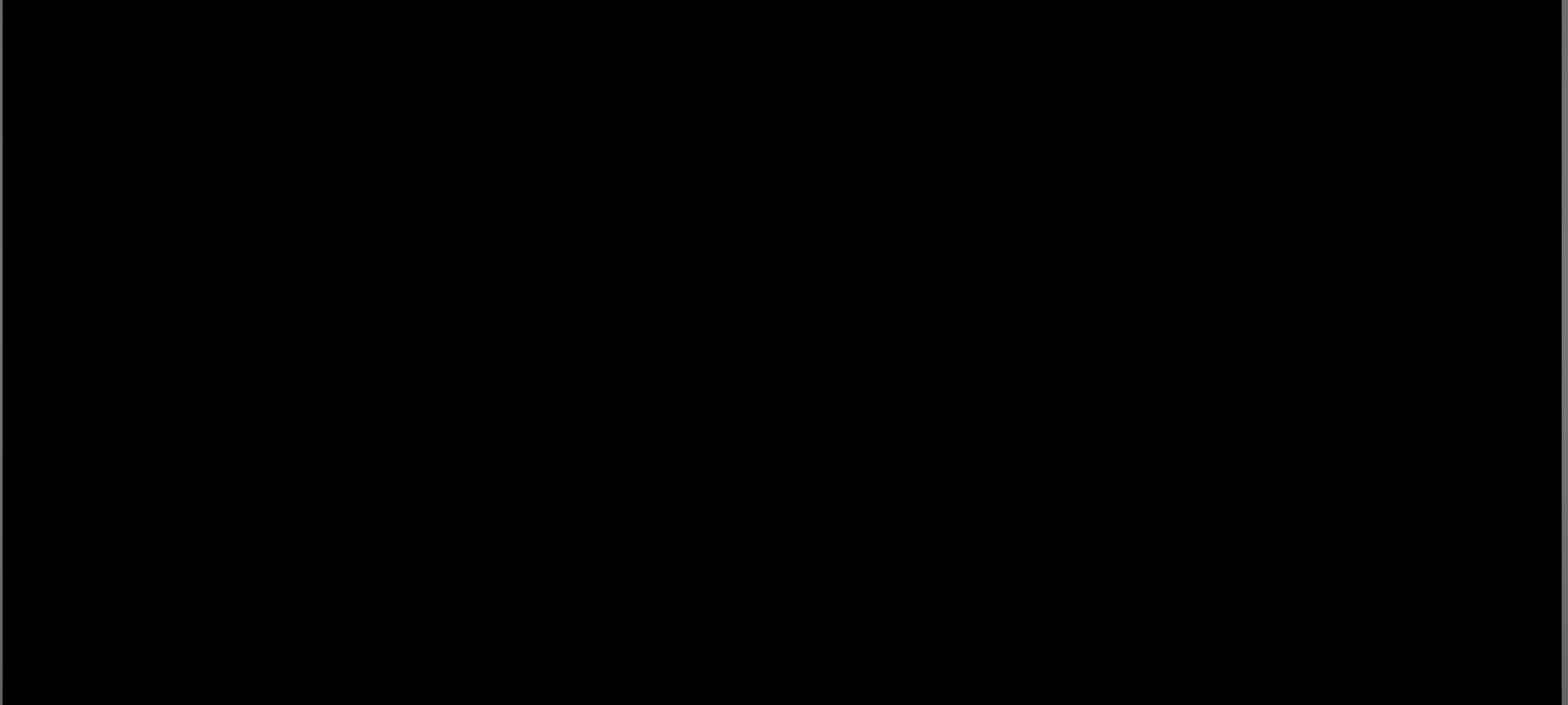


# Presentation on Revenue Management of ESIC SSO As Facilitator

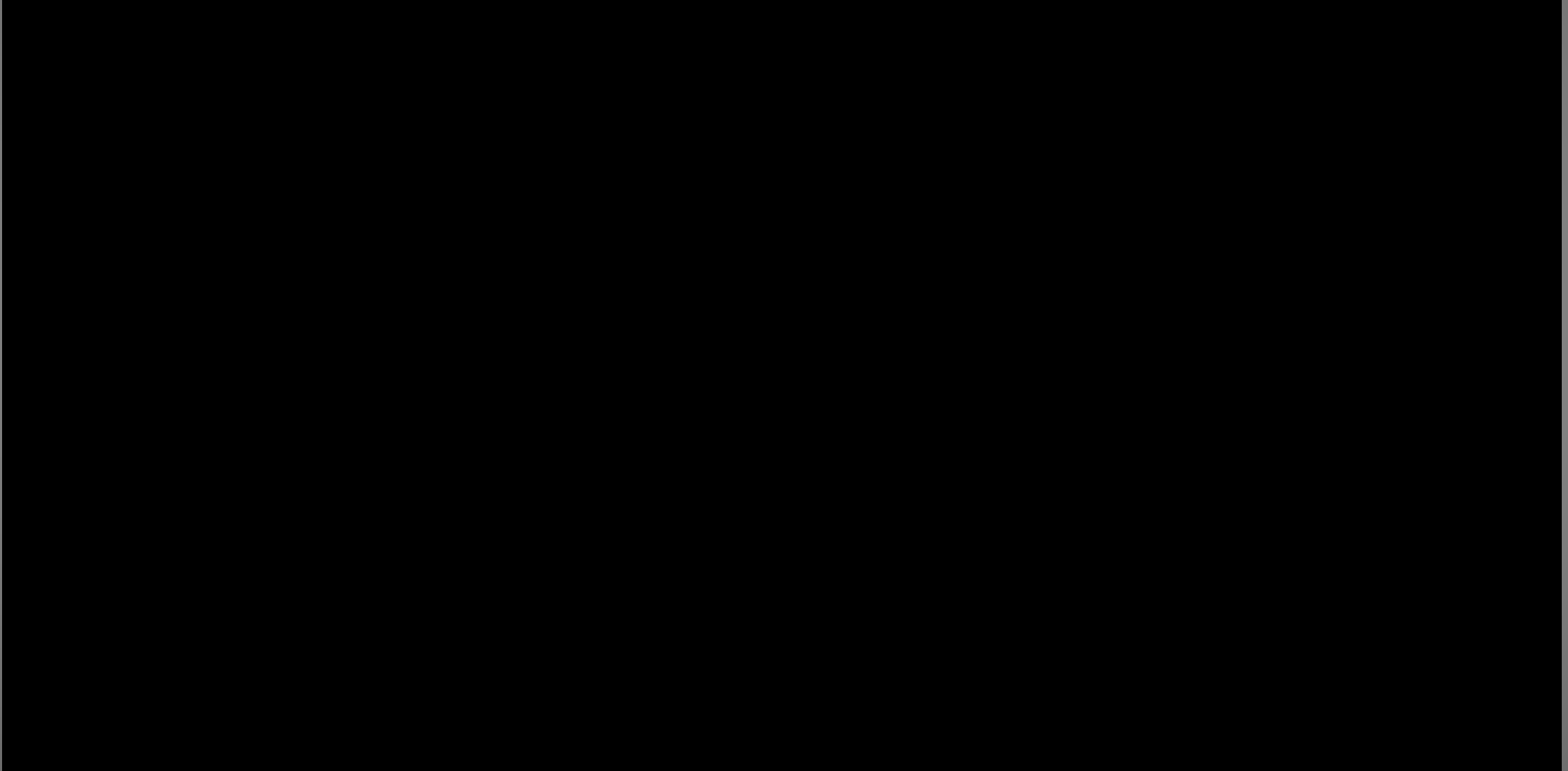
# Work Site Injuries

## A Reality Check through Video



# Safety Through Video

## A Reality Check Courtesy – BGBAU, Germany



# SOCIAL SECURITY THROUGH IMAGE





## Cancellation of policies: Don't let go till you are covered again



Cancellation of policy may result in loss by way of surrender charges, loss of guaranteed additions, bonuses etc. Importantly, don't cancel an existing policy until you have a new policy in place. Unfortunate events can happen in the interim, and you or your family may be deprived of the benefit despite having paid some amount as premium earlier.



# THE ECONOMIC TIMES Insurance

2nd Annual Summit - 2015

23rd September 2015 | Grand Hyatt, Mumbai

ONLY 120 MILLION OF INDIA'S POPULATION OF  
**1250 MILLION**  
ARE INSURED

There is a huge opportunity to fill this gap with only 20%\*\*  
of India's insurable population being covered.

