



Dear Reader,

When the initial few smart cards were issued in the year 2008 not many believed that Rashtriya Swasthya Bima Yojana would reach out to millions of poor during the following few years. Indeed, with more than 27 million smart cards in the field, providing cashless and paperless health insurance cover to around 100 million persons, RSBY has arguably emerged as the largest health insurance scheme in the world.

The Newsletter, **RSBYConnect** is an effort to connect with those that are presently involved or are likely to be involved in this difficult but extremely exciting journey that has the potential to change the lives of millions not only in India but in many other countries as well. There is still a long distance to be travelled before we can claim to have arrived.

This Newsletter will help us share and debate issues that have a bearing on the roll out of the scheme and help us build on the modest success so far.

Your's sincerely,
Anil Swarup
Director General Labour Welfare,
Ministry of Labour & Employment,
Government of India

Section A: Fact Highlights

- More than 27.3 million families are currently enrolled in RSBY
- Around 137 million people are staying in families-with-a-RSBY-card; around 100 million of them are enrolled in the scheme
- The scheme has been implemented in 24 States and 396 districts
- Around 3.1 million hospitalisation cases have been benefitted since the inception of the scheme in 2008
- The average per head hospitalisation expenses in the scheme is approximately INR 5,000
- Thirteen insurance companies and more than 8,500 hospitals are actively involved in executing the scheme
- RSBY Out-Patient-Department (OPD) pilot is underway in two districts (Puri in Odisha and Mehsana in Gujarat)
- The scheme has been extended to MNREGS workers, Building and other Construction Workers, Street vendors, Beedi workers and Domestic workers



RSBY Regional Workshop at Raipur, Chhattisgarh on 3rd December 2011

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Journalists from Germany at an enrolment station at Panipat, Haryana on 26th November 2011

Section B: News Updates

- RSBY tenders were awarded to 6 insurers for operating in more than 100 districts (See Exhibit 1)
- HDFC ERGO General Insurance Company has become the 13th insurance company to partner with RSBY (in two districts in Bihar: Buxar and Kaimur)
- In Rajasthan, currently RSBY is being offered only to Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) workers
- In January 2012, enrolments for RSBY were started in seven districts across 4 States in India viz: **Dhamtari, Narayanpur, Korba and Janjgir (Chhattisgarh); Srinagar (J&K); Mandya (Karnataka) and Malkangiri (Odisha)**
- In December 2011, enrolments for RSBY were started in 21 districts across 7 States in India (See Exhibit 2)
- 212 new hospitals were empaneled under RSBY in December 2011/January 2012 - Of these 117 are from private sector and rest 95 are from public sector
- Till January 2012, 158 hospitals have been de-empanelled from RSBY; Of these, 110 are in Uttar Pradesh alone, 37 in Kerala and 11 are in Haryana



Exhibit 1: Tenders Awarded in December 2011/January 2012

State (No. of districts)	Insurer	Premium Quoted
Bihar (2 districts)	HDFC ERGO	Rs. 352
Haryana (12 districts)	United India	Rs. 470
Madhya Pradesh (10 districts)	IFFCO-TOKIO	Rs. 309
Rajasthan (7 districts)	National Insurance	Rs. 301
Uttar Pradesh (All 75 districts)	ICICI Lombard, United India & Oriental Insurance	Rs. 329 -- Rs. 610
UP Cluster 1 (26 districts)	ICICI Lombard	Rs. 352
UP Cluster 2 (13 districts)	United India	Rs. 532
UP Cluster 3 (7 districts)	ICICI Lombard	Rs. 329
UP Cluster 4 (7 districts)	United India	Rs. 560
UP Cluster 5 (11 districts)	ICICI Lombard	Rs. 357
UP Cluster 6 (11 districts)	Oriental Insurance	Rs. 610

Exhibit 2: Districts for which enrolment started in December 2011

State	Districts
Chhattisgarh	Bastar
Jammu & Kashmir	Jammu
Jharkhand	Pakur
Karnataka	Bijapur, Chikballapur, Chikmagalur, Chitradurga, Hassan, Haveri, Kodagu, Kolar, Udupi, Uttara Kannada
Manipur	Thoubal
Meghalaya	West Garo Hills
Odisha	Bargarh, Cuttack, Gajapati, Kendrapada, Khorda, Sonepur



RSBY State Workshop in Patna, Bihar on 21st December 2011 being attended by among others, Mr Janardab Singh "Sigrwal" (Minister, Labour Resources Department, Govt. of Bihar) and all District Magistrates from Bihar.

Section C: Quality Health Care Initiative

Rashtriya Swasthya Bima Yojana (RSBY) is a national level initiative and its objective is to provide quality health care to the beneficiaries. The scheme is presently providing access to health care through 6,147 Private and 2,537 Public hospitals.

