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Letter No: BSKY/H&FW/SHAS-599/2021 141 /H

Date 09/01/2024

To

All Collectors & District Magistrates

Sub: SoP for Registration and verification of BSKY NABIN CARD


Madam/ Sir,

In inviting a reference to the subject cited above, it is to inform that Government has been pleased to approve the third phase expansion of BSKY wherein all rural families of Odisha (except regular government employees, government pensioners and income tax payees), who are presently not covered under BSKY, will be eligible to receive the "BSKY Nabin Card". This will entitle them to cashless care of Rs. 5 lakh per annum (upto 10 lakh for women members of the family), in empanelled private hospitals both inside and outside the State, for 9 identified critical diseases categories.

For identifying the above mentioned rural families, E&IT Deptt. has developed a software inviting applications through online registration from 6th of January to 16th of January, 2024. The applications received through online registration for BSKY Nabin Card will be sent for field verification. 1st level verification, physical verification will be done by an official (such as Panchayat Extension Officer) as Verifying Officer or any other official nominated by the BDO. 2nd level verification and approval will be done by BNO (Block Nodal Officer). Only approved application shall be entitled to get BSKY NABIN Card benefits.

In this connection, the detailed SoP for registration and verification of BSKY NABIN Card is enclosed herewith for information and immediate necessary action.

Yours faithfully,


09/01/24
Commissioner-cum-Secretary to Government
Health & Family Welfare Department


9/1/24
Principal Secretary to Government
PR & D.W. Department

Memo No. 142 /H, Dated: 09.01.2024

Copy forwarded to the all Project Directors, DRDA /CDMO & PHOs for information and necessary action.

Sushabata
09/01/24
Addl. Secretary to Government

**Standard Operating Procedure (SoP) for Registration and Verification of
BSKY NABIN Card**

Objective:

To ensure that no family in Odisha is vulnerable to critical illness due to lack of financial resources, BSKY scheme is implemented for universal health coverage.

In the third phase of BSKY, all left out families of rural areas of Odisha will be assured of cashless care in private hospitals, for critical ailments. In this phase of expansion, all rural families of Odisha (except regular government employees and income tax payers), who are presently not covered under BSKY, will be eligible to receive the “BSKY NABIN Card”.

Benefits:

1. Cashless treatment for 9 identified critical disease categories (Heart Diseases, Kidney Diseases, Liver diseases, Brain Stroke, Severe Head Injury, Brain Tumour, Burns Management, Nerve & Muscle Diseases and Cancer) at all empanelled private hospitals both inside & outside Odisha.
2. Cashless treatment of Rs.5 lakh per annum per family and additional Rs.5 lakh for women members of the family.

Eligibility:

To qualify for registration under the BSKY NABIN scheme, all the family members must meet the following criteria:

1. Residing in rural areas.
2. No family member(s) should be an income tax payee during FY 2022-23.
3. No family member(s) should be regular government employees or pensioner.
4. No family member(s) should be part of the existing BSKY beneficiaries.

Guidelines & Documents Required

1. Registration should be done in the name of the HoF (Head of the Family).
2. The elder most female member (above 18 years) of the family can be treated as HoF (Head of the Family). In case a family do not have female member or

age below 18 years, then the elder most male member of the family (above 18 years) can be treated as HoF.

3. Any members (applicant or HoF) above age of 18 can apply for BSKY NABIN on behalf of family.
4. Address of the HoF and other family members in the Aadhaar Card must belong to rural area of Odisha and same.
5. In case the Address of the married women member in Aadhaar is not same as the address of the HoF, then an undertaking must be submitted to provide updated Aadhaar card with HoF address by 30.06.2024.
6. Aadhaar card of all family members, including children under 5 years. In case Aadhaar card of children under 5 years is not available, an undertaking must be submitted to provide Aadhaar card number by 30.06.2024.
7. The applicant must have an Aadhaar card, linked with an active mobile number.
8. Aadhaar based E-KYC (Know your consumer) is mandatory for the applicant.
9. Voter ID card (EPIC card) for all family members above 18 years of age.
10. The applicant or HoF (Head of the Family) must have valid mobile no. to receive the important communication.
11. Recent photograph of the applicant as well as Head of the Family (or captured directly by the system).

Where to apply

The eligible family can apply for BSKY NABIN card in two (2) different modes.

- **Self-assisted mode:** To apply for BSKY NABIN card, please visit to www.bskynabin.odisha.gov.in and click "Apply for BSKY NABIN Card".
- **Mo-Seva Kendra:** Applicant can visit to nearest MSK (Mo-Seva Kendra) centre to apply for BSKY NABIN card without any registration fees.

Process for Registration

1. Eligible family to visit to www.bskynabin.odisha.gov.in to apply for BSKY NABIN card.
2. Please read and agree to the declaration confirming that no family member is either an income tax payee or a regular government employee or pensioner.
3. Agree to the Aadhaar consent for e-KYC.