In order to unfurl this huge opportunity, The Economic Times **INSURANCE SUMMIT** brings together knowledge partners, industry experts and Govt. policy makers to discuss future trends, financial models, market prices, control regulations, public-private partnership, technological innovations and consumer awareness.

## EMINENT SPEAKERS



**Anuj Agarwal**  
MD & CEO  
Bajaj Allianz Life Insurance



**Arijit Basu**  
MD & CEO  
SBI Life Insurance



**Anuj Mathur**  
CEO  
Canara HSBC Oriental Bank of  
Commerce Life Insurance



**Bhaskar Jyoti Sarma**  
MD & CEO  
SBI General Insurance

Attend the **ET Insurance Summit** and watch the future of Insurance unfold

### Calculations:

Insurable population assumed at 600 mn approx. based on 2011 figure of 570^ mn (Source^: India Today)

20%\*\* of India's Insurable population is covered (source: archive.financialexpress.com)

India's population: Approx. 1250 million\* (Source: World Bank)

Brought to you by  
**ET Edge**  
An Economic Times Initiative

### For partnership opportunities

M: +91 9619411502 | E: [partnership@et-insurance.com](mailto:partnership@et-insurance.com)

### For delegate enquiries

M: +91 8286087622 | E: [delegate@et-insurance.com](mailto:delegate@et-insurance.com)

URL: [www.et-insurance.com](http://www.et-insurance.com)



# **SOCIAL SECURITY- The Present Scenario in India**

- ❑ **In a country of one billion population, hardly 20% of population stands covered into some or other social security schemes that too in organized sector. Those are namely ESI Act, PF Act, RSBY of Government of India, besides commercial Insurance Schemes of public and private ones administered by LIC, GIC and SBI etc.**
- ❑ **Any country less than 223 Doctors and nursing staff per 10,000 population faces a crisis (As per WHO study). India has 19, considerably much less in States like Bihar, Jharkhand, Odisha and U.P. The problem is acute in rural areas where majority of Indians live.**
- ❑ **Private sector provides more than 70% of the hospital beds only 10% to 20% of population have public health care. (McKinsey Study).**
- ❑ **India's health Budget for 2015-16 is 2% of GDP resulting in out-of-pocket expenses amounting to almost 60 to 70% of income of general public.**
- ❑ **Some 300 million Indians slip into poverty if they face health problem.**
- ❑ **10 million domestic workers in our country - no social security in any form.**
- ❑ **Approximately 40 million construction workers in the country and only 4 million stands covered under Insurance schemes.**

# Why safety , Social Security & Skill Development are Important

- ❑ Maximum contractualization of jobs.
- ❑ Migratory nature of workers - LPG Era.
- ❑ Maximum unorganized workers (90%)
- ❑ Important tool for prevention and alleviation of poverty.
- ❑ Acts as a stabilizer during economic slowdown by injecting resources to economy.
- ❑ Enhances productivity (a win-win situation for employers and industrial houses)
- ❑ Brings skilled development.
- ❑ Human dignity and social justice.
- ❑ Economic and social development.
- ❑ Prevents social unrest.





# Uniqueness of ESI Scheme

- ☐ Admissible from day one of the employment.
- ☐ No medical examination necessary for registration.
- ☐ No upper age limit for coverage.
- ☐ Can avail super-speciality treatment from any of the 1200+ tie-up hospitals in the country.
- ☐ No ceiling on medical expenses.
- ☐ Medical Benefit to retired I.P. and Spouse for mere Rs.10 per month.
- ☐ Commuting accidents treated as employment injury.
- ☐ All types of employees – regular, contractual, casual, part-time etc. covered.
- ☐ Employees earning wages up to Rs.100/- per day exempted from paying their share of contribution.

# User-friendly initiatives

- Revised inspection policy.
- Online registration of units and payment of contribution etc.
- Provision of Appellate Authority within the organization (towards Alternate Dispute Mechanism).
- Revenue Manual and Revenue Recovery Manual towards effective/ transparent/ use implementation of provisions of the Act.
- From Insurance Inspector to Social Security Officer in designation (to imbibe service attitude vis-à-vis only revenue collection).



