



Ministry of Health and Family Welfare

Health Insurance for all

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As per World Health Organization (WHO), Out of Pocket expenditure as percentage of total expenditure on health in India was 62% in 2014. India ranked 182 out of 192 countries in terms of Out of Pocket expenditure as percentage of total health expenditure.

Presently Ministry of Health and Family Welfare is implementing Rashtriya Swasthya Bima Yojana (RSBY), a centrally sponsored health insurance scheme which covers BPL families (a unit of five) and 11 other defined categories namely Building & Other Construction Workers, licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation Workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers, who are enrolled under RSBY. They are entitled for cashless health insurance coverage of Rs.30,000/- per annum per family.

Senior Citizen's Health Insurance Scheme (SCHIS) for Senior Citizens of age 60 years and above, belonging to above said categories has also been implemented w.e.f. 01.04.2016 on top of RSBY. The health coverage is upto Rs. 30,000/- per annum per senior citizen for treatment packages, over and above RSBY entitlement.

The Minister of State (Health and Family Welfare), Smt Anupriya Patel stated this in a written reply in the Rajya Sabha here today.

MV/LK

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