

Help your domestic staff get insurance



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Recently, my maid's husband met with an accident. It was so saddening to hear the financial crisis her family was going through due to hospital expenses, medicine expenses, and on top of it, reduced family income.

Though we did help them in whatever way we could, but this made me think about the problems which unorganised workers face in their lives. Yes, they cannot afford private insurers, but there are various schemes offered by the government to this strata of society which they are not even aware of. We all are aware of the role of domestic workers in our lives. They take care of our homes, our families, and often take responsibility of looking after our children. So, it becomes our responsibility to at least educate them on various schemes available for them to protect their families from unforeseen emergencies.

Let's discuss some of these schemes for you to enroll your domestic staff to these schemes.

Rashtriya Swasthya Bima Yojna

RSBY was launched in 2008 with the objective to increase access to healthcare and reduce out of pocket expenses on health for the unorganised sector. The beneficiaries under the scheme are entitled to family floater hospitalisation cover of Rs 30,000 per annum.

This cover extends to maximum five family members which includes head of the family, spouse, and up to three dependents. The insurance premium for the scheme is funded by the state and central governments. Each family has to pay Rs 30 as registration fee and they will get a smart card to avail cashless facility at the empaneled hospitals. For registration, one needs to enroll himself whenever the state government opens enrolment for this scheme which mostly happens for some time-period every year.

Pradhan Mantri Jeevan Jyoti Beema Yojna

PMJJBY is a life insurance scheme which offers a life cover of Rs 2 lakh at a yearly premium of Rs 330 per member and can be renewed every year. This cover is available to people within the age group of 18 to 50 having a savings bank account. Savings bank account is important because the premium amount will get auto debited from the beneficiary's account post his one-time consent.

Vajpayee Arogyashree

Vajpayee Arogyashree is a Government of Karnataka initiative to provide health protection to families that are Below Poverty Line (BPL) and need treatment for major ailments, which require hospitalisation and surgery. This schemes covers five members in a family and the premium is paid by the Karnataka government or Trust. Cover for the same is Rs 1.5 lakh on a family floater basis per year.

An additional buffer of Rs 50,000 is also provided on a case-by-case basis. This scheme is valid for inpatient treatments, one needs to carry his/her BPL ration card to the state empaneled hospital to avail cashless treatment. Inpatient care is the care of patients whose condition requires admission to a hospital.

Pradhan Mantri Suraksha Bima Yojna

PMSBY is an accidental insurance plan which offers accidental death and disability cover for death or disability on the account of an accident. All individual bank account holders within the age group of 18 to 70 are eligible for this scheme.


This cover has an annual premium of Rs 12 per annum per member, which will be auto debited from the beneficiary's bank account. So, spare some time to look into the needs of your staff because, like the rest of us, they also fall ill, and sometimes also face untimely death.


A little help on financial inclusion from our end, can make a load of difference in their lives.

(The writer is MD at Sinhasi Consultants)





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