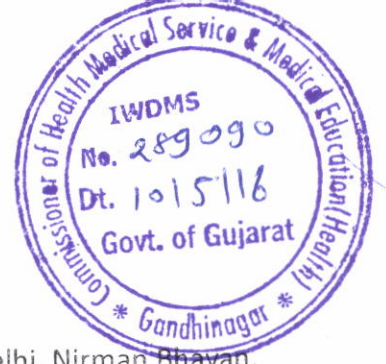


No. S-12012/99/2015-RSBY
Government of India
Ministry of Health and Family Welfare
(RSBY Division)



New Delhi, Nirman Bhavan,
Dated 04 May, 2016

To

All States/UTs Health Secretaries/ Labour Department
(as per list attached).

Subject: Top-up benefit package for Senior Citizens under RSBY.

Sir/Madam,

I am directed to refer to this Ministry's Order No. S.12012/3/2016 dated 15th February, 2016 regarding implementation of affordable Health Insurance Scheme for Senior Citizens, as a top up cover over the existing RSBY Scheme and to send herewith the approved Guidelines along with the list of package and package rates for implementation of health insurance for Senior Citizens as top up over the existing Rashtrya Swasthya Bima Yojana.

2. All concerned are requested to take necessary action accordingly.

Yours faithfully,

(Ajit Kumar Dung Dung)

Under Secretary to the Government of India
Tel. No. 011-2306 3068

Adh (Fw)
Po RSBY
G
25/5

RSBY
NMD
11/5/16

I-154
25/5/16

TOP-UP BENEFIT PACKAGE FOR SENIOR CITIZENS UNDER RSBY

BACKGROUND

Adequate and affordable health coverage is a particular concern for the elderly, because this group is at a greater risk of acquiring serious health problems. The prevalence of health problems at older ages translates into high health care expenses and a strong demand for health services. This situation is further exacerbated amongst the elderly poor, who either lack basic minimum income or social security to access care, leading to early mortality or debilitating morbidity for otherwise preventable or treatable conditions.

Among the policy options to expand coverage and improve affordability for the elderly, comprehensive reform in the form of subsidy for the poor and vulnerable families with very low incomes, would be the most effective and far-reaching approach to begin with. As such utilizing the existing RSBY (pro-poor) programme which provides equitable health coverage to poor and vulnerable families, with a senior citizen cover expansion would be the most comprehensive approach.

It was noted that under the existing family floater policy of RSBY, wherein benefits are restricted to five members of a beneficiary family, might result in inadequate health coverage to senior citizens. Also multiple comorbid chronic conditions associated with ageing carry the risk of disability and loss of autonomy, which would need a more focused medical coverage than what, is usual in the existing RSBY medical cover. Their health problems also need specialist care from various disciplines such as ophthalmology, orthopaedics, cardiovascular, urogenital and oncology to name a few.

MANDATE

It has been decided by the Government of India to include a separate top up cover from the current financial year i.e. 2016/17, exclusively for senior citizens belonging to RSBY beneficiary families within the existing RSBY framework.

TARGET GROUP

Senior Citizens aged 60 and above belonging to a RSBY beneficiary family will be eligible to the benefits of this top-up module.

TOP-UP COVER INGREDIENTS

The guidelines below spell out broad implementation framework and guidance to states for implementation of this top-up cover/ module.

- i. This top-up cover extends coverage to senior citizens within enrolled RSBY families for meeting expenses of hospitalization for medical and/or surgical procedures up to a separate financial cover of Rs. 30,000 per senior citizen, per year, in any of the empanelled health care providers across India/ RSBY implementing states.