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Mukhyamantri Swasthya Bima Yojana (MSBY) in Chhattisgarh : Recent Trends and Challenges

Dr. PUSHPINDER KAUR BENIPAL & Dr. ASHISH DUBEY, Asst. Prof. Commerce Department, Vivekanand Mhavidyalaya, Raipur, Chhattisgarh, India

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Corresponding Author's :

Dr. Pushpinder Kaur Benipal & Dr. Ashish Dubey,
Asst. Prof. Commerce Department,
Vivekanand Mhavidyalaya, Raipur,
Chhattisgarh, India

shodhsamagam1@gmail.com

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Mukhyamantri Swasthya Bima Yojana (MSBY) in Chhattisgarh: Recent Trends and Challenges Abstract: The importance of healthy nation, healthy state and a healthy workforce is a key to wellbeing of any economy. In the present paper attempt has been

Abstract :-

The importance of healthy nation, healthy state and a healthy workforce is a key to wellbeing of any economy. In the present paper attempt has been made to examine the recent trends and challenges of MSBY a health insurance scheme provided by Chhattisgarh government. Health insurance can become an alternate tool to finance health care. The study suggested that the proper implementation of the scheme should be ensured, So that benefits of the scheme can reach the identified groups of the society.

Keywords :

MSBY, Health insurance, APL ,Smart Card Scheme.

Introduction :

Health insurance in India has always been limited to only organized sectors and people who can afford it privately. To cater the need of health insurance to the informal sector a very few health insurance schemes are available.

Various schemes were introduced by government of India such as Universal Health Insurance Scheme(UHIS), in 2003 and many other schemes which were not much successful due to certain obstacles.

Government of India introduced a national level health insurance scheme named as Rashtriya Swasthya Bima yojana (RSBY) to provide health benefits to the vulnerable sections of society. This scheme was launched in 2007 and started enrolling on April 1 2008.

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The state government of C.G started implementation of RSBY in state from 2009. RSBY was a successful scheme of government in health insurance sector. Covering the poor (BPL) families in India. After the success of RSBY in Chhattisgarh state government introduced (MSBY) Mukhyamantri Swasthya Bima Yojana in 2012 to cover the other identified poor families who came under APL AND WERE NOT COVERED IN RSBY SCHEME. The aim of government was to provide free and cashless treatment facilities to all the beneficiaries through the health smart card issued under the scheme.

Review of literature :-

MSBY launched in Chhattisgarh state in 2007 and implemented in 2008 after the completion of eleven years it is necessary to review the plans and find out the benefits to beneficiaries of the state. This study is based on the recent trends and challenges.

Objectives of the study :-

- To know the impact of MSBY on quality health care to the beneficiaries.
- To study the transparency of the scheme.
- To study new financial structure of the scheme.
- To know about the challenges faced in smooth operation of the policy.
- To know the recent trends by increased coverage of the scheme.
- To study the present scenario of MSBY in the state.

Research Methodology and limitations :-

The research paper is purely based on the available secondary data. Data is collected from multiple sources such as books, Journals to understand the structure and functioning of the MSBY scheme.

Some previous research articles, magazines and different websites were also referred.

Basic features of Mukhyamantri Swasthya Bima Yojana (MSBY) :-

Some basic features of MSBY, this scheme works on Public-private partnership (PPP) model by providing multiple services to beneficiaries. This scheme provides health care benefits to the poor APL families including rural population and also aims to protect the poor from indebtedness, unaffordable medical expenditure. Government aims to provide an health insurance cover to all the uncovered families of the state. Under this scheme health insurance policy is provided to beneficiary family (up to 5 members) by state government. The active smart card users are about 55,62,290 under this scheme till 9th October 2017.

Benefits of Mukhyamantri Swasthya Bima Yojana (MSBY) :-

MSBY health insurance provides many benefits to the beneficiaries, some important benefits available in this scheme are it provides cashless treatment to beneficiaries in any empanelled hospitals in the scheme whether it is a government or private health institution of the state. Insurance cover upto Rs 50000/- per family on per annum basis on a family floater basis (upto 5 members) is provided to the beneficiary of the scheme. Biometric smart card to each insured family is issued under this scheme which includes both medical and surgical procedures in the hospital are ensured to the candidate. State government has included around 1159 surgical procedures to be handled on a day care basis or the need for hospitalization.

