Impact of introduction of smart card technology on delivery of health care -- Amicus Advisory

About the Project

Project Name: Impact of introduction of smart card technology on delivery of health care -- Amicus Advisory
Type of Facility Project: Microinsurance innovation grantee
Country of Operation: India
Region: Asia and the Pacific
Sub Topics: Data analysis and processing, Client interface, Renewals, Claims, Enrollment, Impact, Improving value, Health

Organizational Overview

Amicus Advisory is a consulting firm operating in the field of health and accident insurance. It provides various services to add value to insurance schemes like structuring health schemes, developing functional plans, execution, monitoring and evaluation, and capacity development. Amicus? core team members have worked extensively with governments, international development organizations, insurers, implementers, service providers and beneficiaries with regards to many of the large insurance schemes in India.

Project Description

The project seeks to introduce biometric smart cards to improve access to and use of health care in the Rajiv Gandhi Shilpi Swasthya Bima Yojana (RGSSBY) scheme being implemented by the Government of India and will be implemented with active support of the Ministry of Textiles. The scheme provides a subsidized cashless health insurance product, with 80 per cent of the premium being paid by the Government of India. The product provides both outpatient and inpatient benefits. The table...

Beneficiaries

The project beneficiaries include clients of the Rajiv Gandhi Shilpi Swasthya Bima Yojana (RGSSBY) scheme for handicraft artisans. The schemes cover over 0.8 million families.

The project targets nearly 20,000 families (approximately 80,000 lives) of poor handicraft artisans in three adjoining districts of Uttar Pradesh. Nearly 60 per cent of the beneficiaries have average household income of less than US$ 40 per month. About 57 per cent of the beneficiaries have reported sickness in the family in 2010 and incur an average out-of-pocket expenditure of 10 per cent of their household income.

Learning Agenda

- **Use of technology and processes**: How can smart cards be effectively used in outpatient and inpatient care for identification, minimizing fraud, tracking expenses, and reducing claims?
- **Client value**: Can smart cards enabled delivery of healthcare increase client value through a reduction in waiting time, and create a medical record to support appropriate diagnosis and treatment?
- **Business case**: Can use of smart cards help reduce administration costs of a health insurance scheme?
- **Network development and enhancement**: Can data generated by smart card technology help identify gaps in health care coverage (e.g. distance covered by patients, disease patterns) and lead to new health care providers being added to the scheme?

Project Status

Project Updates

As of November 2011 Several events were held to raise awareness about the potential of smartcards and to inform all actors involved in the project about this new technology. On the 20th of June 2011, a presentation was to the Ministry of Textiles and representatives of insurers, informing them about the project activities and the likely benefits of introducing smartcards. Following this presentation, two workshops were held for government officials, insurers, third party administrators,...

Project Lessons
On implementation of technology

Keep all partners and implementers involved: The smooth functioning of smartcards implies that all actors involved in the project have sufficient information and resources to use them. In this context, it proved beneficial to hold several events to inform them about the project as well as to conduct several workshops and surveys to collect their input. The input collection, in turn, made it possible to also receive information...

On use of technology and processes

Smartcard technology is successful in identifying clients: The use of smartcards has facilitated a multi-level verification processes, since demographic details, a photograph and fingerprints of the client are saved on the smartcard. The details stored on the smartcards are verified with those of the patient who seeks treatment. In general, this verification process has worked well, making it possible to identify eligible c...

On client value

Smartcards accelerate the enrolment process: The enrolment process includes the filling up of enrolment forms by the client, data entry by the microinsurance provider and the delivery of insurance cards to the client. Prior to the introduction of smartcards, it took up to 2 months to complete this process, whereas it ideally takes between 15 and 25 minutes in the smartcard regime. Nevertheless, this ideal scenario has not always been feasible...

On business case

Smartcards can reduce enrolment related costs: The introduction of smartcards has fundamentally changed the enrolment process. Enrolment data does no longer need to be pre-printed on forms and sent to actors involved in the enrolment process, such as insurer’s offices and third party administrators. Instead, the enrolment data has been digitised under the smartcard regime, which has, as aforementioned, reduced the enrolment process to 15-2...

On network development/enhancement

Smartcards support the development and enhancement of the network: Given that smartcards facilitate the digitisation of data, their use provides statistical input about disease profiles and about the distanced travelled by claimants. This in turn makes it possible to create and identify newer service points and the facilities within them. So far, the analysis of the claimants under the smartcard regime has shown that they t...

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