

## ESI Scheme in Himachal Pradesh

ESI Scheme is a social security scheme based on social insurance and is a method of covering the social risk based upon the social policy i.e. the principle of payment of benefits depending upon the occurrence of specified exigencies on payment of premium of contributions involving the characteristic of pooling of the risk which is absent in the ordinary commercial insurance. Under this scheme the responsibility of the State Govt. is to provide comprehensive medical care to industrial workers and their families as per agreement and provisions made under section 58 of ESI Act 1948. The ESI scheme in Himachal Pradesh was started during June, 1977 and medical care is being provided to the insured persons through ESI Health Institutions in the State.

### COVERAGE

Under Section 2(12) of ESI Act. 1948, the Act is applicable to the factories employing 10 or more persons irrespective of whether power is used in the process of manufacturing or not. Under Section 1(5) of the Act, the Scheme has been extended to shops, hotels, restaurants, cinemas including preview theatre, road motor transport undertakings and newspaper establishment employing 10 or more persons. Further, u/s 1(5) of the Act, the Scheme has been extended to Private Medical and Educational Institutions employing 10 or more persons in certain States .The existing wage-limit for coverage under the Act, is Rs.21,000/- per month (with effect from 01.01.2017).

### The Society for Implementation of ESI Scheme in H.P

The Govt. vide Notification no. Health-A-(5)1/04-I dated 05-08-2009 has decided to implement the ESI scheme in the State through a Society to be constituted under the Society Registration Act. and accordingly Society for Implementation of ESI Scheme in H.P. has been registered under H.P. Societies Registration Act. 2006, on 30-11-2009. The Society for Implementation of ESI Scheme in H.P. has started functioning in the State w.e.f. 01-04-2010. The staff in the ESI institutions /society is working on secondment basis from Health department to provide medical care to the insured persons.

### ESI Institutions in the State

At present following Hospital/Dispensaries have been notified as ESI institutions in the State.-

Sr. NO	. District	Hospital/Dispensaries
	Solan	ESI Hospital Parwanoo
1.	Solan	CHC Darlaghat
2.	Solan	PHC Kausali
3.	Solan	ESI Dispensary Baddi
4.	Solan	ESI Dispensary Barotiwala
5.	Solan	ESI Dispensary Nalagarh
6.	Solan	ESI Dispensary Jabli

7.	Solan	ESI Dispensary Chambaghat
8.	Una	ESI Dispensary Mehatpur
9.	Una	ESI Dispensary Tahliwal
10.	Una	Civil Hospital Gagret
11.	Sirmour	ESI Dispensary MCM Patilian (Poanta)
12.	Sirmour	ESI Dispensary Gondpur (Poanta)
13.	Sirmour	ESI Dispensary Kala Amb
14.	Shimla	ESI Dispensary Shimla
15.	Shimla	ESI Dispensary Shoghi
16.	Kangra	PHC Sansarpur Terrance
17.	Bilaspur	PHC Panjgain

Empanelled Hospital for secondary care: In addition to above Hospital/CHCs/PHCs, the Society for the implementation of ESI scheme has empanelled following private Hospitals for providing secondary care to insured persons under ESI scheme in the State:-

S.No	Name of Hospital	Services/Specialty	Period
1.	Sai Sanjivni Hospital (Solan)	General Surgery	24/08/2017 to 23/08/2018
2.	Amar Hospital Super Specialty & Heart Centre (Mohali)	Ortho. , ENT, Pathology and Physiotherapy , General Surgery, Gen. Medicine, Obs. & Gynae, pediatrics, EYE, ICU & critical care Radiology	23/08/2017 to 22/08/2018
3.	Puran Hospital Paonta Sahib (Sirmour)	Gen. Medicine, Gen. Surgery and Ortho	22/08/2017 to 21/08/2018
4.	Bhojia Dental College & Hospital Baddi (Solan)	Prosthodontics, Periodontics, conservative dentistry, Oral Pathology, Orthopedics, Pedodontic	21/09/2017 20/09/2018
5.	Fortis Hospital, Kangra (A unit of Himachal Healthcare private limited)	Anesthesiology, Cardiology, Critical Care, Dental, Dietetics & Nutrition, ENT Cardiology, Gynae & Obstetrics, Orthopedics, Physiotherapy, Medicine, Anesthesia, ICU, Pediatrics, NICU, Basic dental procedure, Biochemistry, Microbiology, Cytology, Hematology and blood storage, General surgery, Radiology(CT, USG, X-Ray, Mammography, Special investigation like barium, HSG)	21/09/2017 to 20/09/2018
6.	Bansal Orthopedic Center, The mall (Solan), HP	Orthopedic	01/09/2017 to 31/08/2018
7.	Drishiti Eye Hospital, SCO-26, Sector-11, Panchkula ,	Ophthalmology	31/08/2017 to

