

Time Bound

F.No.1/45/2012-PL
Government of India
Ministry of Textiles

Udyog Bhawan, New Delhi-11001
Dated: 14 October, 2013

To

The Principal Secretary (M&T)(FAC),
Government of Andhra Pradesh,
Industries and Commerce (Tex) Department,
Hyderabad (A.P.)

Subject:- Implementation of Health Insurance Scheme for Powerloom workers under Rashtriya Swasthya Bima Yojana (RSBY) of Ministry of Labour and Employment - regarding.

Sir,

I am directed to refer to your letter No.4541/Tex.2/2013 dated 21.8.2013 on the subject mentioned above and to say that competent authority based on recommendations of Standing Finance Committee held under Chairpersonship of Secretary (Textiles) on 15.7.2013 has approved the Pilot Health Insurance Scheme for Powerloom Weavers on the Smart Card Platform of RSBY. The scheme approved is on the line of RSBY which is required to be followed in non-RSBY states also. As per decision taken, the rate of premium would be as under:

Total Premium	Rs.750/- per weavers family.
Gol's share (75%)	Rs.563/- per weavers family.
State Government's share (25%)	Rs.185/- per weavers family.
Smart Card Expenses to be borne by Gol	Rs.60/- per card
Benefit	Rs.37500/- per family per annum (Rs.30000- for IPD and Rs.7500/- for OPD).

2. The pilot scheme has to be implemented in selected clusters only. Since Government of Andhra Pradesh has shown its willingness to implement the scheme, a decision has been taken to implement the scheme in Andhra Pradesh with a target of 60000 powerloom weavers to be covered under the scheme in the current financial year as well as remaining period of 12th Plan subject to the State Government's consent to bear 25% of the premium as mentioned above.

15/10/2013

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3. It is, therefore, requested that consent of Government of Andhra Pradesh to implement the scheme in RSBY pattern and to bear the 25% of the total premium for coverage of 60000 powerloom weavers under the Health insurance Scheme may be conveyed to this Ministry latest by 23rd October, 2013.

4. This may be treated as **"TIME BOUND"**.

Yours faithfully,



(Ishwar Sharan)

Under Secretary to the Govt. of India
Ph.No.23062341

Copy to:

1. Textile Commissioner (Sh. Anil Bhikaji Joshi), Mumbai. It is requested that consent of Government of Andhra Pradesh may please be got expedited so that scheme can be implemented in Andhra Pradesh. Since tender process has also to be aligned with O/o DC(HL), consultation with O/o DC(HL) may also be made to complete the formalities as may be required for launching the scheme in Andhra Pradesh at the earliest possible.
2. DC(HL) for information and with request to intimate Ministry/Textile Commissioner on action required to be taken to implement the scheme in A.P.



(Ishwar Sharan)

Under Secretary to the Govt. of India
Ph.No.23062341

PILOT HEALTH INSURANCE SCHEME FOR POWERLOOM WEAVERS

Ministry of Textile, Govt. of India has launched a Pilot Health Insurance Scheme for Powerloom Weavers in the 12th Plan period (up to 2016-2017).

Background

A Group Insurance Scheme (GIS) for powerloom workers is available but it does not cover health care facilities through indoor/OPD treatment in case of pre-existing and new diseases or treatment on account of accidents.

Therefore, there is a need to ensure a wider social security cover to powerloom weavers by way of providing both Group Insurance and Health Insurance so that weavers and their families are secured in case of death/disability as well as in getting regular health care facilities.

Rastriya Swastha Bima Yojana (RSBY) being implemented by Ministry of Labour and Employment basically covers workers below poverty lines (BPL) in unorganized sector wherein premium in the ratio of 75:25 are shared by Central and State Government. The RSBY scheme is implemented through various State Governments. No OPD facility under the scheme is available. RSBY has been extended in full to Above Poverty Line (APL) workers in some unorganized sectors like Beedi workers etc. on case to case basis by Ministry of Labour and Employment. An initiative has been taken by Ministry of Textiles in consultation with Ministry of Labour and Employment to merge the existing Health Insurance Schemes for Handloom and Handicrafts workers with RSBY in 12th Five Year Plan. In this context, Health Insurance Scheme of Handloom and Handicrafts weavers/artisans are proposed to be run by MoLE on the lines of RSBY with additional OPD facilities till schemes are merged with RSBY.

