



MESSAGE FROM DIRECTOR GENERAL'S DESK

Dear Reader,

June 2012 was an action packed month. The 64kb smart cards started rolling out under the scheme. It is a landmark development as the increase in the capacity of the chip in the smart card will enable this card to be used for other purposes as well. In this context, it is heartening to note that the State of Chhattisgarh has taken the initiative to use the RSBY smart cards for the purpose of delivering benefits under Public Distribution System (PDS). This is a revolutionary step which would lead to transparency in the roll-out of PDS that will result in plugging the leakages under the scheme.

The RSBY crossed 30 million smart cards, providing health insurance cover to around 105 million persons in the country. This makes it one of the largest health insurance schemes in the world. It goes to the credit of all the stakeholders who overcame all odds to make this scheme a success. The accolades that the scheme is getting are on account of untiring efforts put in by the stakeholders.

State-level workshops were organized in the States of Chhattisgarh, Haryana, Kerala, Bihar and West Bengal. A regional workshop was also organized at Agartala wherein Tripura, Mizoram, Nagaland and Manipur participated. As in the past, these events provided an opportunity to discuss various aspects of the scheme, specially the graduation to 64kb smart cards, threadbare. Chhattisgarh, Haryana, Nagaland and Kerala had been performing well in the past. However, what was really encouraging was the enthusiasm in West Bengal, Bihar, Tripura and Mizoram. This got reflected in their performance.

Two of the foremost challenges that the scheme faced relate to information dissemination and control of frauds. The workshops organized during the month to deliberate on both these issues were extremely useful and have paved the way for better understanding. The discussions enabled evolution of a roadmap to address such issues.

We welcome Puducherry as the latest member of the RSBY family. Smart cards have started rolling out in the Union Territory. It is hoped that the States of Madhya Pradesh and Andhra Pradesh will also soon follow suit, as all the ground work has already been done.

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



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Section A: Factsheet/News Updates

- **30.4** million BPL families are currently enrolled in RSBY. Exhibit 01 shows the number of RSBY Smart Cards issued over the years.
- An estimated **152** million persons are a part of “BPL-families-with-a-RSBY-card”.
- The scheme has been implemented in **416** districts across **25** States and Union Territories; another **31** districts have been approved for implementation of RSBY.
- Around **3.7** million hospitalisation cases from BPL families have benefitted since the inception of the scheme in 2008. Exhibit 02 shows the number of hospitalisation cases over the years (Cumulative).
- Kapurthala in Punjab has become the first district in the country to roll-out 64 kb RSBY smart card.
- RSBY tenders in Sheohar and Vaishali districts of Bihar were awarded to Apollo Munich Health Insurance Company Ltd. at a quoted premium of Rs.472.
- New RSBY tender in Chhattisgarh for all the districts has been notified.

Exhibit 01: Active RSBY Smart Cards (in Million)

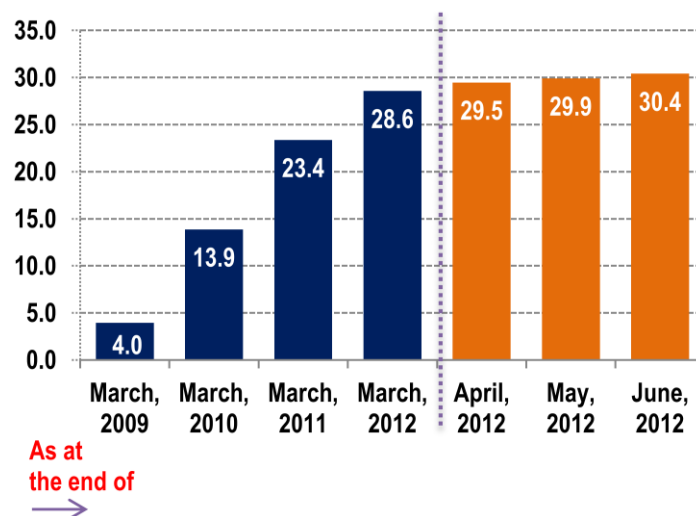
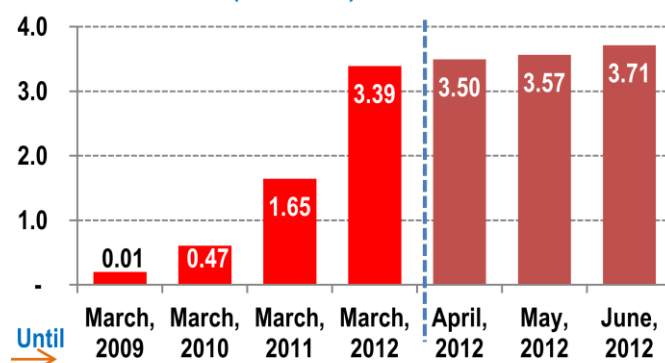


