

**Press Information Bureau  
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Ministry of Labour & Employment**

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**Extension of Rashtriya Swasthya Bima Yojana to the Domestic Workers**

The Union Cabinet today approved extension of the Rashtriya Swasthya Bima Yojana (RSBY) to all the registered domestic workers in the country. The scheme is expected to cover approximately 47.50 lakh domestic workers in the country.

The Scheme envisages smart card based cashless health insurance cover up to Rs.30,000/- in any empanelled hospital anywhere in the country. The funds will be allocated from the National Social Security Fund for Unorganised Workers. The premium will be shared by the Central and State Governments in the ratio of 75:25. In case of States in NE Regional and J&K the ratio is 90:10. The estimated expenditure to be borne by the Central Government is as follows:

<b>Year</b>	<b>Estimated expenditure (Rs. in crore)</b>
2011-12	29.70
2012-13	74.25
2013-14	148.50
2014-15	297.00

**Background:**

Domestic work forms one of the largest sectors of female employment in the urban areas. Domestic workers are unorganized and the sector remains unregulated and unprotected by labour laws. These workers come from vulnerable communities and backward areas. Most of these are poor, vulnerable, illiterate, unskilled and do not understand the urban labour market.

The RSBY provides for smart card based cashless health insurance cover of Rs.30,000/- per annum to BPL workers (a unit of five) in unorganised sector is presently being implemented in 25 States / UTs. More than 2.34 crore smart cards have been issued as on 31.5.2011. The scheme has since been extended to building and other construction workers registered with Welfare Boards constituted under the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996, street vendors, beedi workers and such MNREGA workers who have worked for more than 15 days during the preceding year.

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