

Rashtriya Swasthya Bima Yojna

2010 Guidebook

A Joint initiative of USAID and Mission Convergence, GNCTD



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The Concept of Health Insurance

Health Insurance works by spreading the risk of healthcare expenses over a number of people so that the financial burden of unfortunate few who need healthcare is shared by the many fortunate who remain healthy.

Most of us, at some point in our lives, will need to seek expensive healthcare services e.g. hospitalisation or surgery. With the present day stress, sedentary life-styles and pollution, an increasing number of persons are being diagnosed with heart ailment, cancer and other critical illnesses that are expensive to treat. A few days of hospitalisation, major surgery or chemotherapy can cost lakhs of rupees.



In India, many of us pay directly to the doctor, the chemist and the laboratory for day to day ailments, since treatment of these is generally low-cost. However, the cost of hospitalisation is expensive and most of us find it unaffordable.

Health Insurance protects us against unexpected financial

loss. It empowers us to access and afford needed healthcare services. Let us see an example: Rajiv has fallen ill and requires hospitalisation, which will cost Rs. 10,000. There are two different ways to cover this cost:

1. Collect, or pool, a small amount of money from each person in the community to cover the cost of Rajiv's hospitalisation, or
2. Make Rajiv cover the cost on his own – which could potentially push him into poverty – and set the precedent that everyone must pay their own healthcare costs, regardless of how high they may be.

The first option is an example of how health insurance works. Each person in the community makes a small contribution and eventually the community shares the burden of the large expense incurred for hospitalisation of one.



Rashtriya Swasthya Bima Yojna

Households pay for the majority of healthcare costs in India. Covering healthcare expenses is a primary cause of indebtedness in India, and can push people deeper into poverty. It is known that many people, including the poor, prefer to access services in the private sector. This preference can intensify the financial pressure faced by many, as the private sector is more costly.

Health Insurance is a way to help lessen the burden of paying for healthcare by spreading the costs of health across a group of people.

Rashtriya Swasthya Bima Yojna (RSBY) is a health insurance scheme that was launched on 1st April 2008 by the Ministry of Labour and Employment (MoLE). The goal of RSBY is to provide health insurance coverage to individuals and households below-the-poverty-line (BPL). RSBY plans to cover the entire BPL population in the country (approx 30 crore) by 2012-13.

RSBY provides the BPL beneficiaries:

- Financial protection against hospitalisation expenses
- Improved access and choice of quality hospitals (public and private)
- Cashless utilisation of benefits through use of a smart card

Status of RSBY Implementation in the Country

- 26 States have launched RSBY
- No. of lives covered approximately 5.5 crore
- Pan-India network of 3,717 empanelled hospitals
- Over 3,50,000 hospitalisation cases treated

Facts & Figures of RSBY Coverage in NCT of Delhi¹

- Covers BPL/Vulnerable Families of 9 Districts
- No. of Families Enrolled – 2,12,058
- No. of Empanelled Hospitals in the Network – 78
- No. of Claims Paid – 8,665
- Total Amount of Claims – Rs. 2.77 crore
- Total Amount Paid – Rs. 45 lakh
- Insurance Company: Oriental Insurance Company
- RSBY Coverage Period: 1st August 2009 to 31st July 2010
- Third Party Administrator: Alankit Healthcare TPA Ltd.
- Implementing Organization: **Mission Convergence/Samajik Suvidha Sangam**

¹ Data Source: Alankit Healthcare TPA Limited. Figures shown are up to March 31, 2010

RSBY COVERAGE

Who is eligible?

- BPL/Vulnerable households, identified by the State Government

What is covered?

- Hospitalisation expenses for medical and/or surgical procedures including maternity benefit up to Rs 30,000 per family per year on a floater basis. To access the benefits under RSBY, a beneficiary should be hospitalized in an empanelled hospital for 24 hours or more. In addition, beneficiaries



- can also access day care surgeries/procedures that do not require stay of more than 24 hours in an empanelled hospital.
- Cashless treatment in any of the empanelled hospitals. This means that when a family accesses treatment, they do not pay the hospital anything.
- Day Care Surgeries/Procedures in some circumstances. For an indicative list of covered day care surgical procedures, please refer Annex II of this Guidebook.
- Pre-existing conditions/diseases are covered from day one. Pre-existing disease relate to a disease that was present at any time in the past (including any disease, which the insured person may not have been aware of) and prior to the enrollment of the beneficiary under RSBY
- Pre- hospitalisation up to 1 day before hospitalisation.
- Post-hospitalisation up to 5 days from the date of discharge.

-
- Maternity and Newborn Children covered, subject to conditions. See box.

- Transportation costs are covered with a maximum of Rs. 100 per visit and an annual limit of Rs.1,000.

- Family size: up to five members of a household can be covered. If there are more than three children, the head of the household must decide which three to be insured. Extended family cannot be included in the family even if the beneficiary family consists of less than five persons. Enrollment of the head of the household and the spouse is compulsory.

- Benefit is on a family floater basis, which means that the total benefit amount (Rs. 30,000) can be used by one person or jointly with other members of the family.

- Age Limit: There is no lower or upper age limit for coverage.

- Payment by beneficiaries: Beneficiaries are required to pay Rs. 30 per family as registration charge, at the time of enrollment and upon renewal.

Maternity & Child Coverage under RSBY

- All expenses related to the delivery of the baby (normal or cesarean) in the hospital/nursing home are covered
- Coverage up to Rs 2,500 for normal delivery
- Coverage up to Rs 4,500 for caesarean section or complicated delivery
- Involuntary termination of pregnancy or other medical emergency
- Newborn coverage from day one up to the end of the policy, even if the newborn is the sixth member of the enrolled family. (Upon renewal, the head of household must decide which dependents are to be enrolled; only 5 family members are covered)
- Normal hospitalisation period for both mother and child should not be less than 48 hours post delivery
- Maximum benefit for maternity coverage is Rs. 4,500/- including transportation charge of Rs. 100/- per hospitalisation