Exhibit 02: Hospitalisation Cases under RSBY (in Million) - Cumulative



The first beneficiary family of 64kb RSBY Smart Card in Kapurthala District in Punjab.



The first beneficiary family of 64kb RSBY Smart Card in Barabanki District in Uttar Pradesh.

Section B: Celebrating 30 Million RSBY Smart Cards

Rashtriya Swasthya Bima Yojana (RSBY) reached yet another milestone by crossing 30 million households in India on 28th June 2012. As it is said, “Celebrate what you want to see more of”, the achievement called for a celebration. It was the moment to thank the well-wishers of RSBY, to acknowledge the passion, the dedication and the hard work of RSBY team and to prepare a road map for the future. It was the time to soar for more and it all indeed happened on the same day in an event organised in New Delhi to celebrate the occasion. The occasion was graced by the presence and solidarity of several dignitaries and luminaries.

Mr. Anil Swarup (Additional Secretary and Director General Labour Welfare, MoLE) shared the RSBY success story with the audience and deliberated upon the future course of action. For him, the responsibility of designing and implementing a health insurance scheme was a challenging prospect, which through the persistent efforts of the team from World Bank and GIZ was carried forward successfully.

Mr. Swarup was thankful to the media, particularly the article by Wall Street Journal and the column by Mr. Gurcharan Das in Times of India that were very supportive of the idea describing the scheme as the lifeline of India’s poor.



Close to 50 dignitaries participated in the celebration including Mr. Mallikarjun Kharge (Union Minister for Labour and Employment), Mr. Oscar Fernandes (Member of Parliament of India) and Dr. M. Sarangi (Secretary, Union Ministry of labour and Employment). Some senior officials from the Government of India, the World Bank, the GIZ and the German Embassy in India, who have helped propel the mission, were also present.

In his welcome address, Dr. Rolf Schmachtenberg (Programme Director of Indo-German Social Security Programme at GIZ) expressed his delight over the 30 million mark as well as over the beginning of the successful transition from 32kb to 64kb smart card and talked about extension of the RSBY smart card for delivering different government schemes.

He also acknowledged the contribution of each of the RSBY team members and stakeholders who have been a guiding force in the RSBY mission.

The event was concluded with a few encouraging words from some of the dignitaries like Mr. Oscar Fernandes, Dr. M. Sarangi and Mr. Gurucharan Das which motivated and inspired the team to achieve new heights and work towards inclusion of 70 million households under RSBY by 2017.

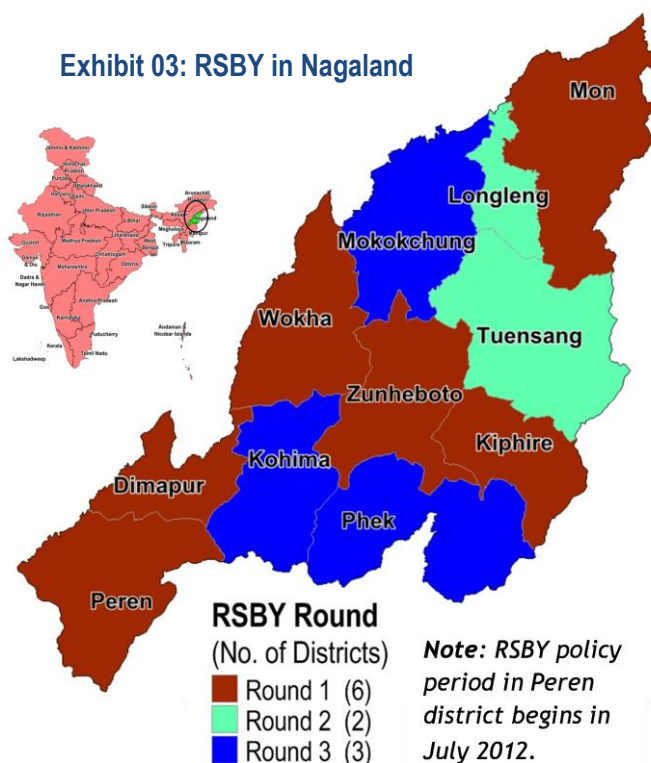
“I am happy to see RSBY reaching this milestone. Every occasion should be celebrated” - Mr. Gurcharan Das

