





## Introduction

The health insurance market in India is very limited covering about 27% of the total population. The existing schemes can be categorised as:

- Voluntary health insurance schemes
- Employer based schemes
- Insurance offered by NGO's (or) community based health insurance schemes
- **Government sponsored health insurance schemes.**



## Objectives

- ❑ To obtain the overall comprehensive understanding of BSBY in terms of functioning of the scheme.
- ❑ To explore the utilization of benefits in empanelled hospitals among the BHAMASHA beneficiaries.



## Methodology

- **Study Design: Descriptive**
- **Data collection procedure: Secondary data was collected and analysed of the running policy in the state from internet, RFP & Claims dump available in the office**
- **Data analysis: Data will be analysed with the help of advance Microsoft excel function**



## Findings

- **Objective - to provide free medical, surgical treatment and diagnostic procedures**
- **Beneficiaries: RSBY + NFSA**
- **Pre-existing diseases: From Day 1**
- **Sum Insured: 30,000 (General medical & Surgical procedures) + 3,00,000 (Critical Illness)**

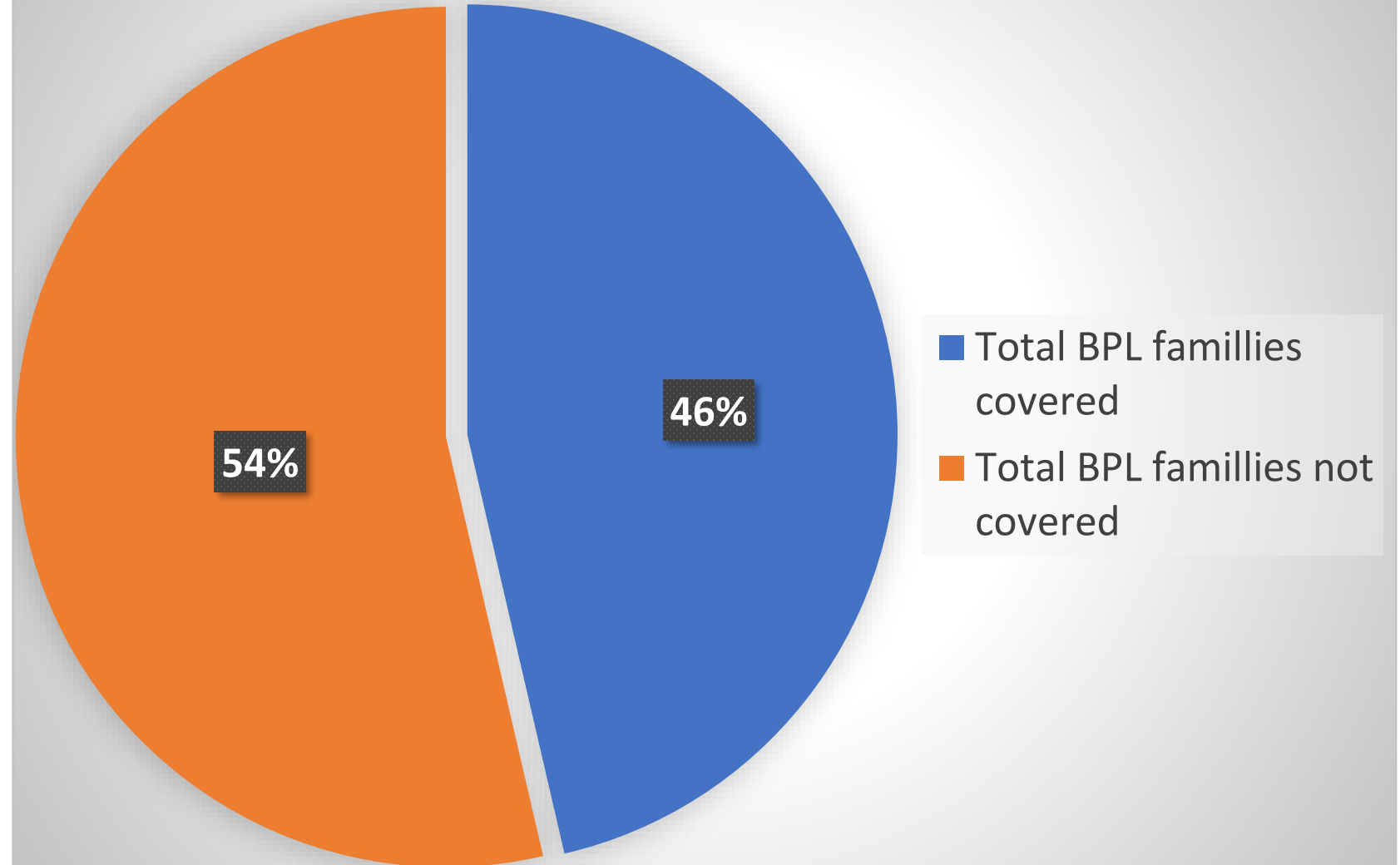
- **Claim Processing:**

Secondary Claims – Should be submitted within 3 days

Tertiary Claims – Pre-authorization within 24 hours

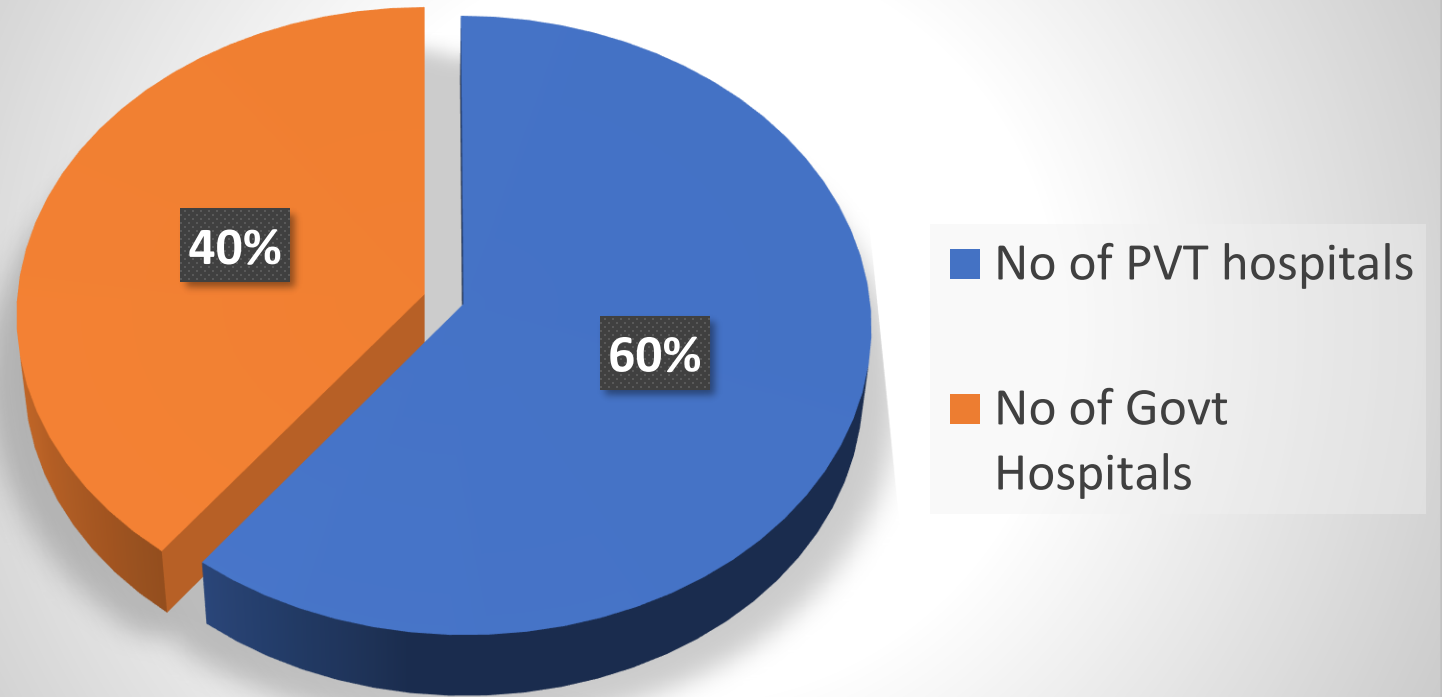
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Total BPL Familles covered under BSBY