Beneficiaries :-

The term beneficiaries mean the insured families or persons covered in the insurance schemes. MSBY targeted APL population or identified households left out from RSBY scheme. The beneficiaries are provided with the biometric enabled smart cards containing their fingertips and photographs by paying Rs 30/- as a registration fees and to use the benefits when hospitalized in empanelled hospitals.

Services provided :-

- Services of hospitalization are provided to insured families in both public and private hospitals
- This scheme helps in mobilizing the funds and increases the efficiency of healthcare services.

Recent trends :-

State government took initiative to make some major changes for better development and growth of this scheme for this state government has increased coverage amount of scheme from Rs 30000/- to Rs 50000/- per family from October 2017. Apart from this increased coverage government of Chhattisgarh has taken an initiative to provide free medical treatment to senior citizens under MSBY. The state government will soon issue health cards to the senior citizens and medical treatment up to Rs 80000 will be provided free of cost. For this special coverage to senior citizen scheme under MSBY was launched on the occasion of 69th republic day event in Raipur by the chief minister Dr. Raman Singh. A shed for the senior citizens was inaugurated in a garden in the collectorate premises in the city named as "Bapu ki kutiya".

Coverage under the scheme :-

MSBY scheme covers all pre existing diseases from day one from inception of policy, no age limit of the beneficiary is prescribed under this policy. Demographical coverage includes the entire state including entire rural population. Hospitalization coverage for a family of five up to Rs 50000/- (earlier Rs 30000/-). Benefits of this scheme is available to only residents of the state of Chhattisgarh.

Funding of MSBY :-

Funding of MSBY is done entirely by the state government i.e. 100% of premium is done by the state government.

Process of MSBY :-

- Setting of state nodal agency.
- Collection and preparation of APL data, other identified families & left out households from RSBY scheme.
- Selection of insurance company by tender process.
- Each household registered under MSBY is provided with a smart card.

Challenges of MSBY in Chhattisgarh state :-

Chhattisgarh state is seen as a well performing state is seen as a well performing state when it comes to the national health insurance scheme as well as MSBY with enrolment of 80% of the families by issuing 55 Lakh cards with increasing insurance claims every year. While the coverage and entitlement under the scheme are expanding, the cracks in its

implementation are widening. Besides this growth the insurance scheme is also facing many challenges which can cause more damage to the system of state health insurance and state's health too. Some major problems of scheme are as follows.

MSBY is a cashless insurance, but studies reveal that it is not ensuring cashless services as many private hospitals force to pay additional money even after using health insurance. Due to this malpractice people have started calling it a 'discount card' rather than a 'cashless card'. One study in the slums of Raipur found that 96% women incurred expenditure for hospitalization, regardless of card use. Private sector is practicing some unethical tendencies as patients undergo unnecessary procedures by hospitals for maximizing insurance claims. Especially vulnerable and tribal communities still exclude from the scheme. Though MSBY is a government funded scheme, but private hospitals are profiting from public funds while public hospitals starve.

Conclusion :-

MSBY state government run state health insurance is a boon for the APL families and other identified poor families not covered under RSBY and specially very beneficial for workers of informal groups like people doing their own business.

MSBY provides social security to the vulnerable groups of the society at a nominal registration charges of Rs 30/- for smart card. Financial coverage is increased from Rs 30000/- to Rs 50000/- per insured family of 5 members on annual basis. Complete or 100% premium is funded by the state government.

MSBY is making many innovative changes by increasing the coverage amount. And looking forward to design the special policy for senior citizens under MSBY. After all such salient features, this scheme also face many challenges on practical basis. Which should be taken very seriously by the State Government.

Suggestions :-

MSBY requires proper implementation of the scheme and should keep on making many innovative changes to keep the policy alive. Improvements in enrolment of smart cards in both rural and urban areas. Proper management for supply of smart cards and identification of vulnerable groups. MSBY should take serious steps to lessen the frauds which is a major challenge faced by the scheme. To increase the awareness among the beneficiaries about the changes made by the state government.

State government should keep proper check on the working of MSBY in the state. So that frauds can be controlled. These frauds can harm the health scheme scenario by effecting the health of state too.

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