4. Enter Aadhaar number of the HoF (Head of the Family) or applicant.
5. If the entered Aadhaar number is not available in both BSKY and Govt. employee database, then only the applicant can be eligible to apply for BSKY NABIN card.
6. Perform e-KYC to fetch Name, Date of Birth/Age, Gender, Address with pin code of the applicant.
7. Enter Voter ID (EPIC) card number and upload the scanned copy.
8. Validate mobile number of applicant through OTP.
9. Add family member(s), validate the name and Aadhaar number and mention relationship with HoF.
10. Preview the registration form before submitting.
11. Take copy of the acknowledgement receipt number for future reference.

Application Approval Process

Received application will be sent for field verification. Based on the given address (village) of the applicant or HoF, respective Gram Panchayat and Block officials will verify the application form.

1. **1st Level Verification:** Physical verification will be done by an official (such as Panchayat Extension Officer) as verifying officer or any other official nominated by BDO (Block Development Officer). A mobile app will be given to verifying officer to verify the HoF, member(s), and voter IDs of the family. The verifying officer to take a geo tagged group photograph of the family member (present during the verification time) to ensure the family is staying in rural area. If an applicant is found ineligible, then the verifying officer has to enter the reason of ineligibility.
2. **Incentives will be provided to the verifying officer towards field verification of applicants, through amount placed for this purpose by Health & Family Welfare Department with District Collectors.**
3. **2nd Level Verification & Approval:** The final verification and approval will be done by BNO (Block Nodal Officer).
4. Only approved application shall be entitled to get BSKY NABIN card benefits.

Helpdesk Support

For information, technical support, to lodge complaint or grievance related to registration process, applicant can call tollfree BSKY helpline number no.**155369**.

Process of field verification by Gram Panchayat Nodal Officer

Scope of Verifying Officer:

Physical verification will be done by an official (such as Panchayat Extension Officer) as verifying officer or any other official nominated by BDO (Block Development Officer). A mobile app will be given to verifying officer to verify the HoF, member(s), and voter IDs of the family. The verifying officer to take a geo tagged group photograph of the family member (present during the verification time) to ensure the family is staying in rural area. If an applicant is found ineligible, then the verifying officer has to enter the reason of ineligibility.

Features of Mobile App:

1. Verify Voter IDs:

The voter ID uploaded by family will be visible to verifying officer through mobile app to check physically against original document. The verifying officer must ensure that the name, address mentioned in the voter ID must match with the details provided in the online application.

2. Verify HoF (Head of the Family):

As per NFSA Act, 2013, the senior most women member (above 18 years of age) of the family should be treated as HoF. If HoF mentioned in the online application form for BSKY NABIN card of a family is not a senior most women, then the verifying officer to verify the reason of such cases.

Example: *If the senior most family member is physically unfit to render the services applicable for HoF.*

3. Validate Rural Areas:

The mobile app will take the geo coordinates of the location where family lives. The verifying officer has to take group photograph of family members where this geo tagging will be captured. It will ensure the location whether a rural or urban areas.

4. To reach out to families:

The mobile app will provide call features to the applicant/HoF mobile number to inform in advance about the field verification.

5. Offline verification:

The mobile app will work in remote area as well to carry out the field verification. Verifying officer can conduct the verification even in offline mode and update the status to server whenever reach to network area.

How to conduct the verification:

- Verifying officer has to log into the mobile app through mobile OTP.
- The verifying officer has to download the application forms village wise.

- The verifying officer shall to plan proper route chart to cover more families in shorted distance.
- The verifying officer has to ensure that at day end all the verifying reports need to be synced with server.
- The verifying officer has to complete the verification within 3 days of receiving of family details.
- During the field verification, the verifying officer shall always carry and display Identity Card issued by concerned BDO.
- The verifying officer must inform the family in advance to remain present during the verification process.
- The verifying officer should describe the objective of the verification and how verification can be done to the applied families.
- The verifying officer should request the HoF or applicant to produce the necessary document like Aadhaar Card and Voter ID to verify the name, age, address of the family members.
- The verifying authority may approach for other document such as immunization card to verify the children less than 5 years old.
- The verifying authority to take list of member(s) present during the verification and take a group photograph with geo tagged.
- If the provided data and evident document does not match, then it is the responsibility of the verifying officer to let the details to the family members for information.
- If a family member is ineligible due to lack of evidence, then the verifying officer will reject the member by mentioning the rejection.

Example:

There is rural family of 5 members

Illustration-1: One of the members is less than 5 years of age and do not have Aadhaar No.

Role of verifying official: The verifying official should check the other proof of authentication such as immunization card received from NHM to check name, date of birth.

Illustration-2: One family members was out of station during field verification and family members failed to provide the evident against him.

Role of verifying official: The verifying officer has to suggest family members to submit the necessary document before to complete the

verification. In such cases, the verifying authority has to put hold the verification process for short time.

Illustration-3: One member aged more than 19 do not have a valid voter ID but uploaded a fake voter ID to include in BSKY NABIN.

Role of verifying official: During verification, the member unable to produce the voter ID card during verification, so verifying official cancelled the member as well entire family.

Probable case of rejection during verification:

1. Voter ID found not genuine
2. Unable to prove the evident of children less than 5 years
3. Unable to prove evident in case of married women
4. Members from single family applied separately
5. Unable to prove single member family
6. Hiding information about regular Govt. employee or pensioner member
7. Applicant living in urban area.