The bulk of the empanelled hospitals, particularly those in the private sector, are smaller hospitals and a lot of them are situated in rural areas. The current level of quality of services in these empanelled public and private providers needs much strengthening. Very few of these hospitals have obtained NABH accreditation and/or ISO certification nor likely to make investment in near future to achieve NABH accreditation / ISO certification. The quality of services which are being offered by these hospitals to the RSBY beneficiaries at present are not of consistent quality and may not improve in near future, unless structured interventions are introduced. To add to this, there is no consistent nationally applicable quality improvement process which has been adopted by these providers.

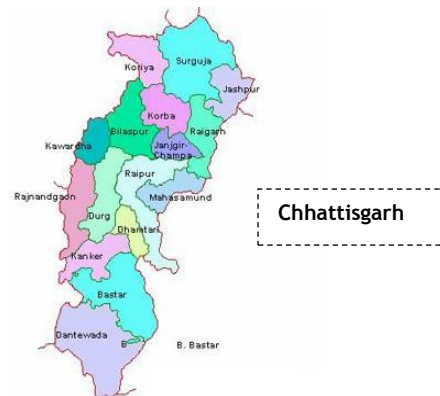


Keeping these things in mind, the Government is of the view that improvement in quality management in hospitals empanelled under RSBY is very important. Hence, in the first phase, few districts can be selected where there is sufficient number of hospitals empanelled. In this direction, Facility Survey of empanelled hospitals would be done in all the selected districts of all empanelled hospitals. This survey would provide insights

into quality of the hospitals and services provided to RSBY beneficiaries. Based on the survey and assessment, empanelled hospitals will be identified and graded in categories. In these districts, the hospitals in the lowest category shall be given a timeframe of one year to graduate to the next higher category.

Section D: State in Focus – Chhattisgarh

RSBY in Chhattisgarh State is being implemented since June 2009 in two phases in all the 18 districts (now 27 Districts) improving access to health care to 15.5 lakh (enrolled) out of 24.3 lakh BPL families and other categories like Building and Construction worker, and MNREGA workers through a network of 436 public and 239 Private health care providers (See Exhibit 3). This landlocked State is one of the less densely populated States in India disadvantaged by socio-economic structures, difficult geographic location and left-wing extremism.



After initial problems, the scheme has picked up tremendously and is well received in the Left-wing extremist affected districts where the enrolment rates are higher than the normal districts (See Exhibit 4).

Since start of the scheme in the State, about 1.6 lakh beneficiaries have benefitted. Few initiatives taken by the State has contributed to the success of the scheme and appreciation in the form of three National awards for implementation and can be of interest to other States are :

- Defined Institutional mechanisms: full-fledged nodal agency including district level functionaries paid by the State Nodal Agency

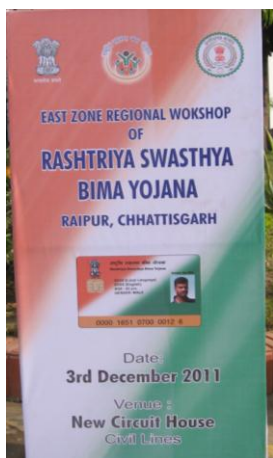
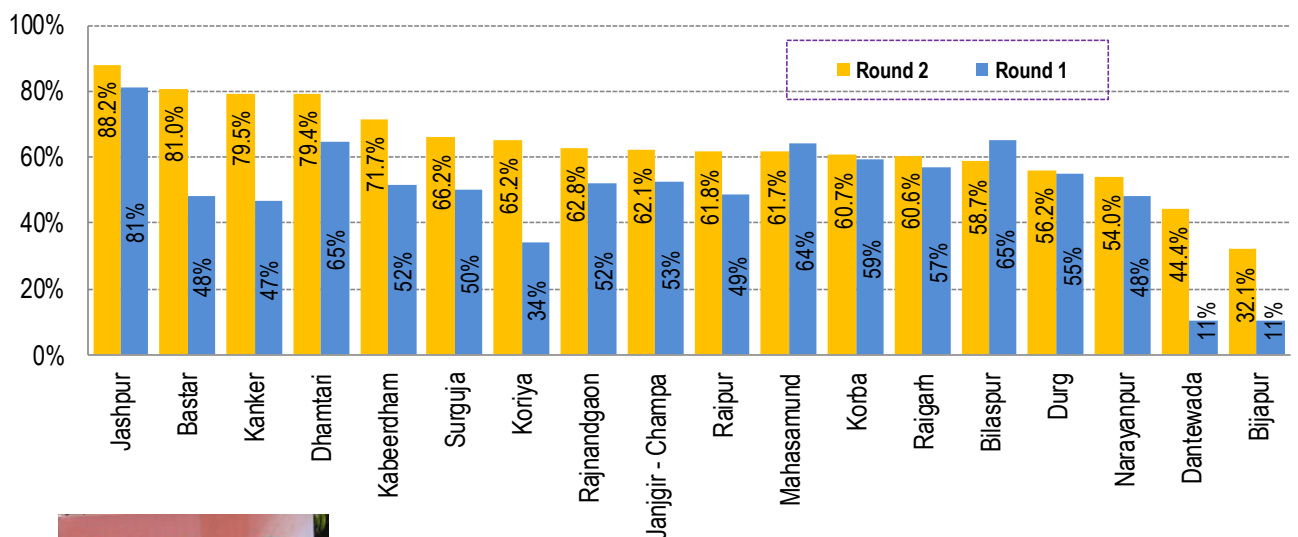
- Pro- active support from district administration
- Regular reviews at all levels and on-going dialogues with all stake holders
- Regular training cum review Programme for hospitals
- Transparency in sharing information between different stake holders
- Judicious use of Administration fees

