

Modalities for transfer of social security coverage of workers in MSME units from ESIC to PMJAY/Ayushman Bharat Scheme.

DG, ESIC informed that an MoU was signed between ESIC and National Health Authority (NHA) on 30th September, 2019 whereby workers registered with ESIC can get treatment under PMJAY empanelled hospitals and the cost is reimbursed by ESIC. But this arrangement is for establishments registered with ESIC having 10 or more workers.

Ayushman Bharat-PMJAY scheme provides health care protection upto Rs. 5 lakh per family per year for secondary & tertiary care hospitalization to poor and vulnerable families through a network of empanelled hospitals. Joint Secretary, Ministry of Health and Family welfare informed that over 10.74 crore vulnerable entitled families (approximately 50 crore beneficiaries) are eligible for benefits under Ayushman Bharat scheme which is cashless and paperless at point of service and there is no cap on family size and age as well as restriction on pre-existing condition. He further added that under the Ayushman Bharat-PMJAY covers deprived families in rural areas and families of workers of identified occupational categories in urban areas as per the Socio-Economic Caste Census(SECC)- 2011 data.

The 11 defined occupational categories entitled under the scheme includes rag picker, beggar, domestic worker, street vendor/cobbler/hawker/other service provider working on streets, construction worker/plumber/mason/labour/painter/welder/security guard/coolie and other head load worker, sweeper/sanitation worker/mali/home based worker/driver/conductor/helper to drivers and conductors/cart puller/rickshaw puller/shopkeeper/assistant/peon in small establishment/helper/delivery assistant/attendant/waiter/electrician,mechanic,assembler/repair worker and washerman/chowkidar.

As per the Sixth Economic Census, 2013, 98.63 percent have a size class of employment of less than 10 workers, while only 1.37 percent of establishments less than 10 workers would therefore be difficult. To make a beginning, DG, ESIC suggested small micro units could form clusters like SHGs and get themselves registered under ESIC.

Under the eleven defined occupational categories listed under AB-PMJAY, the following defined occupational categories would include workers from the MSME sector also :

- (i) Labour/Welder/Security guard
- (ii) Sweeper/Sanitation Worker
- (iii) Artisan/handicrafts workers/tailor
- (iv) Transport workers/ driver/conductor/helper to drivers & conductors
- (v) Shopkeeper/assistant/peon in small establishment/helper/delivery assistant/attendant/waiter and
- (vi) Electrician, mechanic, assembler/repair worker

DC (MSME) desired to take steps to transfer social security covered by ensuring registration of MSME workers within the frame work of ESIC and Ayushman Bharat scheme. They are also considering grouping of micro units as cluster in the model of SHGs for register of micro units under ESIC scheme.