Exclusions under Maternity Benefit

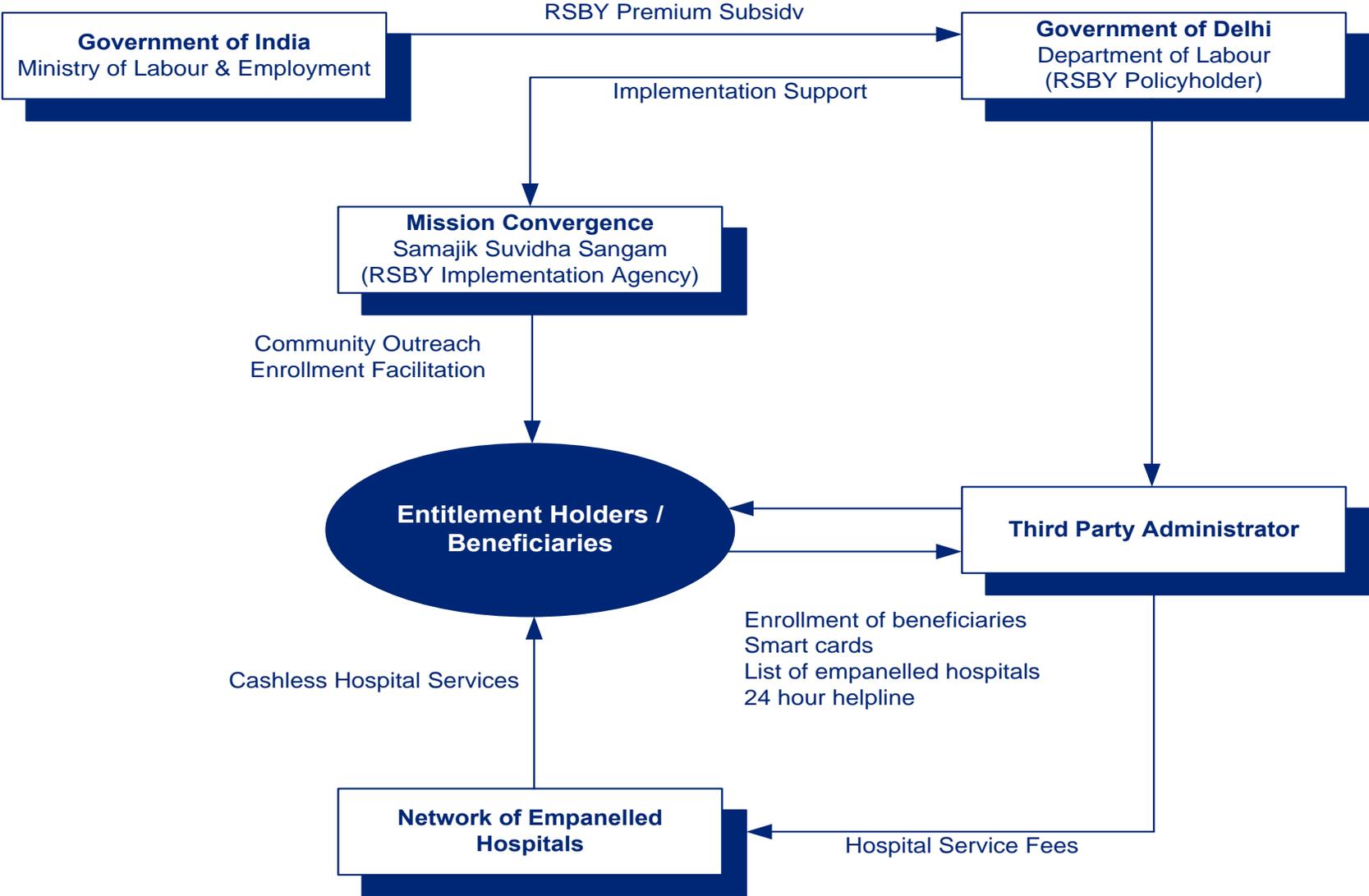
- Abortion: Voluntary termination of pregnancy, except for medical emergency to save the life of the mother

EXPENSES NOT COVERED UNDER RSBY

- Conditions that do not require hospitalisation
- Outpatient Diagnostic, Medical and Surgical procedures or treatments
- Expenses for evaluation/diagnostic purposes
- Expenses on vitamins and tonics etc.
- Dental treatment or surgery unless arising from disease or injury and which requires hospitalisation
- Congenital external diseases
- Drug and Alcohol Induced illness
- Sterilization and Fertility related procedures
- Vaccination
- Plastic surgery
- Circumcision
- Suicide
- Traditional medicine, including Unani, Siddha, and Ayurveda



RSBY Stakeholder Inter-Relationship



RSBY Processes

ENROLLMENT

Enrollment is the addition of a new member/family in the records of RSBY. An electronic list of eligible BPL households is provided to the insurance company/Third Party Administrator (TPA) by the Government Department implementing the scheme. An enrollment schedule for each location/village is then prepared by the insurance company/TPA to begin signing families up into the scheme.



RSBY Publicity Banner in NCT of Delhi

- An electronic list of eligible BPL/Vulnerable households is provided to the Insurance Company or TPA.
- An enrollment schedule for each GRC along with dates is prepared by the Insurance Company/TPA with the help of Mission Convergence officials.
- Mobile enrollment stations are set up at local centers (e.g., GRC centers) in each GRC area. The stations are equipped by the TPA with the hardware required to collect biometric information (fingerprints) and photographs of the members of the household covered.

Role of Gender Resource Centres (GRCs) in RSBY Enrollment	
	Coordinate & plan with TPA in advance to receive list of beneficiaries and enrollment camp dates
	Map their catchment area and identify the beneficiaries
	Disseminate information on RSBY benefits and utilization
	Plan and publicize the schedule of enrollment camp among the beneficiaries
	Distribute Yellow Slips among the beneficiaries prior to enrollment date

- Based on the list, BPL/ Vulnerable households are identified by the GRC staff through a door to door survey. After that the yellow slips², provided by the TPA, are issued to the identified families and they are informed about the date for enrollment. Families are also informed about the RSBY specifics and enrollment criteria. If the family is interested in enrolling, they are advised to bring their survey slip or Ration Card along with Rs. 30/- when they come for enrollment.



A RSBY Enrollment Camp in National Capital Territory (NCT)

- At the time of enrollment, the first step is to match the identity of the BPL/Vulnerable family with BPL/Vulnerable Household data carried by the TPA operator. Once the data is matched, the TPA operator collects biometric information (fingerprints) and photographs of the members of the beneficiary household. The registration fee of Rs.30/- per household is also collected by the TPA operator at this stage. Subsequently, the concerned Field Key Officer (FKO) authenticates the smart card.
- The smart card is normally delivered within 15 days to the GRCs for onward distribution to the beneficiaries. The smart card is delivered along with an information pamphlet, describing the scheme and the list of empanelled hospitals.

Beneficiaries should bring the following when they come for Enrollment:

- Identification proof i.e., ration card, voter ID card etc.
- Yellow slip given by the Third Party Administrator (TPA)
- Rs. 30/- towards Registration Fees

² Yellow Slip – an identification slip for enrollment provided to the identified BPL/Vulnerable households

USE OF SMART CARD

- The smart card identifies each family and allows cashless access to the network of participating hospitals in India.

Photograph on the Smart Card

- The photo of the head of household is printed on the smart card. The photograph of all family members is stored in the chip embedded in the card. The purpose of these photos is to be able to identify the enrolled beneficiaries when they seek health services.



