



Atmashakti
TRUST



Implementation of Biju Swasthya Kalyan Yojana (BSKY)

Understanding the effective implementation of the Odisha government's flagship health scheme

1. Setting the context-Implementation of Biju Swasthya Kalyan Yojana (BSKY)

Odisha Government launched Smart Health Cards under the Biju Swasthya Kalyan Yojana (BSKY) in the State on August 20, 2021. The Biju Swasthya Kalyan Yojana (BSKY) scheme aims to cover 3.5 crore people of the State out of a total population of 4.3 crores. And Odisha is the first State in the country to provide such Smart Health Cards to the people.

The scheme's vision has been to assure quality health care for the people of the State, especially for the vulnerable sections. This path-breaking health scheme will have critical importance on the health protection of economically backward families.

The BSKY has two key components.

- Firstly, the State Government will bear the entire cost of all health services provided to all patients in all State Government health care facilities starting from Sub centers level to the District Head Quarter (DHQ) and Government Medical College Hospital and Blood Bank level.
- Secondly, the State Government will endure the cost of healthcare provided in empaneled private hospitals for over 96.5 lakh economically weak families in the State, amounting to an Annual Health treatment of Rs. 5 lakh per family and additional Rs. 5 lakh for the women members of the family after use of the preliminary limit.

Key Highlights of the scheme

- The Smart health cards enables each family to avail of treatment up to Rs 5 lakh per annum.
- The women members of the family will be able to avail of the benefit up to Rs 10 lakh every year.
- The beneficiaries will be able to avail of health services in more than 200 hospital chains in the country, including Odisha.

In this context, Atmashakti Trust surveyed the implementation status of the BSKY scheme in the rural areas of Odisha, mainly focusing on its last-mile service delivery. The survey also aimed to identify scopes to accelerate its implementation by acting as a bridge between the State government and the BSKY beneficiaries.

2. Coverage details (Odisha)

Numbers of Districts	12 (Malkangiri, Koraput, Rayagada, Kandhamal, Nayagarh, Nuapada, Kalahandi, Bolangir, Sundargarh, Jharsuguda, Sambalpur, and Mayurbhanj)
Numbers of Blocks	61
Numbers of Gram Panchayats	187
Numbers of Villages	557
Sample Size	20128

3. Research Methodology

The survey was conducted using online forms covering both, the beneficiaries of BSKY scheme and those who are left out of the scheme at this point in time.

The sampling was done randomly among the villagers who were available to respond to the effectiveness of the BSKY scheme through a self-administered study form and subsequently harvested the data from it.

4. Analysis and Findings

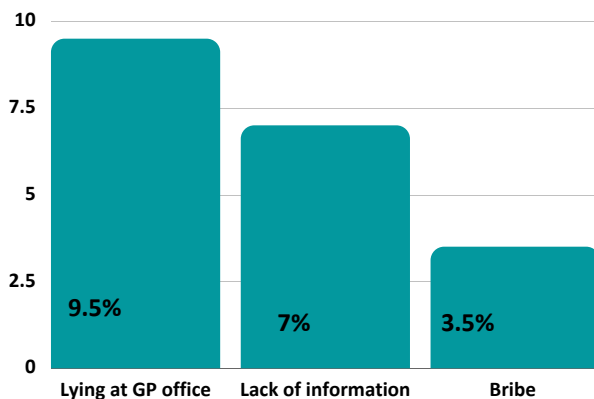
4.1. Availing benefit from BSKY scheme

The survey findings reveal that only 13.8% (2787) of the BSKY card holders have availed health services.



4.2. Reasons for not receiving BSKY Card

Respondents have highlighted several reasons they have not yet received the Smart Health Card issued to people under the Odisha government's flagship programme Biju Swasthya Kalyan Yojana (BSKY). First, of the 20128 respondents who participated in this survey, 9.5%(1907) of them said that their cards were still laying at the Gram Panchayat (GP) office. Secondly, 7% (1401) respondents have said that they did not have any information on where to go to receive the card and who will issue the card to them. Also, 3.5% (710) respondents have alleged that local authorities forced them to pay a bribe to get the BSKY card.



Testimonials



I have a ration card but have not yet received the BSKY Card. I will be grateful to the authorities for granting a card for my family

Premlal Sa,

Vill-Grampani, GP-Kendumunda, Block-Sinapali, Dist-Nuapada



I was suffering from Brain Tumor and we needed 4 lakhs for my treatment. Thanks to the Odisha government, i got treated successfully in a hospital in Bhubaneswar using BSKY Card.

