SP Global

RSBY Implementation Plan (India)

From:-

SP GLOBAL VENTURES (INDIA) PRIVATE LIMITED

RSBY Mission

Within the framework of the new Minimum Social Security Programme targeting unorganized workers, the Government of India released the guidelines to the implementation of a new health insurance scheme called Rashtriya Swasthaya Bima Yojna (RSBY), encouraging various State Governments to implement it.

Rashtriya Swasthaya Bima Yojna (RSBY)

- RSBY is a new heal insurance scheme for the Below Poverty Line (BPL) families in the unorganized sector

- The scheme targets in its first phase workers living below the poverty line and their families - about 300 million people

- Rashtriya Swasthaya Bima Yojna (RSBY) is a Central Government Scheme announced by the Honorable Prime Minister Dr. Manmohan Singh on the previous year's Independence Day (August 15, 2007).

- It was formally launched on October 1, 2007.

Why Health Security?

Major insecurity for unorganized workers relates to:

- Inability to deal with medical emergencies without facing a financial crisis

- Heavy expenditure on medical care and hospitalization

- Recourse to inadequate and incompetent treatment

Benefits of RSBY Program

- Total sum Insured of INR 30000 per BPL family (a unit of five) on a family floater basis

- Pre-existing diseases to be cover

- Coverage of health services related to hospitalization and certain procedures which can be provided on a day-care basis

- Cashless coverage of all eligible health services.

- Provision of Smart Card.

- Provision of pre and post hospitalization expenses.

- Transport allowance @ INR 100 per visit up to a ceiling of INR 1250 as part of the benefits.

Process flow: Govt. & Insurance Company

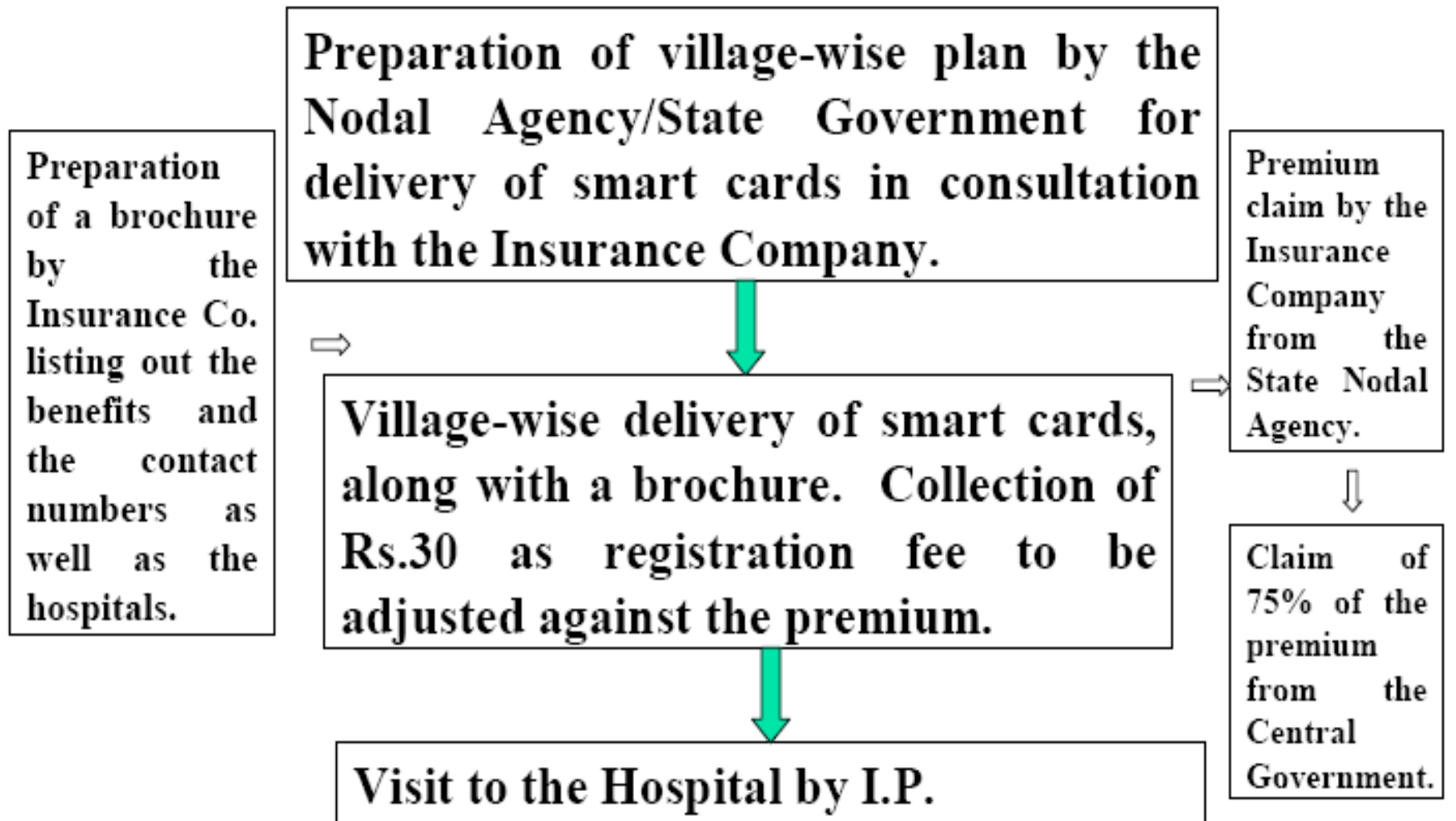Signing of MoU between the Central and the State Government / Nodal Agency.

