

## **KNOW YOUR SCHEME**

### **BIJU SWASTHYA KALYAN YOJANA**

#### **1. What is Biju Swasthya Kalyan Yojana?**

“Every life is precious...” has always been the guiding principle of Hon’ble Chief Minister Naveen Patnaik. The vision of Hon’ble Chief Minister has been to provide assurance of quality health care to all the citizens of the State, especially the vulnerable sections. With this objective, Biju Swasthya Kalyan Yojana has been launched as a pathbreaking program to provide universal health coverage, with special emphasis on the health protection of economically vulnerable families. To achieve its objectives, the BSKY has two components:

- A.** State Government will bear full cost of all health services delivered to all patients (irrespective of income, status or residence) in all State Government health care facilities starting from Sub centre level to District Head Quarter and Government Medical College Hospital and Blood Bank level.
- B.** State Government will bear the cost of healthcare provided in empanelled private hospitals for over 96.5 lakh economically vulnerable families in the State, amounting to Annual Health coverage of Rs. 5 lakh per family and additional Rs. 5lakh for the women members of the family after exhaust of initial limit.

#### **2. Who is eligible?**

- A.** All families are eligible for health care services at Government health care Institutions to District Head Quarter Hospital and Government Medical College Hospital and Blood Bank level, for which state Govt will bear the full cost.
- B.** For additional facility of healthcare beyond District Headquarters hospital level, through annual health coverage of Rs. 5 lakh per annum per family and additional Rs. 5lakh for the women members of the family after exhaust of initial limit, all BSKY Smart Card holders and NFSA/ SFSA card holder are eligible to avail the special health coverage, for which State Government will bear the cost.

#### **3. What are the benefits under Biju Swasthya Kalyan Yojana Scheme?**

- A.** All health services charges are borne by the State Government, including those for drugs, diagnostics, dialysis, Cancer chemotherapy, OT, I.C.U, in-patient admission blood bank services etc., in all government health institutions up to Government Medical College Hospital level, for all persons.
- B.** Families having BSKY Smart Health Card can avail cashless treatment at any empanelled private hospital under BSKY within or outside the State. Card holder families can avail facilities such as registration, consultation, medical tests, pathologies, treatment, IPD and follow-up consultation under BSKY at any empanelled private hospitals, for which State Government will bear the cost upto the annual coverage amount.

#### **4. In which hospital can the beneficiaries get free treatment?**

- A. Under universal health coverage cost of health care in all Public Health Care Institutions from Sub-centre to District Head Quarters Hospitals and Government Medical College Hospital and Blood Bank is fully borne by State Government.
- B. BSKY Smart Card holders can avail treatment at any empanelled private hospitals within or outside of the State for which State Government will bear the cost upto the annual coverage amount.

**5. Is there any enrolment process?**

No, there is no direct enrolment under BSKY. However, families covered under NFSA / SFSA with in Odisha are auto-enrolled under this scheme. Any family who did not collect her/his BSKY Smart Health Card during mass distribution can collect a new/ duplicate card from Mo Seva Kendra by producing her/his valid NFSA/ SFSA Card.

**6. Who is there to facilitate at point of service?**

Swasthya Mitras are deployed at each help desk of empanelled private hospitals to facilities the beneficiaries.

**7. During emergency can I avail cashless treatment at any empanelled hospitals without carrying a card?**

Yes, all BSKY Smart Card holders are eligible to avail the cashless treatment at empanelled private hospitals even during emergencies. BSKY beneficiaries are allowed to submit the BSKY Smart Card as an eligibility at BSKY helpdesk counter within 72 hours of hospitalization.

**8. How many members in my family are eligible to avail cashless treatment under BSKY at empanelled private hospitals.**

All the registered family members under NFSA/ SFSA who are issued with BSKY Smart Card are eligible to avail Rs 5 Lakh for family and additional Rs 5 lakh for the female members after exhaust of initial Rs 5 Lakh at any empanelled private hospitals under BSKY.

**9. How to get card duplicate BSKY card if original card lost/ damaged?**

If a beneficiary either loses/ damages his / her card then the same can be obtained from nearest Mo Seva Kendra by producing his/her NFSA/ SFSA card .

**10. How to get card related information and also rectify errors in the card such as adding or deleting a member from card.**

Card related information can be accessed from the web-portal “ [bsky.odisha.gov.in](http://bsky.odisha.gov.in) “ or from Mo Seva Kendra service point. Any error relating to card can be rectified at Mo Seva Kendra after producing NFSA/ SFSA card. Before requesting for any change relating to information available in the BSKY Card, a beneficiary has to first get his/her details modified in the NFSA/ SFSA card.

**11. Where to get the list of empanelled hospitals for availing health-related services using BSKY Smart Health Card.**

The list of empanelled hospitals is available in the web portal “ [bsky.odisha.gov.in](http://bsky.odisha.gov.in) “ in the link at empanelled hospitals list. A user can get the details of empanelled hospitals both within or outside the state from the said web portal.

**12. How do we calculate annual coverage amount for male and female member of the family ?**

All BSKY smart card holder's health related ailments expenses are borne by Government of Odisha limiting to Rs 5 lakh for family (additional Rs 5 lakh for female members of family after exhaust of initial limit) per annum starting from 1<sup>st</sup> September 2021 at empanelled private hospital within or outside of the State. For example: If in a family there are two members one male member and another women member then,

- A. If male member falls sick and exhaust Rs 3 Lakh from BSKY Smart Health card and then the women member falls sick, she can avail upto Rs 7 lakh under the card.
- B. If male member doesn't fall sick then women member falls sick she can avail upto Rs 10 lakh under the card.
- C. If women member falls sick and exhaust Rs 3 lakh from BSKY smart health card, then if male members fall sick, he can avail Rs 2 lakh from the card.

**13. What is the Helpline Number for BSKY?**

Any person can raise any query or complaint regarding Biju Swasthya Kalyan Yojana with toll free number **104** which is available 24X7. Further, scheme details and list of empanelled hospitals can also be seen on the websites: [health.odisha.gov.in](http://health.odisha.gov.in), [bsky.odisha.gov.in](http://bsky.odisha.gov.in) and [www.nhморissa.gov.in](http://www.nhморissa.gov.in).

**14. Is there a feedback mechanism in the BSKY?**

Hon'ble Chief Minister always directs the administration to ensure dignity of the citizens while availing government program benefits. With this vision Mo Sarkar feedback system has been launched to directly get the feedback from the beneficiaries and the stakeholders.

In BSKY also, the State Government will take direct feedback from the beneficiaries and the Hospitals regarding the implementation of the program. The citizens can also provide feedback on the Mo Sarkar Call centre no 14545.