Role of Field Key Officer (FKO)

- FKO is a representative of the Government. However, in the NCT of Delhi, the GRC coordinators have been designated as FKOs.
- Each enrollment team at the GRC has an FKO who identifies the beneficiaries at the time of enrollment. The FKO uses his own smart card to authenticate the beneficiaries' smart card. Without FKO's authentication the beneficiary's smart card will not work.
- The detail of each family is copied in the FKO card. The insurance company is paid based on the number of beneficiaries obtained from the FKO card.

Changes in the BPL/Vulnerable household list

Enrollment team is allowed to do some modifications in the existing list with respect to the dependents

Name, Age and Gender of the dependents can be revised in the BPL/Vulnerable list if requested by the head of the household

However, the relationship code with the head of the household cannot be changed

- RSBY mandates the presence of FKOs at the enrollment station.

Registration fees

- Registration Fees of Rs.30/- is aimed at meeting part of the administrative expenses of the TPA. The registration fee is to be paid when the beneficiary enrolls in RSBY, including at the time of renewal.

Splitting Smart Cards

- Smart cards can be split to allow a family member to use the RSBY services when traveling in a district/city different than the family.
- The smart card cannot be split in more than two.
- The total *combined* benefit limit of both the cards remains Rs. 30,000/- per beneficiary family. The benefit limit of each split card is decided by the Head of the family at the time of the split.
- Splitting will be done at the district kiosk of the TPA. The cost for splitting a card is Rs.125/- in the NCT of Delhi and it has to be paid for by the beneficiary.
- The FKO does not need to be present to split cards.

Issuing Duplicate Cards

- A new card can be issued at the district kiosk for Rs.125/- if the original smart card is lost or damaged.

Addition/Deletion of Beneficiaries in the Smart Card during the year

- If there is a death of one of the beneficiaries on the card, another member of the family can be added as a beneficiary under the scheme. However, any addition would only be done if the family member forms part of the BPL/Vulnerable household list.

Replacing the Head of the Family in case of Death

- The second person listed as a beneficiary will be considered the head of family. He/she would be entitled to decide who else from the family would be covered. This “second person” could be the widowed spouse, or someone else in the family.

Presence of Head of Family at the time of enrollment

- The presence of either the Head of the family or the second person is necessary at the time of enrollment. If both are absent, the card cannot be issued. But, if one of them is present the card can be issued even if some other listed members are absent. The details of other members can be added subsequently at the district kiosk.

ROLE OF TPA'S DISTRICT KIOSKS

District Kiosks are assistance centers set up by the TPA to help RSBY beneficiaries for smart card issues. The range of services they provide include the following:

Modifying the existing Smart Card

- Smart cards can be modified to delete or add family members in the case of death, births, marriage of dependent, etc.
- Any addition of a member in the smart card can only be from within the BPL/Vulnerable household list.
- Presence of FKO is not necessary for any addition in the above circumstances.



Issuing new Smart Card

- Eligible beneficiaries may have been left out during the round of enrollment at the GRC. The beneficiary will be required to come with all the family members that need to be enrolled.
- Presence of FKO is necessary for issuing new smart card.

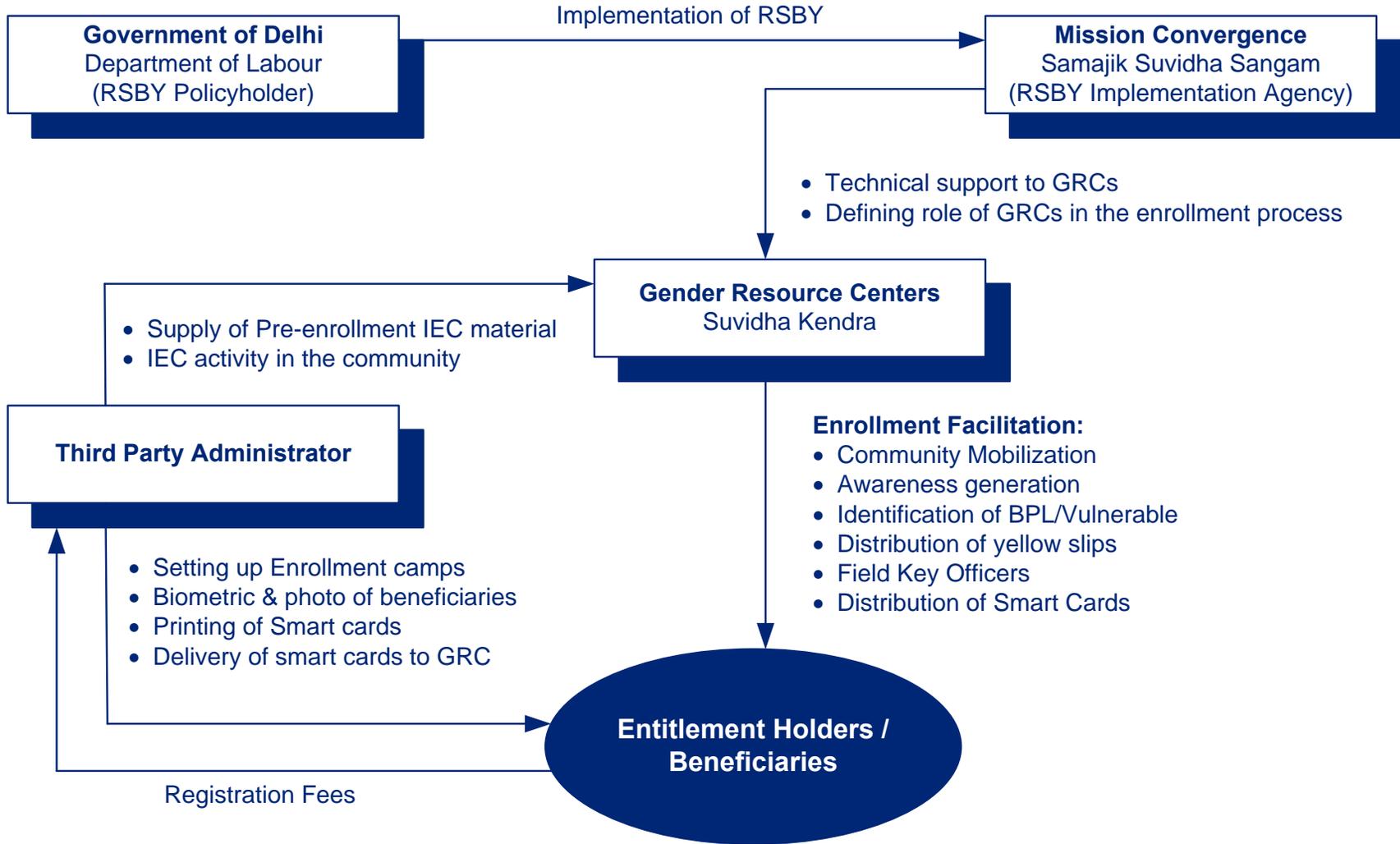
Splitting of the existing Smart Card

- Smart cards can be split to allow a family member to use the RSBY services when traveling in a district/city different than the family.
- Presence of FKO is not necessary to perform this role.

