficiaries in the scheme, the following procedure will be taken into consideration:

- First, an electronic list of eligible BPL households will be provided to the insurer.
- The company will then prepare an enrolment schedule for each village, along with dates.
- The BPL list including important dates will be then posted in each village at the enrolment station.
- Finally, mobile enrolment stations will be set up at local centers in each village.
- The enrolment stations will collect all of the details of the beneficiaries.
- The beneficiary will have to pay the fee of Rs. 30
- The smart card along with important information will be provided on the spot.
- The list of households that have been issued smart cards will be sent to the state nodal agency.
- This list of enrolled households is maintained centrally and is the basis for financial transfers from the Government of India to the state governments.

Process to Utilise Services of RSBY

To avail the services, the applicants must follow the following step by step procedure:

- First, the beneficiaries will have to visit the hospital or the official website, <https://pmil.in/central-government-scheme/rashtriya-swasthya-bima-yojana/>
- The beneficiary then will have to visit the RSBY help desk.
- Verification of the identity will take place.
- In case of hospitalization, the assistant at the help desk checks whether the procedure is in the list of pre-specified packages.
- If the procedure is in the list, the appropriate prescribed package is selected from the menu.
- If the procedure is not in the package list, the help desk assistant checks with the insurer regarding the price for that procedure.
- At discharge, the pre-specified cost of the procedure is deducted from the amount available on the card.

- Transportation expenses of Rs. 100 is also paid at the time of the discharge by the hospital authorities.

4. Ayushman Bharat Yojana

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) is a part of National Health Policy which aims to provide free health coverage at the secondary and tertiary level to its bottom 40% poor and vulnerable population. PM-JAY is a health assurance scheme that covers 10.74 crores households across India or approx 50 cr Indians. It provides a cover of 5 lakh per family per year for medical treatment in empanelled hospitals, both public and private.

Who can avail this?

In the rural areas, the PMJAY health cover is available to:

- Those living in scheduled caste and scheduled tribe households
- Families with no male member aged 16 to 59 years
- Beggars and those surviving on alms
- Families with no individuals aged between 16 and 59 years
- Families having at least one physically challenged member and no able-bodied adult member
- Landless households who make a living by working as casual manual labourers
- Primitive tribal communities
- Legally released bonded labourers
- Families living in one-room makeshift houses with no proper walls or roof
- Manual scavenger families

In the urban areas, those who can avail of the government-sponsored scheme consist mainly of:

- Washerman / chowkidars
- Rag pickers
- Mechanics, electricians, repair workers

- Domestic help
- Sanitation workers, gardeners, sweepers
- Home-based artisans or handicraft workers, tailors
- Cobblers, hawkers and others providing services by working on streets or pavements
- Plumbers, masons, construction workers, porters, welders, painters and security guards
- Transport workers like drivers, conductors, helpers, cart or rickshaw pullers
- Assistants, peons in small establishments, delivery boys, shopkeepers and waiters

How to apply?

- There is no special Ayushman Bharat registration procedure pertaining to PMJAY. This is because PMJAY applies to all beneficiaries as identified by the SECC 2011 and those who are already part of the RSBY scheme. However, here's how you can check if you are eligible to be a beneficiary of PMJAY.
- Visit <https://www.pmjay.gov.in/> and click on 'Am I Eligible'
- Enter your mobile number and the CAPTCHA code and click on 'Generate OTP'
- Then select your state and search by name/ HHD number/ ration card number/ mobile number
- Based on the search results you can verify if your family is covered under PMJAY