# Constraints towards coverage and compliance

- **Non-arrangements of medical care.**
- **Reluctance of State Government towards various arrangements.**
- **Grant of exemptions by State and Central Governments.**
- **Migratory nature of workers – {frequent shifting for one employer to another}.**
- **Non-cooperation/non-availability of information involving authorities dealing with various labour Acts of State and Central Governments.**
- **Shortage of SSOs and officers**



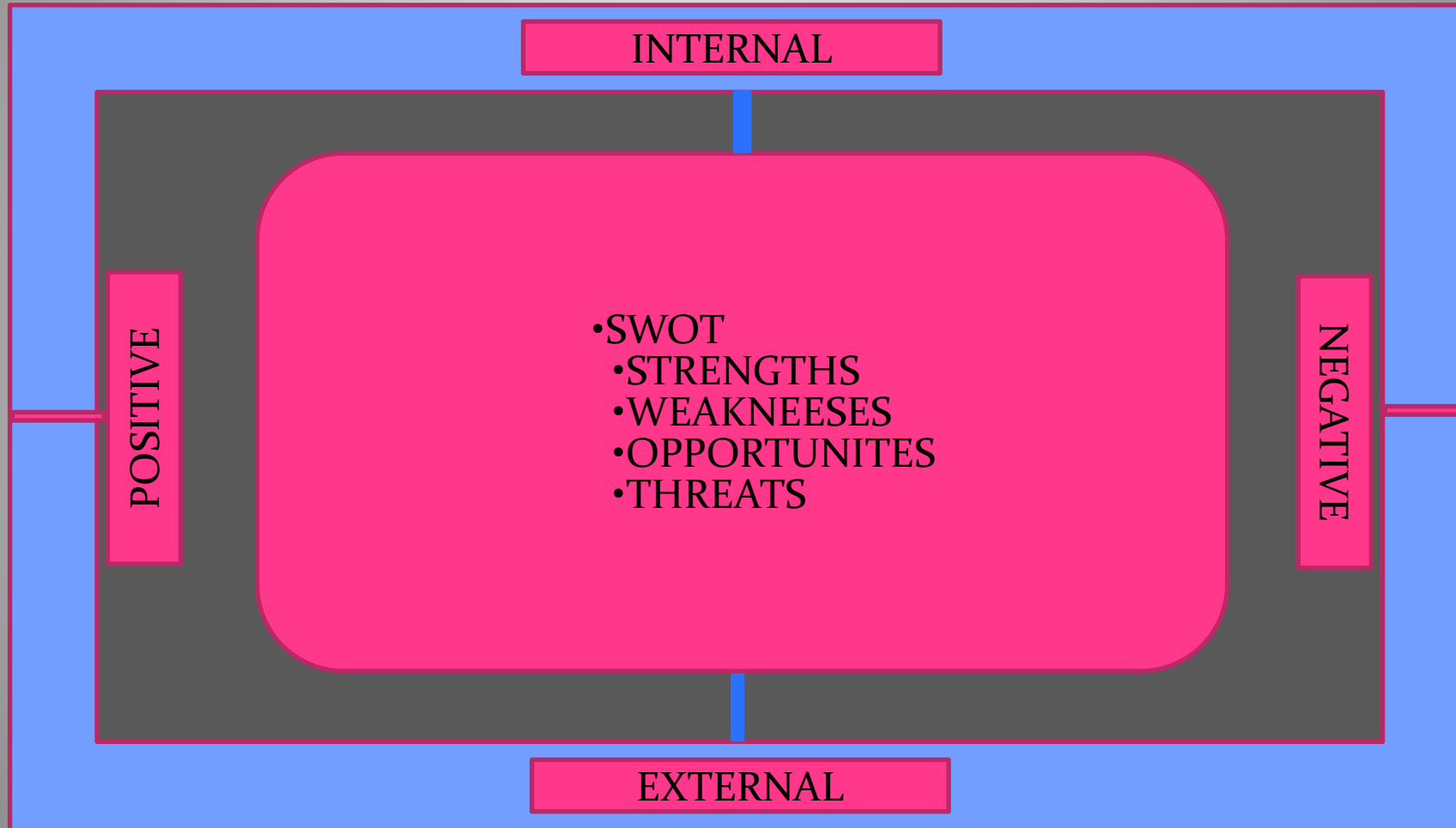
# Possible solutions

- Increasing scope of coverage in existing implemented centers.
- Scope of coverage by extending implemented centers.
- Review of seasonal factories hitherto remaining uncovered – (no more seasonal).
- Coverage of construction site workers, tobacco related industries or any other whose administrative offices/ main factories stands already covered under the ESI Act.
- Coverage of contract workers engaged by private and public bodies/ municipal bodies/ Central Government for which notification u/s 1(5) issued by Central Government may please be referred.
- Review of exempted factories/ establishments.
- Whether coverage of category of employees like auto workers, Anganwadi workers, plantation workers and if yes, how to do it.
- Other beneficiaries scheme as per amendment of the Act.





# SWOT ANALYSIS



## **STRENGTHS (1)**



**One of the largest social security schemes in the world in terms of coverage, infrastructure and reach.**

**Financially sound without any contribution by the Central Government.**

**About six decades of experience in the field with trained human resource and all functional areas covered by rules, regulations, manuals and procedures.**



## **STRENGTHS (2)**



**Unique social security scheme in the world providing multiple benefits under one umbrella against a single contribution.**

**Comprehensive medical care as per need is available to the clients. No monetary ceiling or linkage to individual contribution for providing medical care.**

**Insured persons and their families provided primary and secondary medical care from day one of being insured.**

**Cashless and hassle free medical services.