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Signing of MoU between the State Nodal Agency and the Insurance Service Provider.

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Handing over the BPL Data by the State Government to the Insurance Service Provider.

Process flow: TPA & SPG

Preparation of a brochure by the Insurance Co. listing out the benefits and the contact numbers as well as the hospitals.

Preparation of village-wise plan by the Nodal Agency/State Government for delivery of smart cards in consultation with the Insurance Company.

Village-wise delivery of smart cards, along with a brochure. Collection of Rs.30 as registration fee to be adjusted against the premium.

Visit to the Hospital by I.P.

Premium claim by the Insurance Company from the State Nodal Agency.

Claim of 75% of the premium from the Central Government.

Process Flow: TPA & Hospital

Verification of the Thumb impression/ Biometric.

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Admission of the patient, blocking of the anticipated amount (on the basis of the amount indicated in the medical procedures) on the card and payment of transportation charges.

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Treatment of the patient and taking care of the expenses thereon.

At the time of Hospitalization

Process Flow: TPA & Hospital

Discharge of the patient and debiting of the final amount from the smart card.

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Lodging of claims by the Health Service Providers from the Insurance Company.

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Settlement of claims.

At the time of discharge from Hospital

IT Support from NIC/ MoLE

- Standardization of Smart Card specifications.
  - SCOSTA 32KB

- Standardization of Smart Card Handling Devices specifications.
  - HHT with 2- Smart card reader, 1-Biomeric, 1- Printer
  - Desktop computer with 2- Smart card reader, 1-Biomeric, 1- Printer

- Preparation of Enrolment software for issue of Smart Cards.
  - MoLE/ NIC software for FKO, Enrollment

- Standardization of software specifications for transacting business with smart cards.
  - Developed by SP Global Ventures India Pvt. Ltd.

IT Support from NIC/ MoLE

- Evolving IT package for settlement of claims.
  - Provided by TPA

- Evolving MIS for monitoring and evaluation
  - Provided by TPA

- Evolving Key Management System (KMS) with a view to providing security
  - For FKO

