

# Mukhyamantri Swasthya Bima Yojana (MSBY) – Apply, Card Status & Benefits

Mukhyamantri Swasthya Bima Yojana (MSBY) is an health insurance scheme by the state government of Uttarakhand. The scheme was launched in April 2015 and is now benefiting at least 48 Lakh families in the state. The government is providing a health insurance coverage upto Rs.30,000 to all the left out families not covered under Rashtriya Swasthya Bima Yojana.

## Objective of Mukhyamantri Swasthya Bima Yojana

The main objective of the scheme is to improve the Affordability, Availability and Accessibility of quality health care services to every citizen of the state. The scheme has been started to cover all the families against the health spending leading to poverty.

The scheme aims to broaden the access and availability of health care services and the presence of a large private health sector in the state for all the families.

## Features of Mukhyamantri Swasthya Bima Yojana

- Effective and affordable family care to the entire population.
- Over 790 medical procedures and diagnostic services covered under the scheme.
- Extension of tertiary care to poor people of rural areas.
- About 770 Government and Private hospitals empanelled to provide cashless treatment under MSBY.
- Ensure access and quality of service to those with no influence or voice.
- Protecting the poor from becoming poorer resulting from medical expenditure.
- Freedom to choose from multiple Govt and private health service providers.
- Involvement of community in rural health care for increasing accountability.

## How to get Enrolled

Any citizen of the state can get enrolled under the scheme to take insurance benefits. The interested candidates can visit any nearest Enrollment Center. The district and block wise list of enrollment centers and contact details can be obtained from the link below:

[Enrollment Centers List](#)

## Mukhyamantri Swasthya Bima Yojana Card

Under the Mukhyamantri Swasthya Bima Yojana, a Bio-Metric smart card is issued to each family. The smart card can be used at any of the empanelled hospitals for treatment. Health insurance benefits of Rs. 30,000 per family per annum on a family floater basis (upto 5 members) are being provided under the scheme.

The status of the balance in the card can also be checked online at [this link](#) by entering the URN number.

The scheme covers hospitalization expenses for both surgical and non-surgical procedures. Around 1159 surgical procedures are covered under the scheme which needs hospitalization or which can be handled on a day care basis.

## List of Procedures and Empanelled Hospitals

The scheme covers a total of more than 790 medical procedures and diagnostic services which are also covered under the Rashtriya Swasthya Bima Yojana. The complete list of covered medical procedures can be obtained from the below link:

[Medical Procedures List for 2016-17](#)

There are more than 770 Government and private hospitals in the state providing cashless treatment under the Mukhyamantri Swasthya Bima Yojana. The district wise list of the empanelled hospitals can be seen on official website of the scheme using the link below

[List of Empanelled Hospitals](#)

You can also sort the list by district, specialty or type of hospital.

## Quick Facts and Figures

48,05,008 smart cards have been issued in the state so far (By 14 July 2016) under the scheme and 2,050,257 claims have been fulfilled by the government. There are total 772 empanelled hospitals in the list out of which 318 are public and 454 are private hospitals.

### *Helpline and Contacts*

The citizens can contact toll free at 104 for any information or query regarding the scheme or can view the hospital helpdesk contact details at the link below:

<http://rsbycg.nic.in/healthrsby/common/HelpdeskOperators.aspx>

Contact Detail of Claim Handling Team of TPAs under RSBY MSBY Chhattisgarh is available [here](#).