Issuing a duplicate Smart Card

- A duplicate smart card is issued in lieu of missing, damaged or lost card. On issue of the duplicate card, the earlier one is hot-listed to prevent misuse. Presence of FKO is not necessary for issuing new smart card.

RSBY Enrollment Process



UTILISATION OF BENEFITS

Hospitalisation Process

- The beneficiary should first approach the RSBY counter at the empanelled hospital for assistance and guidance if seeking medical care.
- The beneficiary must take his/her smart card to the hospital since that alone allows him/her cashless treatment at the hospital.
- If the provider or hospital seeks any payment from the beneficiary for the healthcare services, he should immediately inform the insurance company or the TPA through the toll free number provided to him/her.

Role of GRCs in Benefit Utilisation

Identify empanelled hospitals in catchment area and educate community

Visit the empanelled hospitals to verify whether RSBY helpdesk and other provisions for beneficiaries are in place

Educate community about the cashless treatment and use of smart card

Assist beneficiaries in case of non-acceptance or misuse of smart card by empanelled hospital

Handle grievances through cross-checking card balances and status of treatment for beneficiaries

Inform TPA/Insurance Co. in case of any fraud

Network of Empanelled Hospitals

- Public and private hospitals are part of the network of empanelled hospitals. Each beneficiary receives a list of empanelled hospitals. This provides the beneficiary with an option to choose the hospital where he desires to seek healthcare. A list of empanelled hospitals in the NCT of Delhi is provided as Annex III of this Guidebook.

Smart Card Usage

- Only the Operator at the hospital can verify the smart card and can tell the balance remaining on the card. This is done on a smart card reader machine.

Biometric/Finger Print Verification

- The purpose of fingerprint verification at the time of admission at the hospital is to prevent fraud and misuse of the smart card. Fingerprint of any enrolled member of the family can be provided.

Pre hospitalisation and Post hospitalisation expenses

- Pre-hospitalisation expenses are costs of care incurred before it is determined that hospitalisation is necessary. Examples include tests and

medicines that lead to hospitalisation. Expenses incurred one day before admission at the hospital are covered under RSBY

- Post-hospitalisation expenses are costs of care incurred after discharge from the hospital. Expenses incurred up to five days after discharge are covered under RSBY.
- Reimbursement of pre and post hospitalisation expense is subject to production of proof.

Package Rates/Charges

- RSBY has negotiated a package rate/charge for all expenses (e.g. medicine, tests, bed charges, other materials, food etc.) related to the treatment of covered services. An empanelled hospital should not charge anything from the patient for treating something which is part of the list of diseases under package rates.
- Under RSBY, a list of 725 package rates has been developed. An indicative list of package rates under RSBY is provided in Annex I of this Guidebook.



Process of Payment of Transportation Charges

- Rs.100 will be paid to the beneficiary per hospitalisation (up to a maximum of Rs.1,000/- per year) at the time of discharge by the hospital where he/she had been hospitalized. There is no proof (tickets/receipts etc.) required to claim transportation charges.

Coverage of Food Expenses of Family Members

- Food only for the person who is hospitalized is covered in the package rate. Family members accompanying the patient have to pay for their food and related expenses.

Coverage of OPD Expenses

- Out-Patient Department (OPD) expenses e.g., medicines or tests, or expenses in hospitals which do not lead to hospitalisation are not covered under RSBY and are therefore the responsibility of the individual.

WHO TO CALL WHEN THERE IS A QUESTION

- The TPA Call centre provides, through a State Toll free telephone number, telephonic guidance to the beneficiaries on various issues of coverage, utilisation of benefits or grievances, if any.
- The Call Centre is functional for 24 hours a day, 7 days a week and throughout the year.