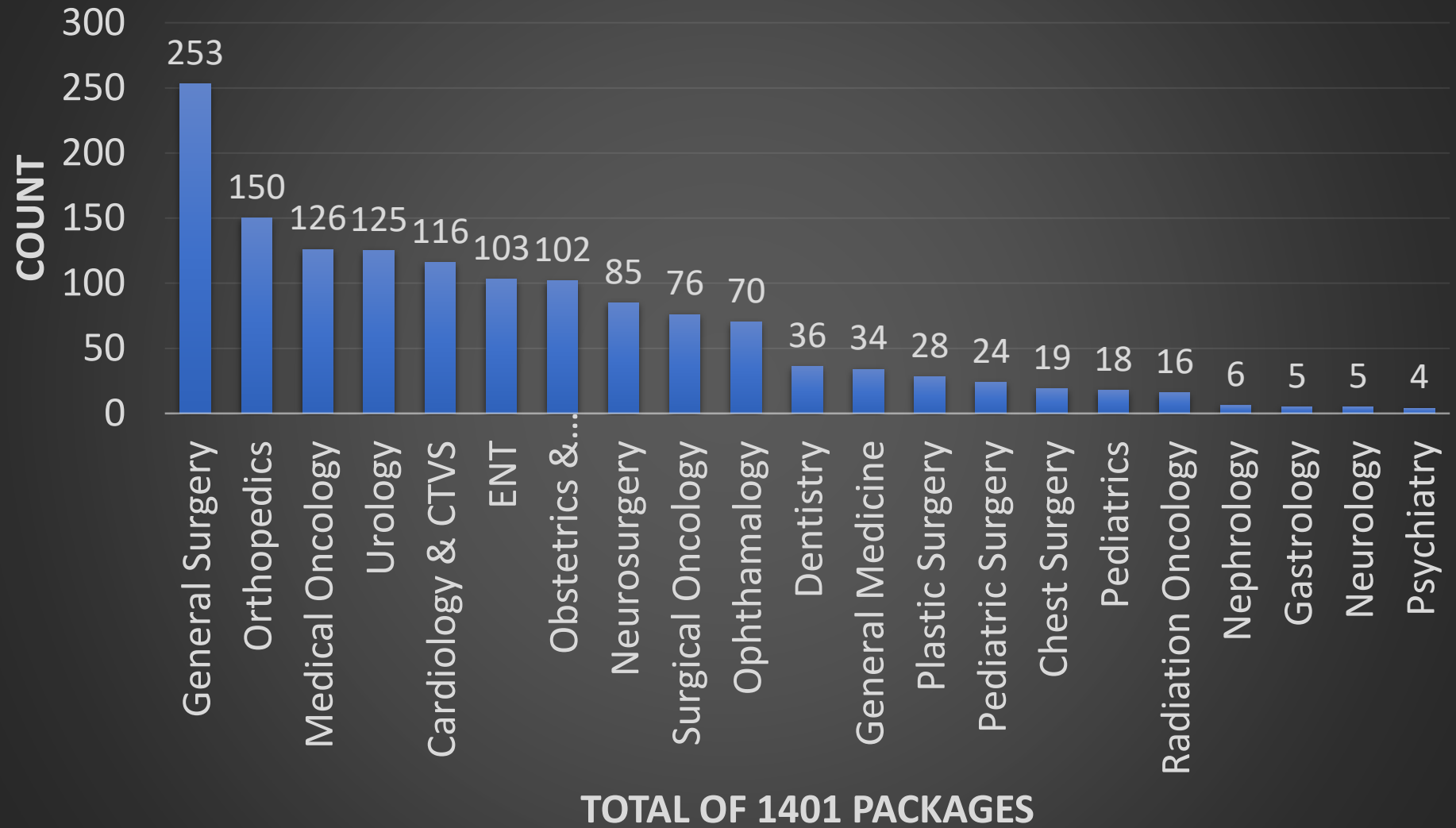
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Hospitals Empanelled under BSBY (2017-2018)

