

ANALYSIS OF VIABILITY IN HEALTH DELIVERY: A STUDY OF RASHTRIYA SWASTHYA BIMA YOJANA (RSBY) IN SELECT DISTRICTS OF WEST BENGAL, INDIA

Paramita Roy

Associate Professor, Department of Social Work, Visva-Bharati, Sriniketan Birbhum, West Bengal, India

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ABSTRACT

Universal Health Insurance (UHC) has been the aim of many developing countries to provide for all its citizens. To mitigate the burden of hospitalization expenses in India, the government introduced the Rashtriya Swasthya Bima Yojana (RSBY). It is a flagship program of the government. It provides hospitalization coverage to the poor people in India. This study focuses on the working of the RSBY scheme in four selected districts of West Bengal namely Birbhum, Burdwan, North 24 Parganas, and South 24 Parganas. The viability of the scheme was discussed in terms of the functioning of the scheme. The different factors for determining viability are conversion ratio, a facility for referrals and settlement of claims. The selected districts had different experiences with the selected variables. It was a good learning to know about the viability issues as it gives an important hint about the functioning and the sustainability of the scheme.

KEYWORDS: *RSBY Scheme, Hospitalization Coverage, Viability Issues*