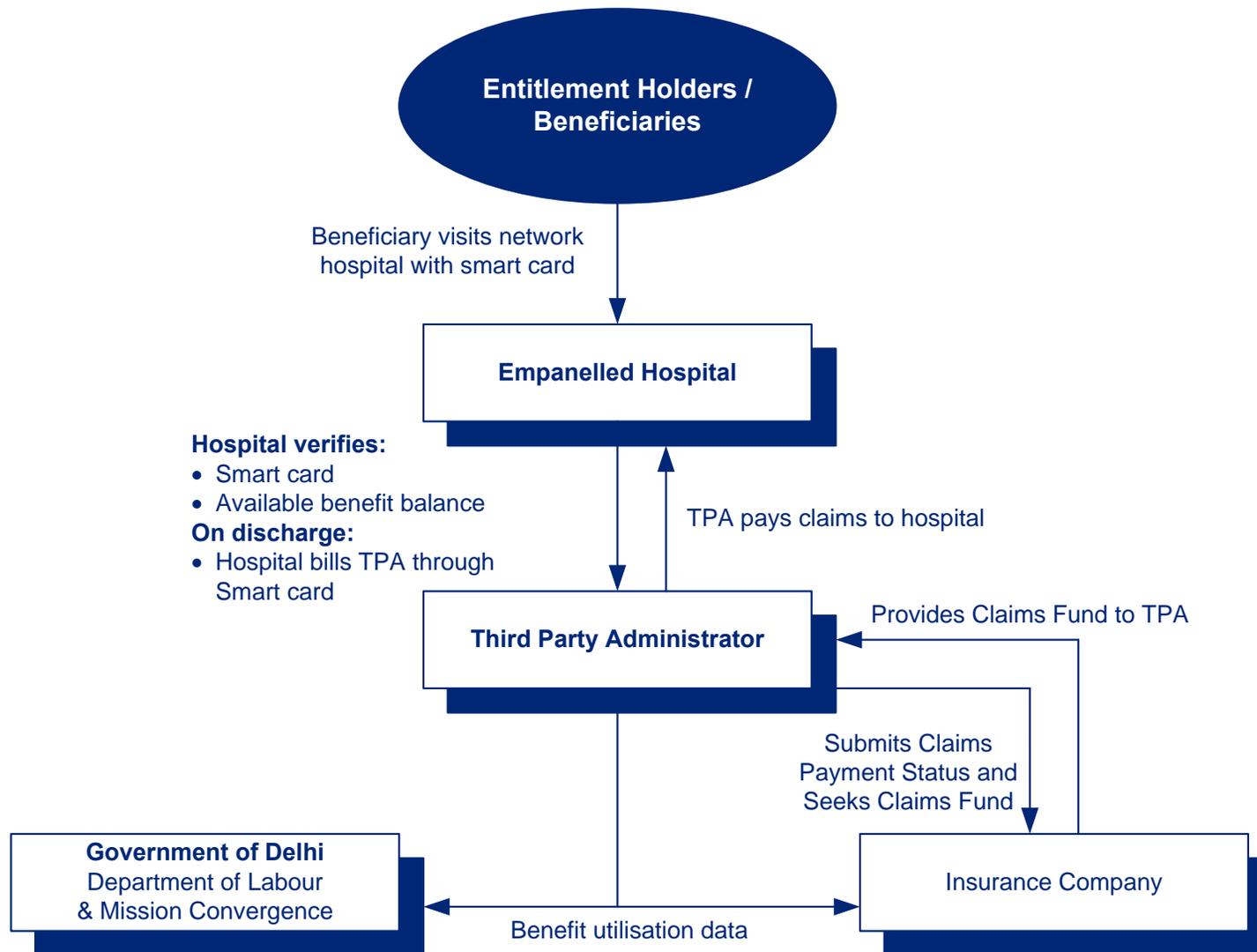
Call Center Information

Beneficiaries can receive information on the following areas from the TPA Call Centre:

- Benefit details under the policy and the balance available with the beneficiaries
- Information on Insurer's office, procedures etc.
- General guidance on the Services
- Information about the process of cashless treatment
- Information on Empanelled Providers and contact numbers
- Claim status information
- Data of calls received and response on the system.
- Any other relevant information/related service to the beneficiaries
- Any of the required information available at the call centre to the Government/Nodal Agency
- Any related service to the Government/Nodal Agency.



RSBY Utilisation of Benefits Process Flow



Glossary of Terms

- Beneficiary/Insured – a person who is covered to receive benefits under a health insurance policy
- Benefit limit/Amount – amount payable by an insurer to a beneficiary under a health insurance policy
- Benefit Limits – the maximum amount of benefits payable under a health insurance policy
- Cashless Treatment/Service – means that the patient will not have to spend any amount (subject to the available limit of coverage) for taking treatment or hospitalisation. The expenses incurred on the hospitalisation shall be claimed by the hospital from the insurance company
- Congenital external disease – is an abnormality of the structure of a body part by birth
- Coverage – benefits provided by a health insurance policy for which a beneficiary is covered
- Covered Charges – expenses eligible for payment for medical care or supplies, when incurred by a beneficiary under the health insurance policy
- Covered Person – any beneficiary eligible for benefits under a health insurance policy
- Day care Surgery – procedures that require surgical intervention that can be performed on a beneficiary on a out-patient care basis
- District Kiosk – facilitation centres established by the third party administrator (TPA) to assist covered beneficiaries after smart card has been issued. Assistance provided by a district kiosk pertains to modification in the existing cards, splitting of cards and issue of new cards in lieu of lost or damaged cards
- Eligibility – provisions of the health insurance policy, upon satisfying of which, beneficiaries become eligible to avail benefits under the policy
- Eligibility Date – the date from which the beneficiaries under a health insurance policy stand covered for availing the benefits covered under it

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- Enrollment Period – the period in which smart cards are issued to the beneficiaries which entitles them to the coverage under a health insurance policy
 - Enrolment Process – the process under which eligible beneficiaries are identified, informed about the covered benefits, charged registration fees, issued smart cards and enrolled as covered beneficiaries under a health insurance policy
 - Exclusions – expenses or specified diseases, conditions and services not covered under a health insurance policy
 - FKO – (Field Key Officer) are officials either from the Government or the GRCs who have been delegated the function of identifying the beneficiaries and authenticating their smart card by his FKO card and finger print
 - Floater basis – total amount of benefit (Rs.30,000 per family in case of RSBY) that can be used by any one person or jointly with other members of the family
 - Hospitalisation – admission of a patient into a hospital for availing of health services on an in-patient basis
 - IEC Activities – Information, Education, and Communication (IEC) activities relate to the publicity and marketing by the insurance company/TPA to prior to enrollment to educate the beneficiaries regarding enrollment and benefits of the scheme
 - Inpatient Care – health services given to a patient admitted to a hospital, nursing home or other such facility
 - Insurer – an insurance company which under a contract of insurance/health insurance policy promises to pay benefits that are covered under the policy to the insured beneficiary
 - Maternity Benefit – expenses related to child birth that are payable to the beneficiary under a health insurance policy
 - Network/Empanelled Hospitals – hospitals under a health insurance policy that have contracted with the insurance company or its third party administrator to provide healthcare services to the beneficiaries on a cashless basis, subject to conditions as laid down under the policy
 - Out-patient Care – any healthcare service provided to a beneficiary who is not admitted to a hospital, nursing home or other such facility. Outpatient care may include health services such as doctor consultation, laboratory & radiological investigation and dispensation of medicines

- Out-patient Diagnostic – laboratory and radiological investigations availed by a beneficiary on an outpatient basis
- Package Rates – are negotiated rates between an insurance company/TPA and empanelled hospitals for specified surgeries/health services, which include all the expenses related to the treatment like medicine, tests, bed charges, other materials, food etc.. Empanelled hospitals are not expected to charge anything from the patient for these
- Post-hospitalisation Expenses – post -hospitalisation expenses are such expenses as incurred by the hospitals on beneficiaries after their discharge from the hospital
- Pre-existing conditions/Diseases – any disease/physical condition that exists prior to the effective date of coverage under a health insurance policy
- Pre-hospitalisation Expenses – pre-hospitalisation expenses are such expenses that are incurred by the hospitals on beneficiaries before taking a view with regards to their hospitalisation
- Smart Card – a biometric enabled card which contains the fingerprints and photograph of a beneficiary. The electronic chip in the card also contains the benefit limit/amount that a beneficiary is eligible for under the health insurance policy.
- Third Party Administrator (TPA) – is an agency/firm appointed by an insurance company to undertake functions relating to administration of benefits covered under a health insurance policy. The functions delegated to a TPA under RSBY include enrollment of beneficiaries, maintaining records of beneficiaries, establishing a network of empanelled hospitals and enabling cashless treatment of beneficiaries at the empanelled hospitals



Annex I: Indicative List of Package Rates under RSBY

Package rates means that all the expenses related to the treatment like medicine, tests, bed charges, other materials, food etc. and the hospital should not charge anything from the patient for these. Package rates are inclusive of 1 day pre-hospitalisation and 5 days post-hospitalisation expenses, transport expenses and any expenses arising due to complications while in hospital.

Under RSBY, package rates for 725 inpatient surgical procedures, including maternity and newborn care have been pre-defined. Provided below is an indicative list of package rates for various surgical procedures.