**

**Largest medical infrastructure in the country.**

## WEAKNESSES (1)



**Duality of control.**

**Non-implementation of ESI Scheme in areas/ new sectors of employment.**

**Mismatch between concentration of insured persons and infrastructure.**

## WEAKNESSES (2)



**Under utilization of infrastructure of hospitals and dispensaries.**

**Non-Availability of super - specialty treatment in ESI Hospitals.**

**Most operations are presently carried out manually.**

**Lack of focus on In-house Training involving core functional areas.**



## Opportunities (1)



**Huge potential for extension of scope of its coverage to unorganized sector workers.**

**Starting of specialty & super-specialty treatment in- house**

**It enabled services with linkage with e-SHRAM portal recently launched by MOL.**

## Opportunities (2)



**Opening of underutilized medical facilities to general public on user-charges.**

**Optimizing customer satisfaction by improving delivery of benefits.**

## Threats

**Increasing Cost of Medical Care**

**Competition with Private Insurance Agencies**

**Making the ESI Scheme Voluntary- Merger with Social Security Code 2021**



IP  
OUR  
VIP

**ESIC**  
Chinta Se Mukti

# ESIC gets 3 top international awards and brings laurels to India

**Bags Certificates of Merit in the  
"ISSA Good Practice Awards  
Asia and the Pacific Competition 2012"  
at Seoul, Republic of Korea**

**:-THE THREE CATEGORIES IN WHICH ESIC HAS WON THE CERTIFICATES OF MERIT:-**



**Extension of  
Social Security Coverage**



**Adequacy and Quality of  
Social Security Benefits and Services**



**Administrative and  
Operational Efficiency**

**"THE ESI CORPORATION OF INDIA HAS MADE REMARKABLE EFFORTS TO EXTEND SOCIAL SECURITY PROTECTION TO THE WORKFORCE IN INDIA," MR. HANS-HORST KONKOLEWSKY, SECRETARY GENERAL, ISSA**



**श्रम एवं रोजगार मंत्रालय  
Ministry of Labour & Employment**  
भारत - भारत, Government of India



**कर्मचारी राज्य बीमा निगम  
Employees' State Insurance Corporation**  
Panchdeep Bhawan, C.I.G. Marg, New Delhi-110 002  
Website : [www.esic.nic.in](http://www.esic.nic.in), [www.esic.in](http://www.esic.in)

