Rashtriya Swasthya Bima Yojana

What is the issue?

\n\n

2017-18 budget allocation has marginally increased the funding pattern for RSBY compared to last year's revised estimates, despite its lacklustre performance.

\n\n

Why RSBY is flawed?

\n\n

\n
- RSBY, the world's largest publicly-funded health insurance (PFHI) scheme.
\n
- Under the scheme, a Below Poverty Line (BPL) family of five is entitled to more than 700 treatments and procedures at government-set prices, for an annual enrolment fee of Rs. 30.
\n
- However, even nine years after its implementation, it has failed to cover a large number of targeted families, almost three-fifths of them.
\n
- Their exclusion has been due to factors like the **prevalent discrimination against disadvantaged groups.**
\n
- Lack of mandate on insurance companies to achieve higher enrolment rates.
\n
- And an **absence of oversight** by government agencies.
\n
- There has been a substantial increase in hospitalisation rates, but it is unclear if it has enabled people to access the genuinely needed, and hitherto unaffordable, inpatient care.
\n
- Often, doctors and hospitals have performed unnecessary surgical procedures on patients to claim insurance money.
\n
- For instance, **hospitals have claimed reimbursements worth millions** of rupees for conducting hysterectomies on thousands of unsuspecting, poor women.

\n
- Indeed, in the absence of regulations and standards, perverse incentives are created for empanelled hospitals to conduct surgeries.
\n
- Evidence on the financial protection front is conflicting as well.
\n
- There is near-consensus that the RSBY has resulted in higher out-of-pocket expenditures.
\n
- Though it is a cashless scheme, many users are exploited by unscrupulous hospital staff.
\n
- Even the card given specifically for the scheme is not accepted by many hospitals.
\n
- People availing the scheme was deeply affected by the attitude of the actors involved like doctors, local officials, neighbours and even relatives.
\n
- This caused the failure of the scheme despite its holistic health care coverage.
\n

\n\n

What is the way forward?

\n\n

\n
- RSBY must move beyond the top down approach specifying budget allocation and administrative and technical efficiency.
\n
- It needs to listen to the people to formulate the best insurance policy.
\n

\n\n

\n
- There is a need to bring the ‘public’ back into the discourse on public health.
\n

\n\n

\n\n

Source: The Hindu

\n



SHANKAR
IAS PARLIAMENT
Information is Empowering