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Section C: State-in-Focus, Nagaland

Nagaland was the first State amongst the North-Eastern States in India to implement Rashtriya Swasthya Bima Yojana (RSBY). Beginning with a single district (Kohima), the State has been able to upscale the scheme to all of the districts in the State (See Exhibit 03).

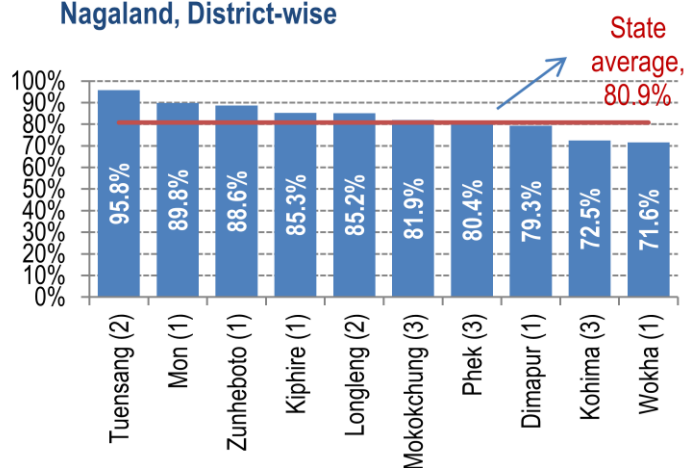
Exhibit 03: RSBY in Nagaland



Though many parts of the State lack basic transport facilities and other necessary communication tools including Information Technology, the State Nodal Agency (Department of Labour) has tried hard with due support from Central Government in successful Implementation of the scheme. There were instances when the State RSBY team had to spend days in the car due to landslide with no mobile network which could have helped in sending SOS Messages. Nonetheless, the State has done some remarkable work for implementing RSBY in the State. This can be observed from the conversion rates in enrolment (proportion of eligible families getting enrolled under RSBY).

The State has around 103 thousand 'Below Poverty Line' (BPL) households and nearly 81 per cent of them are currently enrolled under RSBY and the conversion rate varies between 71.6 per cent and 95.8 per cent across the districts (See Exhibit 04). The State has won appreciation from the Central Government in the form of four consecutive national awards in the last four years.

Exhibit 04: RSBY Conversion Rates in Nagaland, District-wise



Note: Numbers in the paranthesis denotes 'RSBY round number' in the district.

Some more statistics: Two insurance companies are involved in the process and 8 hospitals are empanelled to provide health care under RSBY. However, although it is too early to find a trend, the hospital utilisation for the three districts that have completed two policy years seems to be erratic. For example, while Mokokchung had a hospitalisation ratio (ratio of number of hospitalisation cases to the number of persons enrolled) of 5.6 per cent in the 1st policy year, it has gone down to 0.96 per cent for the subsequent year.

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Section D: Fraud Detection and Control Mechanism in RSBY – Learning from a recent Workshop

As RSBY continues to grow strong with millions of beneficiaries being added every month across India, the challenges emerging due to fraudulent transactions/claims needs to be addressed by all stakeholders in right earnest with a sense of urgency so that the Scheme continues to achieve its objectives while maintaining financial viability, sustainability and credibility. A National Workshop on Fraud Detection and Control was organised on 4th June, 2012 in cooperation with GIZ to deliberate on various aspects of the issue, to share good practices, to develop capacity of the stakeholders for effective detection and control of fraud on a consistent basis. The Workshop drew good participation from stakeholders. More than 100 delegates from State Nodal Agencies (SNAs), Insurance Companies and Third Party Administrators (TPAs) deliberated on key issues in the workshop.

Neither fraud control is new to the insurers world over, nor is fraud unique to RSBY alone. Most insurers and TPAs have developed system enabled triggers, supported by field verification and investigation to detect fraudulent hospital transactions under RSBY. However, the focus and effectiveness varies greatly which the workshop aimed to discuss and learn in the interest of the scheme.

