RASHTRIYA SWASTHYA BIMA YOJNA (RSBY):

Eligibility & Procedure

- Below Poverty Line families, Mahatma Gandhi National Rural Employment Guaranty Act (MGNREGA) job card holder families, Beedi Workers, Domestic Workers, Street Vendors etc. 2. Smart cards will be issued to every BPL & eligible MGNREGA job card holder family in their respective NP / AMC Ward / Villages/ Panchayats.
- Both Public and Private hospitals are eligible for empanelment under RSBY.

Quantum of Assistance:

- Smart card issued under the scheme contain a Sum Insured of Rupees 30,000/-(Thirty Thousand) for one year which will cover maximum of five members of a family.
- RSBY Smart Card holder families shall be entitled to cashless hospitalization coverage in the empanelled hospitals under the scheme. Benefits are applicable only when there is need for minimum of 24 hrs hospitalization or certain daycare procedures.
- Transportation cost of Rs.100/- per hospitalization (upto a maximum of Rs.1000/- in a year) will be paid to the patient by the hospital.
- Expenditure exceeding Rs.30,000/- for any Smart Card Holder family shall be borne by themselves.

How to apply: BPL family will have to pay Rs.30/- as a registration fee at the time of card issuance. Rest of the premium shall be borne by the State and Central Govt. to Insurance Company.