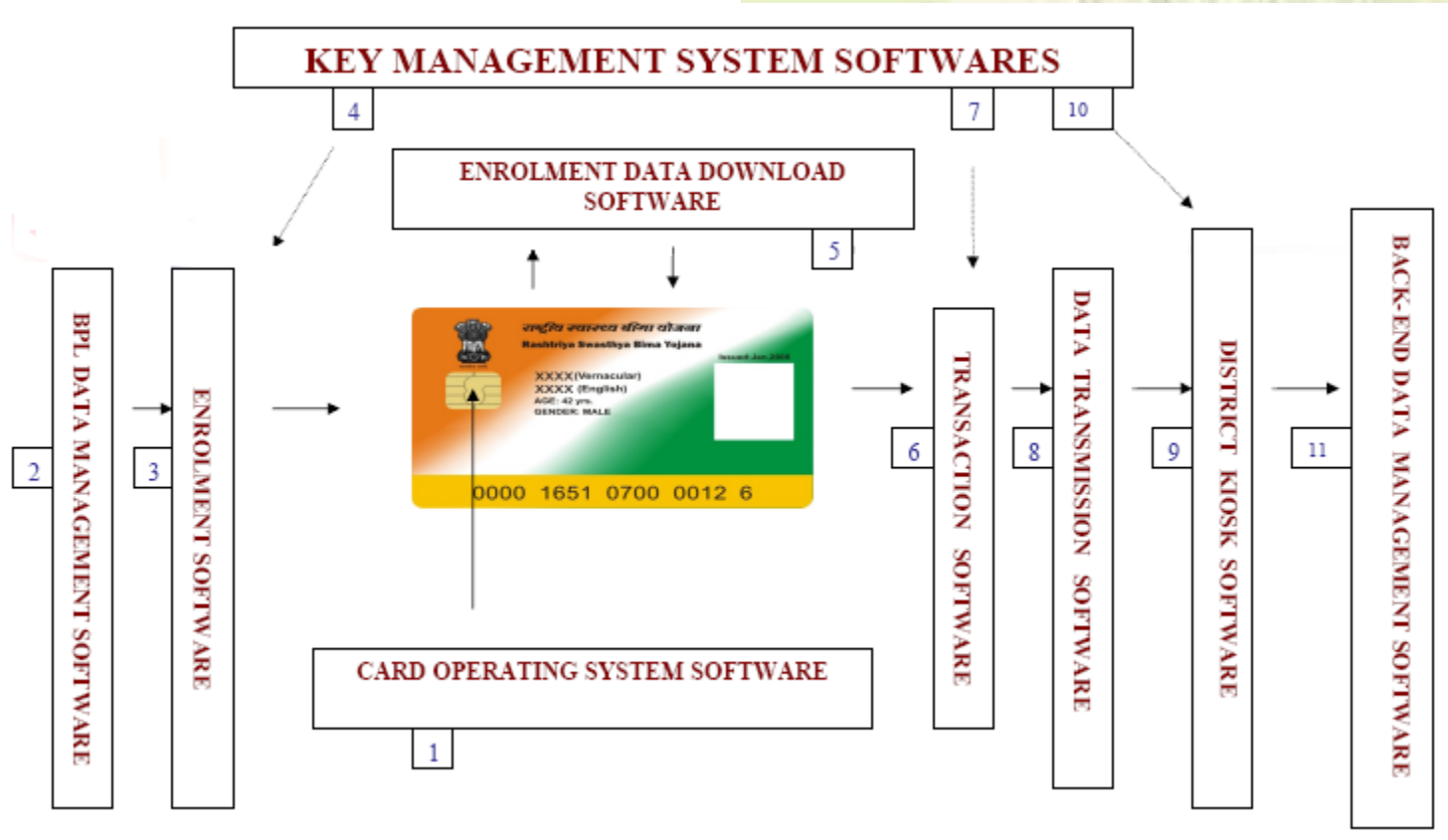- Putting in place a Certification System
  - Hardware
  - Software