The key issues - what constitutes fraud and abuse, how to recognise the same through data, what are various triggers and alerts, what are desired actions to be taken at various stages by various parties not only to detect but also to deter fraud, the information sharing mechanism among stakeholders, tools and techniques for investigating teams were deliberated at length during the workshop.

Lot of preparatory work was also done prior to workshop by four subgroups, building further upon work done earlier by the TPA sub-group. Mr. Anil Swarup emphasized the need for making all out efforts to control fraud and abuse while ensuring at the same time that the 'good/genuine hospitals' do not get clubbed/treated at par with 'fraudulent players', and that contentious issues/disputes should be resolved with the help of grievance redressal mechanism.

Besides technical presentations and brain storming by the four groups on the key issues, a short paper was also presented by Mr. Ulrich Tilly (Until 2009, Mr. Tilly was a General Director in the German Ministry of Health and currently Managing Director of Wiese Consult GmbH). He shared the experience of Germany in social health insurance and the use of DRGs (Diagnosis Related Groups), audits, penalties on providers, IT enabled interventions etc. to control fraud and abuse.

The deliberations at the workshop helped in drawing attention to all the aspects of the issue, in making insurers evaluate their own organisation's response and preparedness and in concretising further course of action.



As a first outcome of the workshop, a list of common triggers has been finalised and circulated with all the insurers in RSBY.

Further work is being undertaken to develop a comprehensive matrix of triggers, evidence collection, desired action and ownership by different stakeholders. Three sub-groups are working on - development of a robust on-line Dashboard, data and information sharing mechanism and suitable training module/content for special investigation units. It is also recognised that fraud control is not a one-time activity, but a continuous evolving process which needs strong commitment, focus and joint effort to detect, prevent and deter fraud at all costs.

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Section E: IEC Strategy in RSBY - Learning from a recent Workshop

Effective communication helps the targeted beneficiaries in understanding the features and benefits of any product or service. It is even more important when it comes to communicating the benefits of health care services. And the challenges get accentuated when such beneficiaries belong to the lower rung of the society with very little or no education.

However, ‘Information and Education Communication (IEC)’ as a tool, when used effectively can aid tremendously in the successful implementation of a scheme like RSBY. In this context, , The Ministry of Labour and Employment, Government of India in cooperation with UNDP and DFID had organized a National level workshop on 5th of June 2012 in New Delhi on “The role of IEC and local level monitoring to improve community ownership of RSBY”.

Around 70 participants from Insurance Companies, State Nodal Agencies (SNAs) and International Organizations such as World Bank, GIZ, UNDP, DFID and PACS (Poorest Area Civil Society) attended the workshop and were engaged in discussions, exchanging ideas and sharing experiences about IEC.

The workshop began with an inaugural address by Mr. Anil Swarup (Director General for Labour Welfare, Ministry of Labour and Employment, Government of India) followed by a presentation which focused on the importance of IEC activities, ownership at the community level and local level monitoring.

The discussions helped in expanding the knowledge base of various stakeholders involved in the IEC activities and local level monitoring. The participation at grass root level in inculcating a sense of ownership among the communities as a basis for the ground level check was also highlighted.

The States of Jharkhand, Chhattisgarh and Punjab have made remarkable progress with regards to RSBY and the role played by various IECs in propelling the scheme forward is remarkable. SNAs from these States shared their exemplary initiatives through presentations and discussed various innovative mechanisms incorporated by them in the State and district level sensitization workshops.

Initiatives taken by PACS were also presented by their representatives. The ideas shared through the presentations were acknowledged as a positive step towards creating effective awareness through IEC. An interesting section of the workshop dealt with innovative and creative modes of effective IEC communication. Some of those were, distribution of small booklets about RSBY to each of the empanelled hospitals in the districts and Panchayats; Wall paintings; Jingles and Mashaal Yatra (Torch-light procession) organized by village members to spread awareness about RSBY. Similarly, the importance of Video feeds, Banners, Poster, Pamphlets and spreading information about toll-free number were much appreciated.

One of the highlights of the creative strategies was a Small electronic hand-made radio used by an insurance company in Gujarat that plays jingles in local language at the enrolment stations (See Picture below). This cost effective and innovative device was appreciated by all the participants.



The workshop helped to finalise a ‘Terms of Reference (ToR)’ for cooperating with the NGOs for local level monitoring.

