

Proactive Citizen Service Helps Akshaya to Reach the Health Insurance to 60% of the Population in Kerala

Introduction: Proactive citizen service is a paradigm shift in delivery of G2C services to citizens. Proactive approach helped in reaching the inevitable health insurance cover to 60% of the population (nearly 2crores). The Comprehensive Health Insurance Agency of Kerala and Akshaya synergized their social health insurance program make it a grand success in the state of Kerala and almost hundred percent of the BPL families have been now brought under the CHIS Program in the state. This is certainly a unique achievement for any state in India.



Brief about CHIAK: Comprehensive Health Insurance Agency of Kerala, shortly called Chiak, is the Nodal Agency constituted mainly for the implementation of the RSBY-CHIS health insurance schemes in Kerala. The two health insurance schemes for the poor are being implemented in Kerala are namely, Rashtriya Swasthya Bima Yojna (RSBY) and Comprehensive Health Insurance Scheme(CHIS). RSBY is implemented with the assistance of Government of India for the benefit of families coming under Below Poverty Line (BPL) and CHIS is implemented by State Government for benefitting families not coming under the purview of RSBY. Both the scheme cover 35 lacs families which is near 60% of the population of the State.



CHIS First Stage- Registration of BPL families using TPAs:

Chiak had identified that there are about 35lacs families who are entitled to CHIS in the state of Kerala. The main challenge in front of Chiak was to register these families

To register them they engaged a Third Party Agent (TPA) with the mandate to cover the entire Kerala and register eligible families in to the scheme. A lot of publicity was given through different media channels. Over and above Chiak also got the involvement of Local Self Government, and Kudumbashree. But the result was far from satisfactory.

At the end of 8 months the TPAs could muster up barely 12lacs of families. This was far short of the goal of 35 lacs families. There were multiple reasons for not achieving the target.

The main lacunae identified were

- a. The lack of awareness among the citizen regarding their eligibility to obtain Comprehensive Health Insurance Scheme under RSBY.
- b. Lack of reach of Third Party Agents
- c. Inability of Third Party Agents, and Local Self Government to educate the citizens and motivate them with benefits of RSBY.

Chiak was clearly in dilemma to find the means to tackle the issue and cover the entire population. It is during this time Chiak met up with officials of Akshaya who have explained them about the ubiquitous network of Akshaya with more than 2000 CSCs. This is also the time when the Government decided to extend the Health Insurance for the APL families. On an experimental basis Chiak entrusted the job to Akshaya. In a matter of 10days Akshaya could register 1.9lacs all across Kerala and amount of Rs.484/- was collected from each family totaling with 9.19 crores and the entire money was transferred to Chiak with details complete transaction within 2 days of completion.

The money was transferred from almost all branches of SBT accounting to the last paise in the most efficient manner. The performance was clearly impressive and Chiak was moved by the success of APL Program.

It was this success that gave Chiak confidence to hand over the responsibility of registration of balance BPL families to Akshaya.



Brief on Akshaya

Akshaya was conceived as a landmark ICT project by the Kerala State IT Mission(KSITM) to bridge the digital divide and to bring the benefits of ICT to the entire population of the State. Akshaya started with e-literacy campaign at Malappuram District in the year 2002. While e-literacy was going on there was an emerging need in the society, namely, delivery of citizen

services. The immense use of ICT in government and private generated plenty of G2C and B2C services. The requirement to create a state wide network of Citizen Service Centers

(CSC) was a natural result of ICT empowerment in the state. Akshaya rose to occasion and transformed itself to be CSCs delivering a multitude of service to the citizens. Today Akshaya brings most of the G2C services to the citizens through its centers namely UID Enrolment, e-district, e-grantz, Online application for ration card, Collection of

KNRK welfare fund, Malayalam Computing, e-filing, e-pay, e-ticketing, along with imparting various e-learning courses to rural citizens through IGNOU, job oriented training in tie up with Keltron, Intel and C-dit. . All the project taken by Akshaya was delivered with high accuracy and quality and this has been recognized by the stakeholders as well.