RSBY Card- Sample

राष्ट्रीय स्वास्थ्य बीमा योजना
Rashtriya Swasthya Bima Yojana

Issued:Jan.2008

XXXX
XXXX (English)
AGE: 42 yrs.
GENDER: MALE

0000 1651 0700 0012 6

32KB SCOSTA Chip

Photograph of Head of family

RSBY Implementation Software

RSBY : Hardware Owned

- SCOSTA Smart cards 32KB
  - Certified by NIC, New Delhi
- Smart card printer
  - Fargo, Javalin, Zebra
- Smart card reader
  - Omni key
- Biometric Reader
  - Savi MSO 1300
- Biometric scanner
  - Savi MSO 300
- Web camera
- Laptop
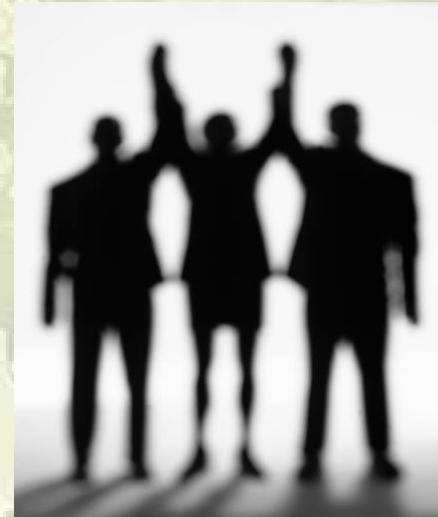- Network switches
- Networking tools

RSBY: Software Owned

- RSBY Software: Developed & certified by NIC/ MOLE
  - FKO software Version 2.3
  - Enrollment Software Version 3.0.3
    - Server & Client
- MIS/ District Software
  - Developing by SPG & It's PARTNERS
- Transaction Software
  - Developing by SPG & It's PARTNERS
  - NIC certification is under process
- License Software
  - Microsoft Operation System
  - Microsoft Office 2000
  - Camera DLL
  - Smart card reader DLL

SPG Strength: Manpower Owned

- Domain Experts
  - Smart cards
  - Application Development
  - RSBY Experts

- Certified & Experienced
  - Certified Consultants
  - PMI Certified Project Managers

- Team Leaders – Capable Change Managers
  - In-house Change Management Training
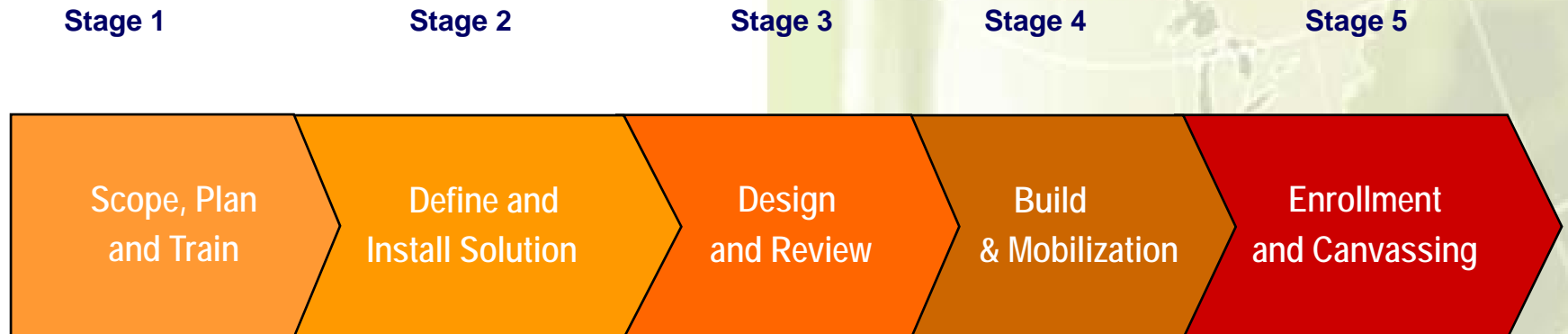 - Rigorous Selection Process

Implementation Plan

SPG's vision is aligned to work with "customers for life" and deliver results through successive implementations (phases).

Implementation Stages and "Enterprise Wide Progression" Phases

Stage 1	Stage 2	Stage 3	Stage 4	Stage 5
Scope, Plan and Train	Define and Install Solution	Design and Review	Build & Mobilization	Enrollment and Canvassing

Some Important Documents

- FAQ

- RSBY enrollment & database design

Our RSBY Implementation Experience

- RSBY, Maharashtra

  1 district – 110 K cards

Why SPG?

- Focused
- Niche Player
- Right Sized
- Quality Delivery – On Time & In Budget
- Tough Recruitment Process
- Customer Orientation
- Low Attrition
- Cost Effective

Thank you!

......the journey so far has been tough but enjoyable. However, there is still a long way to go.

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