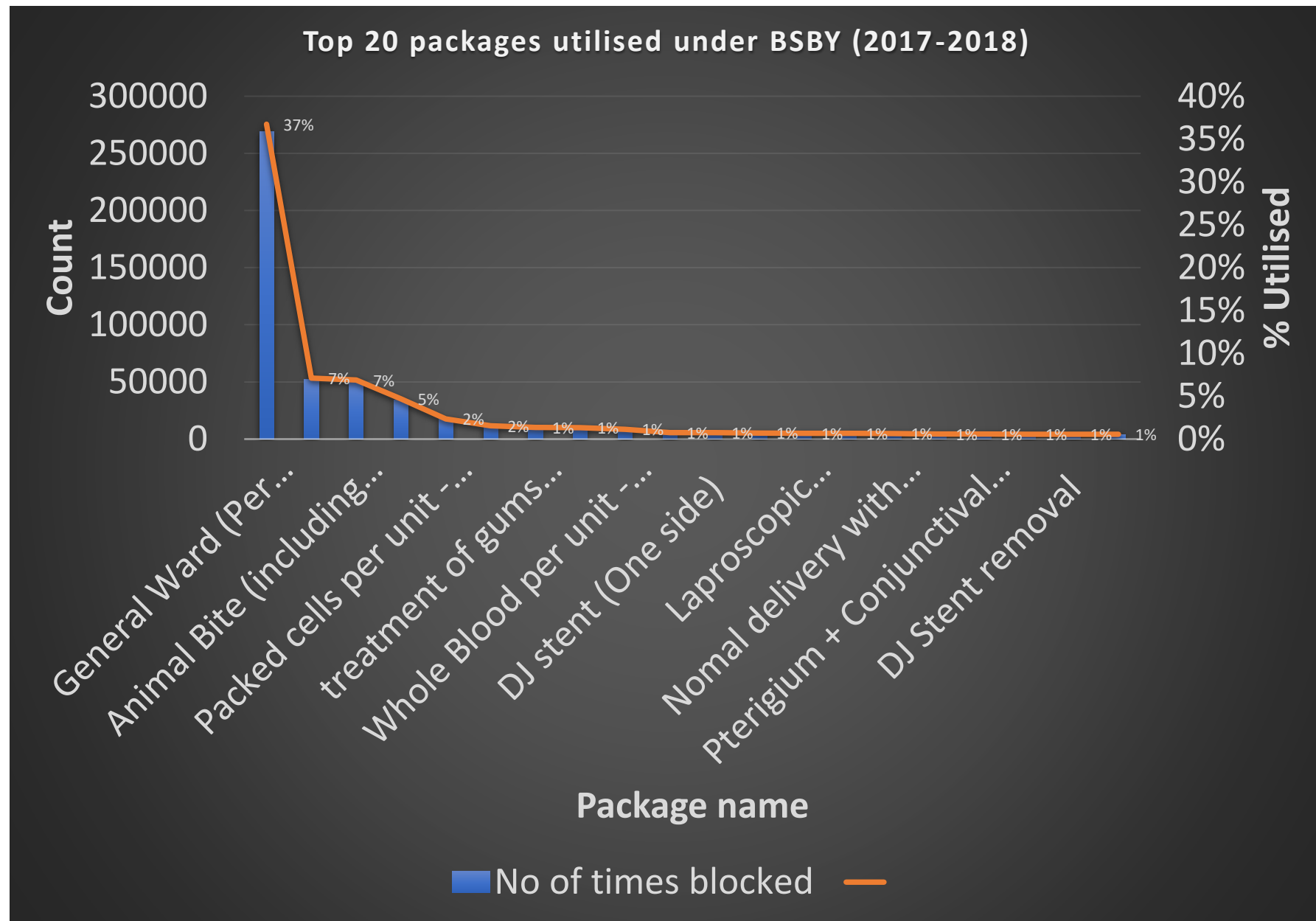


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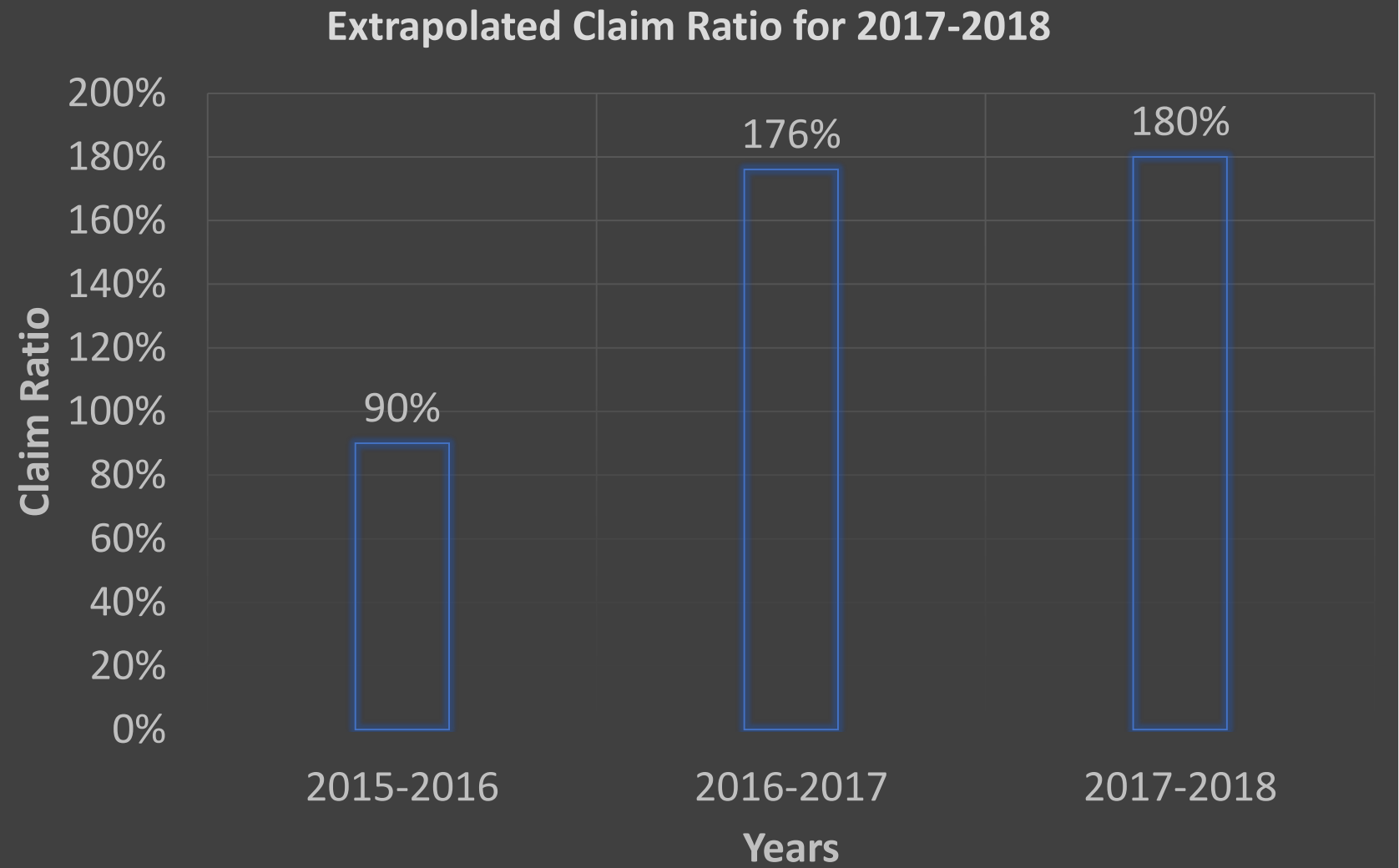
### Specialised treatments covered under BSBY (2017-2018)



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| Top 20 Private Hospitals utilizing higher number of packages |            |                                                                               |               |
|--------------------------------------------------------------|------------|-------------------------------------------------------------------------------|---------------|
| Sr.no                                                        | District   | Hospital Name                                                                 | Package count |
| 1                                                            | Udaipur    | GEETANJALI MEDICAL COLLEGE HOSPITAL                                           | 17344         |
| 2                                                            | Jaipur     | MAHATMA GANDHI HOSPITAL                                                       | 15479         |
| 3                                                            | Udaipur    | PACIFIC INSTITUTE OF MEDICAL SCIENCES                                         | 14168         |
| 4                                                            | Jaipur     | NIMS MEDICAL COLLEGE HOSPITAL                                                 | 13385         |
| 5                                                            | Jaipur     | Jaipur National University Institute for Medical Sciences and Research Center | 11976         |
| 6                                                            | Jaipur     | BARALA HOSPITAL                                                               | 9717          |
| 7                                                            | Udaipur    | PACIFIC MEDICAL COLLEGE HOSPITAL                                              | 7838          |
| 8                                                            | Udaipur    | GBH General Hospital                                                          | 6180          |
| 9                                                            | Bharatpur  | Meda Daulati Dental Hospital                                                  | 5260          |
| 10                                                           | Bhilwara   | Ramsnehi Chikit AND ANU Kendra                                                | 4970          |
| 11                                                           | Rajasamand | Ananta Institute of Medical Science Research Center                           | 4601          |
| 12                                                           | Jaipur     | Apex Hospital pvt ltd                                                         | 4326          |
| 13                                                           | Jhalawar   | Nirogdham Hospital n Research Center                                          | 4010          |
| 14                                                           | Pali       | Bhagwan Mahavir hospital                                                      | 3908          |
| 15                                                           | Dausa      | Navjeevan Hospital                                                            | 3831          |
| 16                                                           | Jodhpur    | Shriram Super speciality surgical Hospit                                      | 3659          |
| 17                                                           | Siker      | Get Well Hospital and Research Centre                                         | 3632          |
| 18                                                           | Ganganagar | BALAJI SURGICAL AND DENTAL HOSPITAL                                           | 3604          |
| 19                                                           | Jaipur     | AADINATH ENT and GENERAL HOSPITAL                                             | 3604          |
| 20                                                           | Jaipur     | Metro Mas Hospital Heart Care n Multi                                         | 3568          |