Aliva Bilung

Vill-Paikbahal, GP-Kurumkel, Block-Subdega, Dist-Sundergarh



I have a ration card but not yet received the BSKY Card. My wife's health is not good for last 3 years and we need support of BSKY card for her treatment.

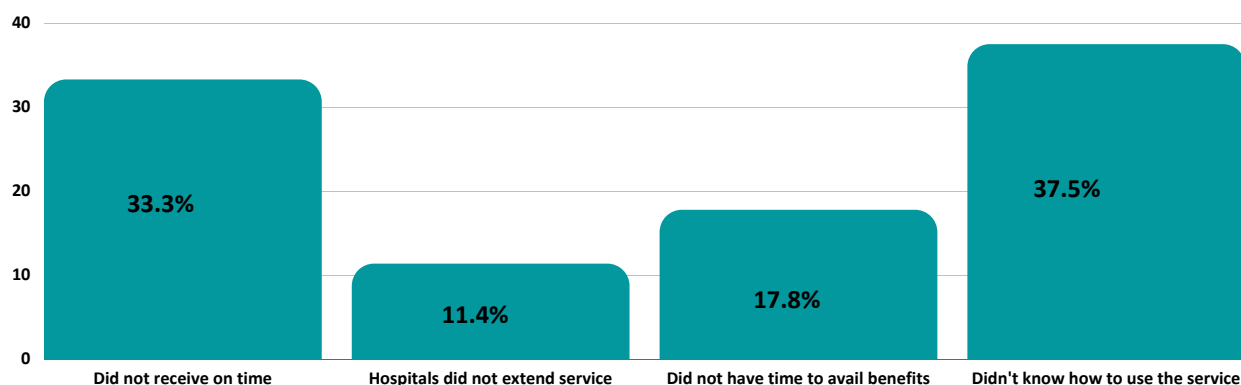
Muka Kamram

Vill-Rodaguda, GP-Bapanpali, Block-Podia, Dist-Malkangiri

4.3. Access to services under BSKY Scheme

The survey report reveals that though families still have BSKY cards, 24.2% (4873) of the people faced issues in availing of the services. Furthermore, it implies that awareness among the beneficiaries and solemnity among the service providers are way behind.

The respondents have highlighted several reasons for lack of access to health services under the BSKY scheme, such as the lack of awareness, lack of timely service, hospitals not extending services, not having time to take the opportunity, and not knowing how to use it.



5. Recommendations

- The benefit of the Smart Card under the BSKY scheme should extend the doctor's consultancy fee and medicine cost pre and post-treatment period.
- Lack of awareness of the scheme's benefits and use of card limits the scope of service accessibility for beneficiaries. So, the government should make extensive awareness drives through IEC/BCC materials using local languages.
- A one-size fit for all budgeting will not work so far as the budget for raising awareness is concerned. Therefore, a need-specific budget allocation will be helpful, especially for remote areas and areas with hilly terrain.
- The State government may start a drive on distributing the Smart Health Cards to include left-out eligible families.
- The State government may fix a display board in all the prominent places of the GP headquarters with detailed information all the relevant information related to the BSKY scheme.

6. References

- BSKY Scheme guidelines: <http://www.bsky.odisha.gov.in/wp-content/uploads/2021/12/BSKY-Scheme-Guideline-Final-Upload.pdf>
- BSKY Scheme presentation: <http://www.nrhmorissa.gov.in/writereaddata/Upload/Documents/BSKY.pdf>
- BSKY Survey response: https://docs.google.com/spreadsheets/d/1qEGf-MCp9yg6XA_B1dshU59qsvtsVdTP/edit?usp=sharing&ouid=110717166788480651021&rtpof=true&sd=true

About Us

Atmashakti is a right-based catalyst organization that coalesces Tribal and Dalit communities for their socio-economic and political empowerment. For more than a decade with a consistent focus on collectivizing the community, Atmashakti has facilitated the process of formation of more than 23 collectives in 17 districts and 84 blocks of Odisha. Atmashakti has a mission to reach out to eight million underprivileged families in Odisha, Uttar Pradesh, Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan, and other poor states within India. To know more about us, please visit www.atmashaktitrust.com