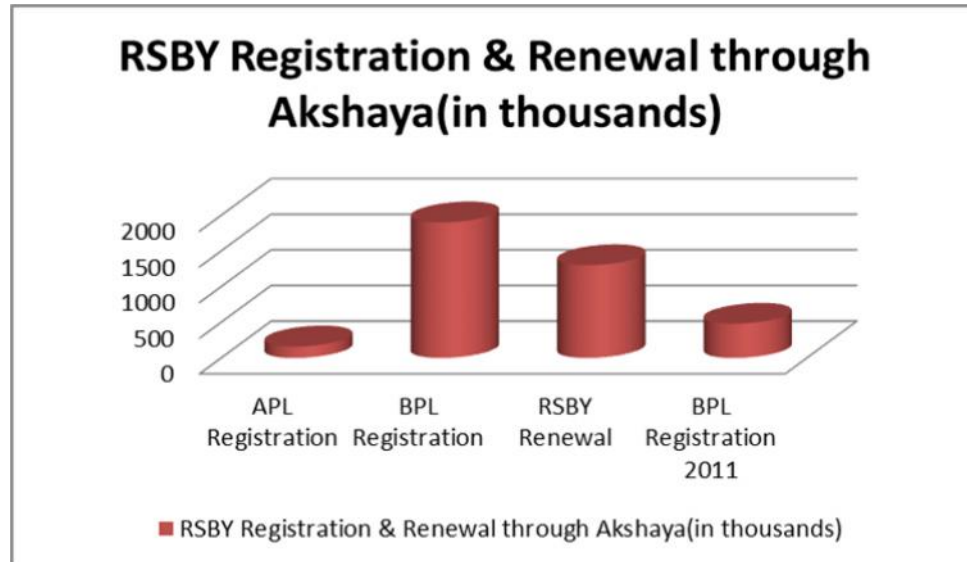


CHIS Second Stage -45days Blitzkrieg to register 19lac families.

The success of APL-CHIS registration showcased the power of Akshaya. Its ubiquitous nature and the power of ICT network was its major strength. All Akshaya Centers have excellent broadband connectivity and the information dissemination to Akshaya Entrepreneurs take place at the speed of light. The state wide coverage and the ability to reach nook and corners of the state were critical in garnering every entitled citizen to the scheme. District wide workshops were carried out to arm the Akshaya Entrepreneurs with all the information. Video Conferencing was carried out with Akshaya Officials of district to act as help centers for every citizens seeking information. Google Groups were created for Akshaya Entrepreneurs in every district for fast dissemination of information. Chiak created an application integrated with an internet portal for online data entry. All 2000 Akshaya Centers were issued user ID and pass word to carry out the registration. Chiak also mobilized LSG and Kudumbashree to create public awareness. Extensive Media campaign was also conducted

The BPL registration was launched on 2nd Oct 2010. It slowly got momentum and the word spread among the citizen all over the state. Akshaya Entrepreneurs went from door to door and educated the citizen about the eligibility criteria and the benefits of Chiak . The result was astonishing. The

registration per day all across Kerala slowly increased from 10,000 to a peak of 1lac/day and within 45 days Akshaya had registered 19lacs families. The achievement was beyond expectations of both Chiak & Akshaya.



Dynamics of Success

- ❑ CHIAK's packaging of the Health Insurance Scheme.
- ❑ Proactive citizen service by Akshaya Entrepreneurs
- ❑ One Stop Shop approach made Akshaya known to all
- ❑ Social Commitment of Akshaya Entrepreneurs
- ❑ *The confidence Chiak had in Akshaya*
- ❑ *The Software developed by KELTRON*
- ❑ *Information dissemination Mechanism adopted by Akshaya and Chiak*
- ❑ *Dedication and commitment of Akshaya Staff*
- ❑ *Team work between the implementing associations*

Epilogue

Akshaya is indebted to CHIAK for making it realize its own strengths at the same time helping them to earn good revenue by rendering an invaluable citizen service. It was a new beginning for Akshaya through BPL Registration; Akshaya not only could unleash its abundant strength in delivery of service but also could earn good will of the citizen and transformed itself into a one stop shop for all citizen service. Ultimately it was a completely win-win mission. CHIAK could effectively roll out the CHIS Services and bagged the National Award. Akshaya regained its past glory by delivery inevitable service in a very short time. The bond between Akshaya and Chiak resulted in reaching out more than 60% of citizen and provided the much needed health insurance for free.

Abbreviations:

CHIAK: Comprehensive Health Insurance Agency of Kerala

CHIS : Comprehensive Health Insurance Scheme

RSBY : Rashtriya Swasthya Bima Yojana

BPL: Below Poverty Line

APL: Above Poverty Line

TPA: Third Party Agent

SBT: State Bank of Travancore

G2C: Government to Citizen

ICT : Information Communication Technology