Objective

The objective of the scheme is to provide the powerloom weavers and its ancillary workers comprehensive healthcare assistance for a wide range of ailments including a substantial provision for outpatient (OP) services. Only cashless claim will be considered under Smart Card platform. Health Insurance cover to the powerloom weavers would eventually increase man-hours of work and productivity levels of this highly labour intensive powerloom industry. The scheme is launched on Pilot basis and will be implemented initially in the identified Cluster/States.

Eligibility/ Target Group

For availing the benefits under the 'Health Insurance Scheme for Powerloom weavers', (hereinafter the word "weaver" shall include the workers like those engaged in pre-weaving

such as winding, warping, sizing, drawing in, beaming etc.), the weaver should fulfill the following conditions :-

- The claim should be of whole time powerloom weaver from the unorganized sector.
- Weavers who are covered under ESI Act will not be eligible for this scheme.
- Powerloom weaver whether male or female, between the age group of one day to 80 years will be eligible to be covered under the scheme. The scheme would provide cover to family of five, comprising head of the family, spouse and upto three dependent family members (parents/children).
- Both APL and BPL weavers will be covered under the scheme.
- Office of the Textile Commissioner with its Regional Offices/Powerloom Service Centre or any other appropriate authority of State Machinery (Directorate of Powerlooms etc.), wherever necessary and possible, would assist in verifying the eligibility of the weavers and ancillary workers, who will be the beneficiaries of the scheme.

Premium Funding Pattern:

According to RSBY guidelines, the premium between Central Government and State Government is shared in the ratio of 75:25. The present rate of total premium under RSBY is Rs.750 per family and maximum rate of sharing of premium by Gol is Rs.565/- per family per annum. Accordingly share of State Governments come around Rs.185/- per family per annum. The premium funding pattern under RSBY for North East & J&K is 90:10 (instead of 75:25). Scheme beneficiaries pay only Rs.30/- as Registration fee. The Central government will bear the cost of Smart card.

The aforesaid premium rate and sharing applicable for RSBY will be followed for HIS for powerloom workers also.

Coverage:

Under the Scheme, powerloom weavers and ancillary workers will be eligible for medical treatment in RSBY network hospital or nursing home within the country. In case some clusters/districts where RSBY compatible Hospital/health center is not available or less in numbers, MoT with assistance of SNA/Insurer would identify such hospital/health centers for availing the facilities and share the same with MoLE.

Benefits

Under HIS, Powerloom Weavers are entitled to smart card based cashless health insurance cover of Rs.30,000/- per family per annum on a family floater basis (for IPD only). Coverage is given to all pre-existing diseases, coverage of hospitalization expenses including maternity benefits, provides for portability of smart card and payment of transportation cost of Rs.100/- per visit alongwith additional benefit of OPD facilities as under:

Details	Amount (Rs.)
Maximum Annual Limit per family (1 + 4) Which includes self, spouse, children and dependent parents	
IPD	30,000/- (maximum)
OPD	7,500/- (maximum)
The outpatient cover of Rs.7500/- is in addition to the in-patient cover of Rs.30000/- per family.	

Exclusions

The exclusions of the Health Insurance scheme for powerloom weavers should be as per the exclusions mentioned under RSBY.

Period

The policy shall be valid for a period of 12 months, from the first day of the month succeeding the month in which first smart card is issued. One weaver family would be eligible for the benefits beyond one year only from the first day of the month succeeding the month in which fresh smart card is issued on fresh enrollment.

Fund flow

Central share of premium would be paid directly by Ministry of Textiles to the State Nodal Agency after release of the corresponding state share.

Monitoring and Evaluation

In addition to normal monitoring and evaluation process available under RSBY, Office of the Textile Commissioner will also monitor the progress through its various field offices and by convening meeting with the Implementing Agency/Insurance Company from time to time. Further Officials of Textile Commissioner will also make periodical visits to the powerloom cluster for physical inspection, to review the progress of implementation of the scheme. An independent third party evaluation of the scheme will also be done at the end of 12th Plan period.

Grievance Redressal Committee (GRC)

The grievance redressal facilities as available under RSBY will be put in place for the proposed scheme also.

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