

**How to Cite:**

Ghosh, C. (2022). A study on Swasthya Sathi Scheme: Creates a remarkable benchmark of socio-economic development in India. *International Journal of Health Sciences*, 6(S1), 9490–9493. <https://doi.org/10.53730/ijhs.v6nS1.7181>

# **A study on Swasthya Sathi Scheme - Creates a remarkable benchmark of socio- economic development in India**

**Dr. Chinmoy Ghosh**

East Calcutta Girls' College, Kolkata, West Bengal, India  
Commerce Department

**Abstract**--It is no doubt that kind of health scheme in West Bengal shows a new horizon for the world. Bengal is always shows a prominent way to the world from the ancient time to current edge that's why "Bengal think today, rest of the world think tomorrow"

**Keywords**---Swasthya Sathi, Health, socio- economic.

## **Introduction**

Swasthya Sathi Scheme was launched on December 30th, 2016 by the Chief Minister of West Bengal. Every family and each citizen are often covered within the scheme regardless of their age bracket are going to be included during this scheme. This is a introductory health cover for tertiary and secondary healthcare up to Rs 5 lakh per time per family. The scheme is fully funded by the state government and is fully cashless, paperless, and Smart Card grounded. West Bengal Chief Minister, lately extended the Swasthya Sathi health insurance scheme to cover the entire population of the state, starting December 1, 2020. While that may profit numerous citizens not included before, some experts and activists remained lukewarm to the idea.

In a major step towards women empowerment across the state, Chief Minister W.B. announced that the Swasthya Sathi cards will be issued in the name of a woman member of the family, considering her to be its head. The issuance of Swasthya Sathi cards to a woman member of the family will enable them to afford free health treatment for their kin up to the cost of Rs 5 lakh in all state-run hospitals and also several private hospitals which are tied with the government.

## **Main Key Charecteristics of the Scheme**

- Basic health cover for secondary and tertiary care up to Rs. 5 lakh per annum per family.

- Paperless, Cashless, Smart Card based.
- All pre-existing diseases are covered.
- There is no cap on the family size and Parents from both the Spouse are included. All dependent physically challenged persons in the family are also covered.
- The entire premium is borne by the State Government and no contribution from the beneficiary.
- Online Swasthya Sathi Smart card is provided to each family on the day of Enrolment. Smart Card captures the small print of the relations , Photographs, biometric, address, Mobile Number, SECC ID.
- Management of the scheme is in paperless IT platform from day one.
- Online empanelment & gradation of Hospitals based on the services and infrastructure available
- 100% online Pre-authorisation with turnaround time of 24 Hrs.
- SMS triggers and instant alerts to the beneficiaries on blocking of card
- Real-time uploading of E-health record of the beneficiaries on discharge
- Claim reimbursement to the hospital with TAT of 30 days else interest are being charged for delayed payment.
- 24X7 toll free Call Centre (18003455384) with feedback option
- Online grievance monitoring Mechanism
- Online triggers and alerts to detect probable frauds with escalation matrix..
- Android based Swasthya Sathi Mobile app for assistance to the beneficiaries.

### **Regulatory Framework Of The Scheme**

Additional Responsibilities of the Health Care Providers additionally to providing cashless treatment, the healthcare provider shall:

- Display clearly their status of being an empanelled provider of Swasthya Sathi in the prescribed format given by State Nodal Agency outside/ at their main gate, in front of Emergency Counters.
- Provide a functional help desk (24X7) for giving necessary assistance to the “Swasthya Sathi” beneficiaries. At least two persons within the hospital are going to be nominated by the hospital which will be trained in several aspects of “Swasthya Sathi” and related hardware and software by the Insurance Company.
- Display a poster near the reception/admission desks along with the other materials supplied by the Insurer for the ease of beneficiaries, Government and Insurer. The template of Empanelled status and poster for reception area will be provided by the State Nodal Agency.
- Make claims on the Insurer electronically, by swiping the open-end credit presented by the Beneficiaries at the time of registration, admission (blocking) and discharge.
- Send hospitalisation data of “Swasthya Sathi” patients electronically on a day to day to the designated server.
- Maintain such records and documentation as are required for the Insurer to pre- authorise treatments and process claims.
- Co-operate with the Insurer and therefore the State Nodal Agency and supply access to the Insurer and State Nodal Agency to all or any facilities,