Sl. No.	Surgical Procedure	Package Rate ³ (Rs.)
1.	Adeno Tonsillectomy	6,000
2.	Antrostomy – Bilateral	6,000
3.	Appendectomy	6,000
4.	Cholecystostomy	10,000
5.	Cryosurgery	7,000
6.	Duroplasty	9,000
7.	Endoscopic Septoplasty	6500
8.	Fenestration	7,000
9.	Fimbriolysis	5,000
10.	Fissurectomy	7,000
11.	Fistula Repair	5,000
12.	Gastric Perforation	10,000
13.	Hernioplasty	7,000
14.	Hydrocele - Excision - Bilateral	5,500
15.	Hydrocele - Excision - Unilateral	3,000
16.	Lipoma	2,000
17.	Lords Procedure (haemorrhoids)	5,000
18.	Mastoidectomy	6,000
19.	Myringotomy - Bilateral	4,500
20.	Tumour Excision	5,000

³ Source: Alankit TPA – RSBY Information Sheet



Annex II: Indicative List of Day Care/Procedures under RSBY

Day care surgeries are the procedures which require a surgical intervention but patient need not be admitted to hospital after the surgery. An indicative list of day care surgeries under RSBY is provided below:

Sl. No.	Day Care Surgeries/Procedures ⁴
1	Bartholin Abscess I & D
2	Cataract – Bilateral & Unilateral
3	Corn - Large - Excision
4	Corneal Grafting
5	Cyst -Vaginal Enuclation
6	D&C (Dilatation & curettage)
7	Dermoid Cyst - Large - Excision
8	Dermoid Cyst - Small - Excision
9	Dislocation - Elbow
10	Dislocation - Shoulder
11	Drainage of Abscess Cold
12	Drainage of large Abscess
13	Electro Cauterisation Cryo Surgery
14	Excision Bronchial Sinus
15	Excision of Small Growth from Tongue
16	Excision of Small Swelling in Hand
17	Ganglion - Small - Excision
18	Hip Spica
19	Hymenectomy & Repair of Hymen
20	Nodular Cyst
21	Oeshophagoscopy for foreign body removal
22	Ovarian Cystectomy
23	Polypectomy
24	Retro Pharyngeal Abscess - Drainage

⁴ Source: RSBY Agreement between Government of Delhi & Oriental Insurance Co.



Annex III: List of Empanelled Hospitals under RSBY in NCT

List of Empanelled Hospitals⁵ - Central District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Dr. Shroff's Charity Eye Hospital	Kedarnath Road , Daryaganj, New Delhi-110 002	Mr. Hari S. Gupta (9868238870)	23253880 23251580 23251581 (9868238870)
2	Geetanjali Medical Centre	6425 / 8, Dev Nagar, Karol Bagh, New Delhi-110 005	Dr. Suresh Gupta (9811056256)	25733895 30903441 (9811056256)
3	Nijhara Hospital Pvt. Ltd.	2979/3, Ranjit Nagar (Near Shiv Mandir) South Patel Nagar, New Delhi-110 008	Dr. Govrav Nizhara (9811075034)	25848721 25843628 9811075034.
4	Sanjeevan Medical & Research Centre	24,Ansari Road, Daryaganj, New Delhi, 110002	Dr. Prem Agarwal (9810203358)	23257143 9810203358 Mr. Dhiraj (9310809394)
5	Saraswati Memorial Hospital	332/2, Thansingh Nagar, Anand Parbat, New Delhi- 110 005	Dr. Anuj (9350815331)	28763130 28762539

⁵ List of Empanelled Hospitals under RSBY in National Capital Territory of Delhi (NCT) provided by Alankit Healthcare TPA Ltd.

List of Empanelled Hospitals -East District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Ashok Nursing Home	F3/15-16,East Krishna Nagar, Shahdara , Delhi-110 051	Dr. Ashok Singh (9811100764)	9971552020 9971772020 9311101776
2	Dr. Gupta Nursing Home & Hospital	25, Raj Block, Navin Shahdara, New Delhi—110 032	Mr. U. P Sharma	Mr. U. P Sharma (9210041093) 22322218 22321622
3	Holy Child Nursing Home	C-43-44, East Krishna Nagar, (Opp. Swarn Cinema),Shahdara, Delhi-110 051	Dr. Veena Gupta Dr. Vikram Mr. Paramjeet (9910966899)	22002819 9717277461
4	Kesar Hospital	Ah-11, Shalimar Bagh, New Delhi – 110 088	Dr. Ayush Gupta	27478822 27478823 9899326867
5	Khandelwal Hospital & Urology Centre	B-16, Main Road, East Krishna Nagar, Shahdara, New Delhi-110 051	Mr. Shahil (9891551931)	22094846 22094844
6	Mahesh Hospital	Patparganj Society Complex, Near Engineer Estate, D-437, West Vinod Nagar, I.P.Extn Delhi-110 092.	Dr. Mahesh (9810869765)	22471145 22471525
7	Narula Medical Centre	179, Madhuban, Delhi-110 092	Dr. Dhiren Narula (9313267399)	28822270 28822271 9910966899 9810966899

8	Sai Nursing Home & Charitable Dispensary	A-86, 100ft. Road, Natthu Colony Chowk, Jagat Puri, Shahdara, Delhi-110 093	Dr. Ravinder Kumar Sharma (9810334568)	9250293737 22584220
9	Sanjivani Medical Centre	Near- V3s Mall, 90/3, East Guru Angad Nagar, Delhi-110 092	Dr. D.K. Sharma (9810071445)	22013631 22416728 64520082 9810714171
10	Shanti Medical Centre	D-5, Pandav Nagar, Mother Dairy, New Delhi-110 092	Dr. Subhash Badhawan	9312275326 22488553 22488554
11	Shivam Nursing Home	A-93, Gurudwara Road, New Seelampur Market, Delhi-110 053	Dr. S. K. Gupta (9810148550)	22560530 9810223641
12	Shri Ram Singh Hospital & Heart Institute	B-25, 26, 26-A, East Krishna Nagar, Shahdara, Delhi-110 051.	Dr. Ashok Singh (9811100764)	9971552020 9971772020 9311101776
13	Singhal Nursing Home	9/3, Main Road, Kailash Nagar, New Delhi-110 031	Mr. Dinesh Pandit	9811255406 9811137742 9871088820
14	Surgi Centre Nursing Home	D-15, Vivek Vihar, New Delhi-110 095	Dr. N.K. Gupta (9810048331) 9350171455	22154127 22140117
15	Taneja Hospital	F-15, Preet Vihar, Vikas Marg, Delhi -110 092	Dr. S. M. Taneja (9810323336)	22525738 22526856
16	Virmani Hospital	Plot No. 8, Mayur Vihar Phase II, New Delhi-110 091	Mr. Devender Singh (9810212407)	22774748 22779232 9910779038

