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BISP developing health insurance model: Farzana Raja

Deserving families to get full hospitalization, maternity care, accident insurance of Rs.25,000 per year

MALE: Benazir Income Support Programme (BISP) is developing a health insurance model to provide health cover to the deserving families, said Federal Minister/Chairperson BISP Ms. Farzana Raja on Tuesday at a workshop on Health Insurance in the capital city of Maldives.

Briefing the participants of the workshop, Ms. Farzana Raja said BISP is working on Waseela-e-Sehet or Health Insurance for the under-privileged families. She said under the Health Insurance initiative the deserving families will get full medical cover for hospitalization, pregnancy, day-care treatment, diagnostic tests, and accident compensation to a maximum limit of Rupees 25,000/- per family per year. She said BISP would benefit from the interaction with international experts on Health Insurance participating in the conference. She hoped to further improve the design of BISP Health Insurance Initiative in line with international best practices.



Ms. Farzana Raja said the Government of Pakistan launched BISP as an efficient, objective and transparent social safety programme. She said BISP aims at meeting two most important targets set by the United Nations' Millennium Development Goals (MDGs), which are eradication of extreme poverty and hunger and promotion of gender equality and women empowerment.

She said BISP seeks to fight the scourge of poverty, hunger and deprivation. This goal, she said, involves assisting as much deprived families as possible, both economically as well as in terms of capacity building. Employing multiple social protection instruments designed to bring a sustainable positive change in the lives of the deprived families. Ms. Farzana Raja said BISP has adopted a three pronged strategy of Relieve, Enable and Graduate to first restrict and then get rid of poverty and to inculcate an ethos of equity, dignity, and respect in the womenfolk.

She said BISP is giving relief to deserving families through monthly cash grant of Rs. 1000 (\$12) per family through the female head of the family. She said BISP is also enabling the under-privileged section of the society by offering them long-term interest free financial assistance of Rs. 300,000 (\$3600 approx) under the Waseela-e-Haq Initiative to do any business of their choice. She said BISP is also planning vocational and technical trainings for the marginalized and under-privileged sections of our society.

Ms. Farzana Raja said we believe that through continued and targeted support these people will not only become self-sufficient, thus graduating from the vicious circle of poverty, but would also be a positive contributor to national economy. Ms. Farzana Raja said BISP is a very transparent programme which is based on the principle of separation of functions under which the programme management, recipient selection, verification and disbursement processes were assigned to different public organizations to ensure objectivity and transparency.

Mentioning the new method of beneficiary identification, Ms. Farzana Raja said, to make the targeting more transparent and objective and to ensure maximum coverage of the real deserving families BISP has revised the selection criteria. New selections are being made through Poverty Scorecard Survey which is being conducted across the country to accurately identify deserving families.

She said BISP is also modernizing its payment mechanism to prevent the leakage of funds by employing technology based solution of disbursement of BISP benefits through Benazir Smart Card. It has already been launched in the surveyed districts. BISP is also assisting the victims of terrorism and natural calamities. Under the Emergency Relief Package, BISP has disbursed more than Rs 4 billion to the IDPs of terrorism hit areas in FATA, earth quake affected families of Baluchistan and civilian victims of terrorism all over the country.