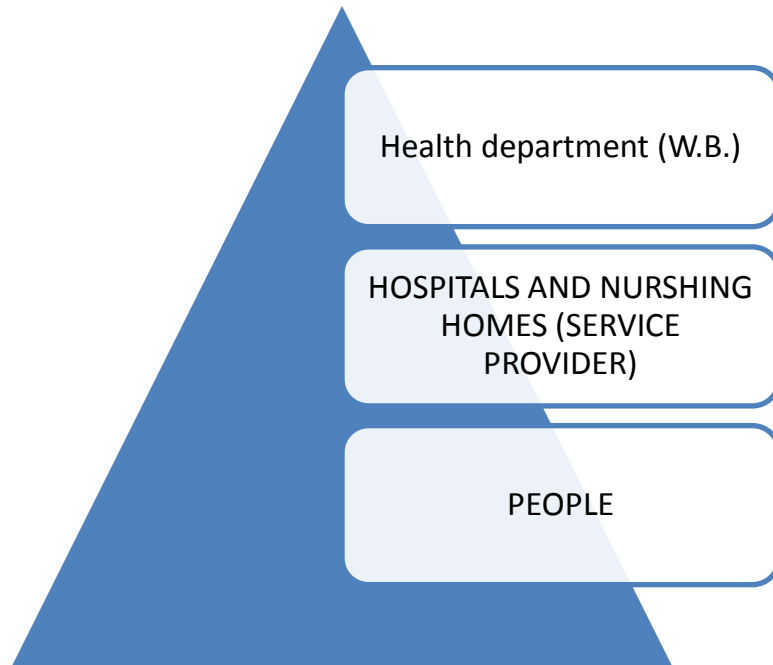
records and knowledge for the conduct of audits or any other performance evaluations of the performance by the Empanelled Health Care Provider.

- Comply with the provisions of all applicable laws, statutes, rules and regulations, as amended from time to time.

#### **Objective Of The Study -**

- How health service provide for all people in west Bengal .
- Major step towards women empowerment across the state

#### **Model of Swasthya Sathi Administration**



#### ***SATISTICAL INFORMATION REGADING***

**2 Crores +Families Covered**  
**2290 +Hospital Empanelled**  
**32 Lakhs +Hospitalization**

#### **Conclusion**

It is no doubt that kind of health scheme in West Bengal shows a new horizon for the world. Bengal is always shows a prominent way to the world from the ancient time to current edge that's why "Bengal think today, rest of the world think tomorrow".

So, at the end the paper examine that Swasthya Sathi Scheme is a paramount relief for citizen of West Bengal and initiative taken by the Honourable Chief Minister of w.

West Bengal creates a remarkable benchmark at the medical sector not only in our country, but also all over the world. The scheme also a mile stone of women

empowerment, which is the evidence of socio-economic development status and symbol of our state West Bengal.

### References

- NA; (1972). Midwifery service in rural West Bengal. *Nursing Research*, 2(21), 188. <https://doi.org/10.1097/00006199-197203000-00114>
- nandi, sandip. (2020). Customer Preferences of Health Service: Study of Select Private Hospitals in West Bengal, India. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3647335>
- Bhadra, M., Paul, P., Das, T., & Mukhopadhyay, A. (2018). Physical growth pattern and nutritional status among adolescent Bhumij boys of Khatra Block, Bankura district, West Bengal, India. *INTERNATIONAL JOURNAL OF EXPERIMENTAL RESEARCH AND REVIEW*, 16, 1–6. <https://doi.org/10.52756/ijerr.2018.v16.001>