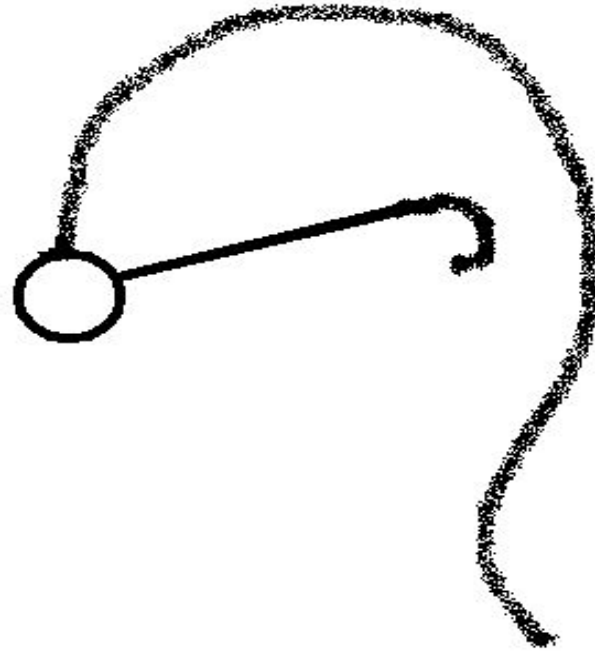


# OUR MOTTO

**E**fficient

**S**ervices to

**I**nsured-persons



**“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. he is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. We are not doing him a favour by serving him. he is doing us a favour by giving us an opportunity to do so” .**



# ATTITUDE

**A+T+T+I+T+U+D+E**

**1+20+20+9+20+21+4+5 = 100%**

**It is OUR ATTITUDE towards Life and  
Work that makes OUR Life **100% ! ! !****

# Zero Tolerance Towards Infections & Accident @ Workplaces & Home

## CORONA VIRUS (COVID-19)



### Do's



Wash hands frequently for atleast 40 seconds



Always wear mask properly



Maintain 2 Mtr. physical distance



Special care for elderly, persons with co-morbidity, pregnant women & children

### DONT'S



Don't spit in Public places



Don't go to crowded places



Don't travel unless very necessary



Don't violate COVID norms during social & religious events

It is time to change our behavior,  
our sacrifice will help protect our family & friends



Health & Family Welfare Department, Govt. of Odisha



Facebook: @HFWDO  
Twitter: @HFWDO  
YouTube: HFWDO



Goodbye 2020



Welcome 2021

## Workshop on

“Life Saving Rule - Zero is Possible – With Focus on Safety, Health & Social Security”  
at HCCB, Khordha

**on 26th March, 2021**

୨୬ ମାର୍ଚ୍ଚ ୨୦୨୧ ରେ ଖୋର୍ଦ୍ଧା, HCCB ଠାରେ  
“ଜୀବନ ବଞ୍ଚାଇବା ନିୟମ - ଶୂନ୍ୟ ମୃତ୍ୟୁ - ସୁରକ୍ଷା, ସାମ୍ପ୍ରଦାୟ  
ଏବଂ ସାମାଜିକ ସୁରକ୍ଷା ଉପରେ କର୍ମଶାଳା”



Wash hands frequently for atleast 40 seconds



Always wear mask properly



Maintain 2 Mtr. physical distance



Entitled Persons should take Corona Vaccination

### FOCUS OF IGFP ACTION PLAN 2021

1. Universalization of Social Security
2. Universalization of Safety & Health
3. Universalization of Zero Accident & Fatalities for a safe work place
4. Universalization of OSH in School Education

“Focus on Zero Tolerance towards Infections & Accidents @ Workplace, Home & Road”

मंजिल दूर है, मगर पाना मुश्किल नहीं ।  
हमको वहां पहुंचना है, सबको साथ लेकर ॥

My Address to All India Conference of SSOs/DDs of  
ESIC @Vigyan Bhawan, Delhi-2010  
(Still Holds Good Today)





Parivartan  
Innovate & Inspire

# Thank You

**Mr B.K Sahu**  
**Former Insurance Commissioner, ESIC, Ministry of Labour**  
**Communication Adviser To Insurance Regulatory and Development**  
**Authority, IRDA,**

**Now Director @ Indo- German Focal Point- Prevention & Social**  
**Security For India , DGUV**

**[bk\\_sahu04@yahoo.com](mailto:bk_sahu04@yahoo.com)**

**[focalpointindia.dguv@gmail.com](mailto:focalpointindia.dguv@gmail.com)**

**[www.indogermanfocalpoint.com](http://www.indogermanfocalpoint.com)**

**VIEWS EXPRESSED ARE PERSONAL**

