

Rashtriya Swasthya Bima Yojana (RSBY) –Hospitalised Families in National Capital Territory of Delhi

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The paper assesses the awareness and perception of RSBY among hospitalized families in NCT of Delhi. RSBY families which had availed services in the empanelled hospitals were randomly selected for interview to collect information about their knowledge of the scheme, enrolment process and perception of services provided in the empanelled hospitals. A large proportion of the beneficiaries were unaware about the features and benefits of the scheme. The empanelled hospitals do not admit patients with chronic ailments. Over 50 per cent patients had to spend more than ₹1000/- as out of pocket expenditure during hospitalization. A large number of patients were neither aware of the amount deducted nor the amount left in the smart cards. There is need for awareness about the scheme among the targeted population.

Introduction

Health care in India is financed through various sources, including individual out-of-pocket payments, central and state government tax revenues, external aid, and profits of private companies. National Health Accounts data show that central, state and local governments together account for only about 20 per cent of the total health expenditure in India, with about 71 per cent of the health spending comprised of expenditure by the households (GOI 2005). About 95 per cent of the household expenditure is in the form of out-of-pocket payments. This level of out-of-pocket expenditure is one of the highest in the world. Poor households are exposed to the risk of impoverishment due to the high cost and low access to health care.

NSSO shows that about 72 per cent of outpatient care and about 40 to 60 per cent of inpatient care is sought from the private health sector. This has implications for the families which are living below the poverty line. About six

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