Exhibit 3: RSBY facts in Chhattisgarh

Round	Cards Issued (in Lakh)	Conversion rate	Average no. of persons enrolled per card	Insurer & Premium	Hospitalisation Rate	Burn-out Rate
1	10.5	53.0%	3.2	Oriental Insurance (Rs. 625.08 [^]) & Tata AIG (Rs.579.07)	0.9%	48%
2*	15.5	63.5%	3.4	Oriental Insurance (Rs. 437.89)	2.3%	109%
3	NA	NA	NA	Oriental Insurance (Rs. 397.00)	NA	NA

Note: * Hospitalisation rate and Burn-out rate for 2nd round is for 5 districts only. [^] Premium for one district in round 1 was Rs.569.33.

Exhibit 4: Conversion Rates, District-wise



RSBY Regional Workshop at Raipur, Chhattisgarh on 3rd December 2011.

Section E: Beneficiary Experience

Story of Aayesha Begam

Distict –Hingoli (Maharashtra), URN- 00131601271601575

Patient Name: Ayesha Begam

Treating Doctor and Hospital Name - Dr.Shrinivas Kandi, Chirayu Hospital-Hingoli

Ayesha Begum & her husband are among the lakhs of daily wage workers in India. The scarcity of money didn't provide any room for luxury. Owing to scarcity of money, the family always ignored their

minor ailments. They were unaware of consequences.

Aayesha Begam became the victim of this ignorance. A

small ailment developed into a big tumor in her stomach.

As the family never had enough money for the catastrophic

events, Ayesha Begam despite suffering from pain for a

long time ignored it and continued to suffer. Her economic

condition was such, that despite of her bloated stomach &

unbearable pain she had to indulge in daily wage activities.



Meanwhile Ayesha's husband got the family enrolled under RSBY, the health insurance scheme initiated by the Government. The scheme after its three successful years of implementation had supported thousands of poor family to manage their ailments. By the time Ayesha's husband understood the benefits of the scheme she was barely able to walk.



Team of Doctors performing operation - Courtesy- RSBY

However, he took the benefit of the scheme and rushed her to Chirayu hospital. Chirayu being a network hospital accepted the patient after verifying their smart card. The hospital's RSBY desk explained Ayesha's husband regarding the scheme & let her in for the treatment. Dr Kandi diagnosed a 16 kg tumor (Malignant ovarian) in her stomach. After two hours of rigorous surgery the tumor was removed.

The whole process was done with the insured amount. The family did not have to incur any cost. The doctor after the successful surgery said *"I feel great pride and a sense of responsibility towards the community."*

Ayesha Begum's life had been saved. She could now carry on her activities like a normal person.

Yet another life saved.....This time in Gujarat

The scheme saved the life of Samjuben, belonging to village Tikher, Taluka Halvad of Surendranagar district.



Samjuben is very poor and helpless. She lives alone.

One day, suddenly ,she got severe heart attack. Luckily her neighbor Chandubhai, Sarpanch of the village was present at that time. He brought her to Jindagi Hospital, Surendranagar with the help of 108 (a mobile van emergency srvice run by the State Government). Doctor gave her primary treatment but she was still under danger. She had no money for treatment. An estimate amount of Rs. 25000 was required. She had no money for treatment. Her initial dissapointment gave way to hope when she remembered that she had RSBY Smart Card(URN No.- 00037731240561609). She was given the desired treatment as soon as it was made known that she was an RSBY Beneficiary. She was critical when she came to the hospital but on account of timely treatment she was soon out of danger.

There are many more such SAMJUBENS in villages, for whom RSBY has brought lifeline during medical emergencies.

**INDIA
HEALTHCARE
AWARDS**

Three Hospitals were selected for the first time for India Healthcare Awards 2011

1. District Hospital, Uttarkashi, Uttarakhand
2. Civil Hospital, Ahwa, The Dangs, Gujarat
3. Simrita Nursing and Maternity Home, Patiala, Punjab

Section F: Upcoming Events

Date	Day	Event	Place
6 th February	Monday	District Workshop	Ajmer, Rajasthan
7 th February	Tuesday	Meeting with CMDs of Insurers	Kolkata, West Bengal
8 th February	Wednesday	Regional Workshop	Guwahati, Assam
13 th -14 th February	Monday-Tuesday	German Embassy (in India) visit to OPD pilot district	Mehsana, Gujarat
17 th February	Friday	OPD Workshop	New Delhi
5 th March	Monday	State Workshop	Puducherry

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