List of Empanelled Hospitals -North District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Aastha Hospital	D-42, Near Bank Of Baroda, Badli, New Delhi – 110 042	Dr. Manish Sharma (9891002289)	9268485239 9811525520
2	Agarwal Nursing Home	2528, Tri Nagar, Tota Ram Bazar, Delhi-110 035	Dr. Ashok Agarwal (9810048230)	27383366 27383377 27383388
3	Bhagwati Hospital	Cs/Ocf-6, Sector-13, Rohini, Delhi-110 085	Dr Naresh Pamnani (9811207171)	27868938 27554182.
4	Avantika Hospital	A-168, Pocket-Oo, Sector-2, Rohini, Delhi -110 085	Dr. R. K. Midha (9810037376)	55188147 27519324
5	Mittal Nursing Home	4302/5 Jai Mata Market, Tri Nagar , New Delhi-110 035	Dr. Anil Mittal (9899213815)	9899213815 27392526
6	Navjeevan Medical Centre	T-655, Onkar Nagar, Tri Nagar, New Delhi-110 035	Dr. Praveen Bansal (9811403215)	Ashok (9350187823) 27386838 27382650
7	Nazar Kavar Surana Hospital	219/220, Gulabi Bagh, New Delhi-110 007	Dr. Suresh Gupta (9811211189)	23640951 23640952
8	Samyak Hospital	Bm- 7, East Shalimar Bagh, New Delhi-110 088	Dr. Rishi Jain (9810192430)	27498625 27490025

9	Sant Hospital	Main Burari Road, Sant Nagar, Delhi – 110 084	Dr.V.K.Sehdev (9873096775)	27614879 9312269933
10	Santom Hospital	D-5, Prashant Vihar, Main Outer Ring Road, Rohini, Delhi-110 085	Dr. Sushma (9873205961)	20254284 27562255 27561024
11	Satyam Hospital Pvt. Ltd.	64, 65/A-4, Sector-16, Rohini, Delhi110 085.	Dr. Vijay Kumar Kohli (9810125758)	27850980 27850990.
12	Sehgal Nursing Home	A-6 , Panchvati , Opp. Azadpur Sabzi Mandi , Metro Pillar No 84 , Delhi-110 033	Dr. N. Sehgal (9810038999)	9911361331 27675363
13	Shyam Lal Eye Hospital	Malkaganj, Delhi-110 007	Dr. S. N. Gupta	23856483 23857066

List of Empanelled Hospitals - North-East District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Dr.Mukesh Orthopaedic & Trauma Centre	2374-T(21a) Mandi Extn., Near Corporation Bank, Bawana Road, Narela, Delhi-110 040	Dr. Mukesh Aggarwal (9811097515)	27285280
2	Kamal Nursing Home & Hospital	790, Indra Chowk, Jaffrabad, Delhi-110 053	Dr. Alam (9910575050)	9313884472 22564197 22198308

List of Empanelled Hospitals - North-West District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	A- One Hospital	A-1/7, Paschim Vihar, Main Rohtak Road, New .Delhi-110 063	Dr. Harmesh Kapoor (9810301850)	25271177 42311177 9910779038
2	Daya Hospital	A-4/16, Paschim Vihar, New Delhi-110 063	Dr. Pradeep Mittal	25252057
3	Indian Hospital	Ag-35, Shalimar Bagh, New Delhi-110 088	Dr. Rajesh Kumar Singh (9871111128 / 7)	47001616 47036666
4	Jeewan Charitable Hospital	R-225,26,27,28,29. Mangolpuri, Delhi-110 083	Dr. Ravi Dube	27916689 27915743
5	K.R. Gangwal Memorial Hospital	85, 86, 87, 20th Point , Plot Sindhu Border Road, Narela, Delhi-110 040	Dr. Gangwal (9811072362)	27782715
6	Kamlesh Medical Centre	423, Bhera Enclave, Pashchim Vihar, New Delhi110 087	Dr. Atul Thapar (9811086235)	
7	Shri Jiyalal Hospital	6, Inder Enclave, Rohtak Road, (Near Peera Garhi Chowk), New Delhi-110 087.	Dr. Sushil Garg (9312256610)	25252419 25252421 9810134693
8	Sunderlal Jain Charitable Hospital	Ashok Vihar, Phase-III, Delhi-110 052	Dr.Tripta (47030907) Mr.Tapash (9810921578)	47030900 (100lines) Prerna(9818877921)

List of Empanelled Hospitals - South District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Aakash Hospital	90/43, Malviya Nagar, New Delhi-110 017	Mr. Kamal Kataria (9810580749)	26687148 51830822 9818166996
2	Agarwal Medical Centre	E-234, Greater Kailash, Part-I, New Delhi-110 048	Dr. Neeraj (9818495417)	41730919 9818495417
3	Dr. Sunder Lal Memorial Hospital	C-201, Jawahar Park, Devli Road, Khanpur, New Delhi -110 062	Dr. Anil Vij (9999847796) Dr. Gaurav Gupta (9810372598)	29915642 24527753
4	Sawan Neelu Angels Nursing Home	J-293, Saket New Delhi-110 017	Dr. Ashok Kumar (9811140145)	29555284 29551794
5	Sitaram Bhartia Institute Of Science & Research	B-16, Qutub Institutional Area, New Delhi-110 016	Shomya Ray Choudhary (9717490222)	42111111 9717894723
6	Vashishta Clinic & Hospital	B-35, Shivalik, Malviya Nagar, New Delhi-110 017	Dr. R. S. Vashishta (9810060931)	26691177 26692361
7	Visitech Eye Centre	R-13, Greater Kailash-I, New Delhi-110 048	Mr. Abhijit (9871465770)	41731777 41731880

List of Empanelled Hospitals - South-West District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Central Hospital	A-142/1, Ganesh Nagar, Near Ganesh Nagar, Tilak Nagar , New.Delhi-110 018	Mr. Rambyas Singh (9899525169)	25994660 9811085264
2	Deepan Hospital	Kh-139-140, Najafgarh Road, Kapashera, New Delhi	Dr. Deepan (9212616001)	65659838 25064611 9212616001
3	Dr. Nanda Eye Care Centre	A-200, Sector-8, Dwarka, New Delhi-110 075	Dr. Rohit Nanda (9811079895)	25360909 9871310000
4	Sai Hospital	Plot No.254, Amberhai, Sector-19, Dwarka, New Delhi-110 075	Dr. Nand Kisor Rana (9810385036)	
5	Sidhant Hospital	D-7, Main Palam- Dabri Road, Mahavir Enclave, Dwarika New Delhi-110 045.	Dr. Ranvir Solanki (9312666655)	25032226 9811596306
6	Singhal Hospital	C-4, Gali No. 9, Near- DESU Office, Mangla Puri, Sadh Nagar, Palam Colony. New Delhi-110 045	Mr. Rohtas Singh (9810988545)	25055191 25057014 9312041613

