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## Government health schemes aplenty

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### Vajpayee Arogyashree

To ensure that super specialty tertiary treatment reaches the underprivileged, the State government launched the "Vajpayee Arogyashree" scheme in 2010. Under this health programme, BPL families can avail of treatment in 116 empanelled hospitals across the State.

A BPL family with a maximum of five members can avail Rs 1.5 lakh under this scheme. Tertiary treatment related to cardiac, cancer, neurosurgery, nephrology, burns, polytrauma and neonatal surgeries, covering 402 procedures in all, can be availed of at the empanelled hospitals.

### Rashtriya Swasthya Bima Yojana

The scheme was launched by the Union government with 75 per cent funding by the Centre and 25 per cent by the State government. It is aimed at workers in the unorganised sector. It seeks to meet expenses of hospitalisation and surgical procedures of beneficiary members up to Rs 30,000 per family per year subject to limits, in any of the network hospitals along with enlisted hospitals of the insurers in various parts of the country. The total reimbursement of Rs 30,000 can be availed of individually or collectively by members of the family per year.

### Suvarna Arogya Chaitanya for schoolchildren

For the healthcare of schoolchildren, the government had launched the Suvarna Arogya Chaitanya scheme. Children from government, aided, and unaided schools, including corporation, residential and a few private schools, were screened for health problems. Though the scheme is tied up with the Yeshasvini Trust, unlike the scheme for farmers, here even the implants are sponsored by the government, thus making it a completely free of cost healthcare scheme for the students.

### Yeshasvini Cooperative Farmers' Healthcare Scheme

The first-ever health insurance programme initiated by the government to benefit farmers was the Yeshasvini Cooperative Farmers' Healthcare Scheme. It was launched in 2002.

A farmer who has been a member of a rural co-operative society for a minimum of six months can avail of the benefits of the scheme by paying Rs 160 a year.

Although the surgery is free of cost in the 462 empanelled hospitals, the cost of any implant involved in the surgical procedure has to be borne by the patient.

**Employees' Insurance Scheme** This is the oldest of the Central schemes for workers in the organised sector. Set up under the Employees' State Insurance Act of 1948, the Employees' State Insurance Corporation (ESIC) provides employees certain benefits in case of illness, maternity and employment injury and related issues. The ESIC has many major hospitals where card-holding employees are provided with healthcare at no cost. There are two ESI hospitals in Bangalore.

### Thaayi Bhagya Scheme

This is a public-private partnership scheme in the maternal healthcare sector. The scheme provides totally free service for pregnant women belonging to BPL families, in registered private hospitals covering pre- and post pregnancy medical needs.

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