

The Odisha Gazette

EXTRAORDINARY
PUBLISHED BY AUTHORITY

No. 1707 CUTTACK, THURSDAY, SEPTEMBER 5, 2012/BHADRA 14, 1935

[No. 14516—Ap-II-13/2013]

GOVERNMENT OF ODISHA
AGRICULTURE DEPARTMENT

RESOLUTION

The 26th August 2013

SUBJECT—Implementation of the State Plan Scheme “Biju Krushak Kalyan Yojana”

Odisha lives in its village and farmers are its backbone. They toil hard to feed the nation. They suffer in silence and when they are affected by ailments and diseases, pay heavy economic social and emotional price. The most important and major cause of our farmers falling to poverty trap is the financial hazards and deprivation that health related expenses bring to them. One of the major insecurities for rural populace and farmers is absence of health cover for such farmers and their family members. Insecurity relating to absence of health cover, heavy expenditure on medical care and hospitalization and recourse to inadequate and incompetent treatment is not only a social and psychological burden borne by these populace but there are significant economic costs resulting from loss of earning and progressive deterioration of health. “Biju Krushak Kalyan Yojana” is brought in as a tribute to the farmers and their families to provide them health security. It is an earnest effort to provide them financial support through health and accident insurance as a part of the commitment of the welfare State.

With a view to providing health insurance cover to farmers in the Rural Odisha families, the Government of Odisha has approved the scheme “Biju Krushak Kalyan Yojana”(BKKY).

2. Objective :

The scheme is conceived on the lines of Rashtriya Swasthya Bima Yojana (RSBY).The objective of the scheme is to provide health security to the farmer families through an insurance coverage, and therefore to prevent the farmers from the heavy expenditure of medical care and hospitalization.

3. Health Service Benefits Package :

There are two types of coverage, i.e. BKKY Stream-I and BKKY Stream-II. Under BKKY Stream-I, there will be a basic health insurance coverage of Rs.30,000 and a top up coverage of Rs.70,000 per farmer family per year to all the farmer families who are not the beneficiaries of R.S.B.Y. and under BKKY Stream-II, there will be a top up additional coverage of Rs.70,000 per family per year for a list of specified surgeries/procedures to all the beneficiaries of R.S.B.Y.

4. Implementation and Monitoring :

Director of Agriculture & Food Production will be the State Nodal Agency(SNA) for implementation of the scheme. It would be assisted by a Project Monitoring Unit. A High Power Committee under the chairmanship of Chief Secretary would supervise the implementation of the scheme. At the district level, the Deputy Director of Agriculture would be the District Key Manager and the Village Agriculture Worker (VAW) would be the Field Key Officer (FKO) for implementation of the scheme.

5. Enrolment of Beneficiaries :

The unit of enrolment would be farmer family. The head of the family must be farmer or a beneficiary of Fisheries and Animal Resources Development Department. Up to five members of a family would be covered under the insurance. The enrolment of the beneficiaries would be undertaken by the insurance company. A detailed enrolment schedule would be drawn up. The field workers of the Agriculture Department namely, the Krusak Sathis would bring the farmers to the enrolment camp and identify them.

The Field Key Officer would approve them. For the beneficiaries of F. & A. R. D. Department, the concerned Field Officer would identify the beneficiaries and the F.K.O. would approve them. In case to any dispute regarding whether a person is a farmer or not the F.K.O. would conduct a brief summary field inquiry and take a decision. If any person wants to appeal against the decision of F.K.O., such an appeal would be taken up by the Assistant Agriculture Officer of the concerned block. Normally identification by the VAW and Krushak Sathi would be adequate.

6. Preparation of Database and Smartcards :

As BKKY is intended to cover the landless labourer also it is envisaged that the enrolment would be taken up directly in the field camps. Farmers and beneficiaries of F&ARD would have to bring other identification documents like Adhar Cards, BPL Cards, Kisan Credit Cards, etc. Whenever possible, the bank account number of the farmer would also be collected. The insurance companies would have to deploy at least 100 to 150 teams per district. The cards would be prepared and issued in the field within a fixed time limit after the date of enrolment. The insurance companies would provide the resultant database of enrolled beneficiaries to the State Nodal Agency. The beneficiary families would be provided with a 64 KB Smartcard. The card would be used for at least

3 years. Those beneficiaries who are already enrolled by RSBY would be eligible for only top up additional coverage under BKKY Stream-II. The cost of the card would be included in the first year premium of BKKY.

7. Empanelment of Hospitals :

All the Government, ESI and private hospitals empanelled under RSBY would be deemed to be enrolled under BKKY. Similarly, all the hospitals empanelled under Odisha State Treatment Fund (OSTF) would be deemed to be enrolled under BKKY for critical care procedures. There is no separate empanelment for BKKY. The State Nodal Agency would pay the premium to the insurance company on the basis of enrolment and delivery of Smartcards to the beneficiaries. The insurer who issues the BKKY cards would collect Rs. 30.00 from each beneficiary family at the time of enrolment towards partial cost of the card.

8. Health Service Providers :

The State Nodal Agency would invite quotations from the insurance companies both private and public registered with the Insurance Regulatory & Development Authority (IRDA). The bids should be in two parts—technical and financial. Only the financial bids of those companies which fulfill all technical criteria would be opened. The State Nodal Agency shall enter into a contract with the successful bidder within 21 days of acceptance of the notification of the award by the successful bidder.

9. Terms and conditions of insurance contract :

The term of the insurance contract shall not exceed three police years. The State Nodal Agency might renew the contract basing on objective performance parameters. The commencement of policy period would be determined for each district separately depending on the commencement of the issue of Smartcards and enrolment in that particular district. The services under the insurance shall have to be necessarily cashless access services to be provided to the beneficiaries based on the Smartcard and finger print authentication only. The empanelled hospitals or the health care provider should inspect the requisite machines and software for this purpose. The reimbursement claims to the hospitals should be posted only on electronic transaction data received from the hospitals and no manual data should be entertained. The insurer should establish a separate project office, run a 24 hour call centre, install district server and district kiosk at each district and provide enrolment data of health care providers before the start of the scheme.

10. Refund :

There would be a clause of refund under BKKY. Afler allowing 20% of the premium towards the administrative cost and other expenses, the remaining funds would be available for claims. At the end of each year, if the claims are less than this available fund, the insurer would return 90% of the surplus funds to the State Nodal Agency within one month of the last date of policy. The State Nodal Agency would keep this fund for future claims.

11. Claim Management :

The claims have to be settled within one month of receiving the claims. If the claim is rejected that would also be informed to the hospital within one month. The insurer, before starting the enrolment should ensure that there are adequate number of hospitals empanelled in each district, should set up a district kiosk server, a toll free helpline, and should print booklets to be distributed to the beneficiaries along with the Smartcards and to ensure the availability of policy number for the district.

12. Grievance Redressal :

There would be a District Grievance Redressal Committee in each district and there would be State Grievance Redressal Committee at the State level.

ORDER—Ordered that the Resolution be published in an extraordinary issue of the *Odisha Gazette* and copy thereof be forwarded to all Departments of Government/all Heads of Departments/ Accountant-General (A&E), Odisha/all Collectors and District Magistrates.

By order of the Governor

RAJESH VERMA

Principal Secretary to Government