List of Empanelled Hospitals - West District

Sl. No.	Hospital Name	Address	Contact Person	Contact Number
1	Ansari Hospital	Rz-20 F/B, Street No-6, Main Sagarpur, New Delhi-110 046	Dr. Ansari (9899045780)	25395194 25392548
2	Ashray Medical Centre	Whs-2/24, Timber Market, Kirti Nagar, New Delhi-110 015	Dr. Ashok Gupta (9891201977)	25411359 32994730
3	Behl Hospital	B-128, Naraina Vihar New.Delhi.110 028	Mr. Deepak Kumar Sudan (9213333850)	9213333850 (Mr. Sudan) 25777640
4	Bimal Hospital Pvt. Ltd	17/1, Main Rohtak Road, Nagloi, New Delhi-110 041	Dr. J. B. Dangi (9818480633)	25943314 25943638
5	Bhagat Chandra Hospital	Rz F- 1/1, F-Block, Mahavir Enclave, Dwarka,. New Delhi- 110 045	Dr. Pankaj Shrivastava (20406563)	25058542 32912635
6	Family Hospital	Wz-26a, New Sahib Pura, (Opp. C.R.P.F Main Gate), Tilak Nagar, New Delhi-110 018.	Dr. Manjit Singh (9971171864)	9210025350 2833185
7	Gandhi Nursing Home	C-50, Om Vihar, Uttam Nagar, New Delhi -110 059	Dr. Pawan Gandhi (9312222922)	25335135 25335099 25333179

8	Handa Nursing Home	57, Raja Garden, New Delhi-110 015	Mr. Jagdeesh (9811487670)	25433342 25415726
9	Jyoti Nursing Home	C/234, Vikas Puri., New Delhi-110 018	Dr. R. C. Madan 9810761200)	25556464 2552039 9810761200
10	Kalawati Kaustubh Hospital Pvt. Ltd.	2, Inder Enclave, Main Rohtak Road, Peeragarhi, New Delhi-110 087	Mr. Nitin Mittal (9212378829)	252257540 9811183413 9891011075
11	Kapoor Medical Centre	E-18, Naraina Vihar New.Delhi-110 028	Dr. Kapoor (9810077777)	25791387 25793124
12	Kesar Nursing Home	Wz61a/3b,Vashisht Park, Pankha Road, Janakpuri, New Delhi -110 046	Dr. A. K. Kesar (9810850566)	25382683 30905231
13	Lamba Hospital & Nursing Home	B-1/453, Janakpuri, (Near DESU Office B-1 block), New Delhi-110 058.	Dr. Lamba (9811043350)	55458020 25524849 9811043350 9216828440
14	Navjeevan Hospital	A-12, Pushpanjali Enclave, Pitampura, New Delhi- 110 088	Dr. Naveen Bansal (9311030777)	27016081 55158729
15	New Medical Centre	B-39,Moti Nagar. New Delhi	Dr. Monika Thapar (9810128398)	9810128398 9810491610(Deep ak)

16	Rao Raghubir Hospital & Maternity Centre	Najafgarh Road , Kamruddin Nagar Morh, Nagloi, Delhi-110 041	Dr.(Mrs.) Yadav (98112707744)	30974565 25944485 98112707744
17	Sakuntala Nursing Home & Hospital	Rz-I-81a, Sagar Pur West(Opp- Delhi Vidhyut Board Colony), New Delhi-110 046	Dr. B. P. Dhama (9211783762)	25383171 25390976
18	Sardana Eye Institute	A2/19, Rajouri Garden, New Delhi-110 027	Dr. Jagmohan Sardana (25436870)	41006366 25436366
19	Satya Bhama Hospitals Pvt. Ltd	126/105, Najafgarh Road, Nangloi, Delhi-110 041	Dr. Manisha (9312252349)	25943107 25946342
20	Sonia Hospital Pvt. Ltd	1-Gulshan Park, Main Rohtak Road, Nangloi, New Delhi-110 041	Dr. Sachin Bajaj (9911449599)	9911449599 25963004-06 (Alam- 9210200713)
21	Swasthik Hospital	14, Gopal Nagar, Opp. Ashok Nagar, New Delhi-110 018	Dr. Vivek Gupta	25497222 25497333

Annex IV: Important Contact Information

1. **Oriental Insurance Co. Ltd**

Divisional Office No. 16
1st Floor, 88, Janpath
New Delhi - 110001
Phone: 011-23322930, 23351478/79
Fax: 011-23357325
E-mail: kantiballabh@orientalinsurance.co.in

2. **Alankit Healthcare TPA Ltd.**

2E/21, Jhandewalan Extn.,
New Delhi -110055
Phone: 011- 42541100, 23541234
Fax: 011- 42541266-67
E-mail: rsby@alankit.com

3. **Alankit Call Centre**

Toll Free No: 1800 11 3300 (24 hours operational)

4. **Genins India TPA Ltd. Call Centre**

(For RSBY Smart Card Holders of South District)
Toll Free No: 1800 345 3323 (24 hours operational)



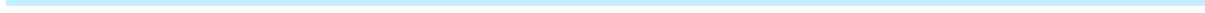
Annex V: List & Contact information about TPA's District Kiosks

Sl. No.	District	Address	Contact no.	Contact Person	Email Id
1	North	Shop No. 9,10 &11, Ground Floor, Deep Cinema Complex, Ashok Vihar, Phase I, Delhi-110 052	40754701-06	Rakesh Rawat	alankitavhr@alankit.com
2	East	104, Pankaj Chambers, Preet Vihar Community Centre, Vikas Marg, Delhi-110 092 ,	42421135	Rajesh Kumar	alankitpv@alankit.com
3	Central	Shop no. 205-208, Anarkali Complex, Jhandewalan Extn., New Delhi-110 055	42541214 42541215	Satyam Gupta	icanarkali@alankit.com
4	New Delhi	Shop no. 205-208, Anarkali Complex, Jhandewalan Extn., New Delhi-110056	42541214 42541215	Satyam Gupta	icanarkali@alankit.com
5	South	119/1, Kotla Mubarakpur, New Delhi	1800 345 3323		



Annex VI: References

1. Fundamentals of Insurance – Tena B. Crews
2. RSBY Website – <http://rsby.in>
3. Draft agreement document between Oriental Insurance Co. Ltd. and Department of Labour, Government of Delhi



Annex VII: Photo Credits

1. Page 1 – USAID
2. Page 3 – Mission Convergence, Government of Delhi
3. Page 5 - Mission Convergence, Government of Delhi
4. Page 6 - Alankit Healthcare TPA Ltd
5. Page 7 - Mission Convergence, Government of Delhi
6. Page 9 - Mission Convergence, Government of Delhi
7. Page 11 - Mission Convergence, Government of Delhi
8. Page 12 - Mission Convergence, Government of Delhi