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| Top 20 Government Hospitals utilising higher number of packages |              |                                                           |               |
|-----------------------------------------------------------------|--------------|-----------------------------------------------------------|---------------|
| Sr.no                                                           | District     | Hospital Name                                             | Package count |
| 1                                                               | Ajmer        | Jawahar Lal Nehru Hospital                                | 15892         |
| 2                                                               | Jaipur       | SMS Hospital Jaipur                                       | 15086         |
| 3                                                               | Kota         | New Hospital Medical College Kota                         | 10306         |
| 4                                                               | Alwar        | Rajeev Gandhi General Hospital Alwar                      | 9923          |
| 5                                                               | Kota         | Maharao Bhim Singh Hospital                               | 8305          |
| 6                                                               | Jodhpur      | Mathura das Mathur Hospital Jodhpur                       | 7690          |
| 7                                                               | Udaipur      | Maharana Bhupal Govt Hospital                             | 6969          |
| 8                                                               | Ganganagar   | DISTRICT HOSPITAL SGNR                                    | 5727          |
| 9                                                               | Jhalawar     | Shri Rajendra Sarvajnik Hospital Medical College Jhalawar | 4115          |
| 10                                                              | Bikaner      | Eye Dental and ENT Hospital Bikaner                       | 3998          |
| 11                                                              | Rajasamand   | R K District Hospital Rajsamand                           | 3872          |
| 12                                                              | Chittaurgarh | Shri Sanwaliya Govt Hospital Chittorgarh                  | 3692          |
| 13                                                              | Jodhpur      | MATHMA GANDHI HOSPITAL JODHPUR                            | 3614          |
| 14                                                              | Bhilwara     | Mahatma Gandhi Hospial Bhilwara                           | 3591          |
| 15                                                              | Bikaner      | Mental Hospital Bikaner                                   | 3463          |
| 16                                                              | Dhaulpur     | Sadar Hospital Dholpur                                    | 3291          |
| 17                                                              | Pali         | Govt Bangur Dist Hospital                                 | 2906          |
| 18                                                              | Baran        | Govt District Hospital Baran                              | 2597          |
| 19                                                              | Jaipur       | Govt RDBP Jaipuria Hospital Jaipur                        | 2443          |
| 20                                                              | Jodhpur      | Umaid hospital Jodhpur                                    | 2396          |

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|                      | Package Rate | Package Count |
|----------------------|--------------|---------------|
| Government Hospitals | 742104675    | 298535        |
| Private Hospitals    | 3196582875   | 457457        |
| Total                | 3938687550   | 755992        |



## Conclusion

- Total population enrolled in BSBY Scheme are 31%. There are still 69% of population yet to enrol in scheme. 60% of empanelled hospitals are in private sector. But, only 40% of government hospitals are empanelled under BSBY indicating the need of strengthening the infrastructure. Treatment were provided for 21 different specialized departments in which General Surgery (253) has the highest number of packages, followed by Orthopaedics (150) and Medical Oncology (126). But, in case of utility trends, General Ward (36%), Haemodialysis (10%) and Animal bites (7%) followed by ICU (5%) are the most utilised packages.



## Conclusion

- In FY 2015-16 premium paid per family under BSBY scheme is Rs. 370. It is the same for 2016-17. Although premium raised to 1263 Rs in FY 2017-18, the claims are as high as 70% by the month of May and forecasted claims by the end of FY could be 180%
- Out of all BPL families only 46% of them are covered under BSBY while the remaining 54% are not covered under BSBY indicating lack of awareness of BSBY and its benefits. Government needs to take initiatives in promotion and advertising so that more population can be benefited from the scheme.

Thank  
you!