The National Workshop on IEC was very well organized and was a success. It imparted a great deal of knowledge to the participants regarding the need for creative and effective implementation of IEC activities in order to improve community ownership of RSBY.

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Section F: Events Round-Up

State-level Review Workshop - Chhattisgarh; Raipur, 7th June 2012

A State-level review workshop for Chhattisgarh was organized on 7th June 2012 at Raipur. The performance of the State was reviewed during the workshop. The Government of Chhattisgarh has taken a decision to provide RSBY to all the families of the State for which the State Government will pay the premium for such families which are not subsidized by Government of India. Also, Food and Civil Supplies Department of Government of Chhattisgarh has been given permission by Government of India for RSBY smart card to be used for providing Public Distribution System (PDS) entitlements.

State-level Review Workshop - Manipur, Mizoram, Nagaland & Tripura; Agartala, 8th June 2012

A combined review workshop for the States of Manipur, Mizoram, Nagaland and Tripura was organized on 8th June 2012 at Agartala. Representatives of all these States participated in the workshop. Detailed reviews of these States were done. In addition, DKM training of all the districts of Tripura was conducted, as most of the districts in Tripura are migrating to 64kb smart cards.

State-level Review Workshop - Haryana; Gurgaon, 12th June 2012

A State-level review workshop for Haryana was organized on 12th June 2012 at Gurgaon. Detailed review of implementation was done during the workshop. Training was also organized for all the district DKMs in which they were trained in different aspects of RSBY related tasks. Since the State is migrating to 64kb smart cards, the issues related to this migration were discussed in detail.



State-level Review Workshop - Kerala; Thiruvananthapuram, 15th June 2012



A State-level review workshop for Kerala was organized at Thiruvananthapuram on 15th June 2012. Detailed review meeting for the State was done during the workshop and some of the stakeholders were given awards for different categories such as best performing district and best health service institutions. In addition, DKM training for DKMs of State was also conducted during the workshop. In the on-going enrolment drive, the State aims at enrolling 85 per cent to 90 per cent of eligible households in RSBY.

State-level Review Workshop - Bihar; Patna, 22nd June 2012

A State-level review workshop for Bihar was organized on 22nd June 2012 at Patna. Detailed review of implementation was done during the workshop. Training was also organized for all the district DKMs in which they were trained in different aspects of RSBY related tasks. Since the State is migrating to 64kb smart cards, the issues related to this migration were discussed in detail.

Section F: Events Round-Up (Contd...)

State-level Review Workshop - West Bengal; Kolkata, 25th June 2012

A State-level review workshop for West Bengal was organized on 25th June 2012 at Kolkata. Detailed presentations were made by the State Nodal Agency. West Bengal SNA also gave awards to their DKMs, district level officials, insurance companies and TPA representatives. In addition, DKM training for DKMs of State was also conducted during the workshop. A revamped State RSBY web portal was also inaugurated. »



Section G: Media Coverage



आशा, मनरंगा मजदूरों को भी स्मार्ट हेल्थ कार्ड

प्रभात खबर, दिल्ली - 23 जून 2012

ओपीडी सेवा से जुड़ेगी बीमा योजना

एनडीए ■ ओपीडी सेवा से राष्ट्रीय स्वास्थ्य बीमा योजना को जोड़ा जाएगा, इसके लिए राज्य के एक या दो जिलों में परस्पर प्रोटेक्ट के रूप में कार्य करने वाले चिकित्सकों को शामिल करने में अहम रोल होगा। इस योजना के अंतर्गत 32 करोड़ भारतीयों को 32 करोड़ डॉलर का बीमा मिलेगा। इस योजना के अंतर्गत 32 करोड़ भारतीयों को 32 करोड़ डॉलर का बीमा मिलेगा। इस योजना के अंतर्गत 32 करोड़ भारतीयों को 32 करोड़ डॉलर का बीमा मिलेगा।

Section H: Upcoming Events (Tentative)

Date and Day	Event	Location
2 nd July 2012 (Monday)	State-level Review Workshop: Karnataka	Bangalore, Karnataka
3 rd July 2012 (Tuesday)	RSBY Evaluation: Methods & Guidelines	New Delhi
11 th July 2012 (Wednesday)	Talk Session on RSBY - An effort to provide health insurance for Poor People	Berlin, Germany
23 rd July 2012 (Monday)	State-level Review Workshop: Rajasthan	Jaipur, Rajasthan

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