	Haryana-134109		30/08/2018
8.	Akash Hospital Nalagarh (Solan)	General Surgery Ortho. , General Surgery, Gen. Medicine, Obs. & Gynae, Radiology, Ophthalmology and ENT	22/08/2017 to 21/08/2018
9.	Lord Mahavira Hospital Nalagarh (Solan)	Gen. Surgery, Ophthalmology, ENT, Pediatrics, Gen Medicine, radio diagnosis, Ortho, Obs.& Gynae & Basic Dental Procedures.	23/08/2017 to 22/08/2018
10.	Indus Super Specialty Hospital (Mohali)	Gen. Medicine, Gen. Surgery and Ortho, ENT, Gynae & Obs., Physiotherapy, Dental and Radiology, ICU and Critical care , Psychiatry,	03/09/2017 to 02/09/2018
11.	Nanda Hospital (Una)	General surgery & General Medicine. Secondary	13/03/2018 to 12/03/2019
12.	Sharma Eye Hospital & Laser Centre	Ophthalmology, Dental	02/01/2018 to 01/01/2019
13.	Sangha Hospital, Giani Zail Singh Nagar, Near Radha Swami Satsang Bhawan, Ropar(PB)	Gen Medicine, General Surgery, Dentistry & oral Surgery, Laboratory Services, Orthopedics.	02/01/2018 to 01/01/2019
14.	J.P. Hospital, NH-21, Ambala Chandigarh Highway, Zirakpur, Mohali(Pb)	General Medicine (with ICU), General surgery, Orthopedics, Obst. & Gynae, Neonatology & Pediatrics (with NICU & PICU) Lab services, Medicine, Dermatology, Transfusion medicine, Dental, Pathology, Microbiology, Physiotherapy, Maxillofacial surgery, , ENT, Radiology.	29/12/2017 to 28/12/2018
15.	Shri Kant Memorial hospital Nalagarh(Solan)	General surgery, orthopedics, Gynecology Ophthalmology	19/09/2017 to 18/09/2018
16.	Pannu Eye Hospital #3141, College Road, Ropar (PB)	Ophthalmology	17/01/2018 to 16/01/2019
		OBG & Gynecologist	13/02/2018 to 12/02/2019

Besides, the Society has attached following area of distt Una, Kangra, Mandi, Sirmour, Shimla and Solan where ESI scheme is being implemented partially as per the request of ESIC:-

Sr. No.	Area	Name of attached Hospital/CHC/PHC
	<b>Distt. Una</b>	
1.	Una , Basal and surroundings	Regional Hospital Una
2.	Amb , Kalruhi, Thathal, Dhamandari	CHC Gagret

	and surroundings	
1.	Kangra City	Civil Hospital Kangra
2.	Palampur	Civil Hospital Palampur
3.	Dharamsala	Zonal Hospital Dharamshala
4.	Macleodganj	PHC Macleodganj
5.	Damtal, Kanrori	CHC Indora
	<b>Distt.Mandi</b>	PHC Ratti
1.	Sunder Nagar, Dadaur, Dhundi Bagla	PHC Bhambla
2.	Bhambla	
	<b>Distt. Sirmour</b>	
1.	Mehrubala Bhagani	ESI Dispensary Patlian (Paonta)
	<b>Distt Shimla</b>	
1.	Kufri	ESI Dispensary Shimla
2.	Waknaghat	ESI Dispensary Shoghi
	<b>Distt. Solan</b>	
1.	Barog, Kandaghat, Oachhghat	ESI Dispensary Chambaghat
2.	Kumarhatti	CHC Dharampur
3.	Subahatu	PHC Subahatu

At present there are 301311 (as on 31/03/2018) insured persons in the State and medical care is being provided to the IP's through 17 PHC/ Dispensaries and 1 ESI Hospital at Parwanoo. Besides the ESI Society has empanelled 16 Hospitals for insured persons of Himachal Region for secondary care and 10 hospitals for SST and cashless facility is being provided to insured persons by these empanelled Hospitals. The ESIC has transferred the Revolving Fund to the State w.e.f. 01-04-2015 and all expenses on ESI Scheme are being met out of 7/8th share received from ESIC and 1/8th share received from State Govt. The ESIC had conveyed budget ceiling of 7/8<sup>th</sup> ESIC share amounting of Rs. 5668.41 lacs for the year 2018-2019.

### **Expenditure sharing**

At present the 7/8th share of the prescribed ceiling is being borne by the ESI Corporation and 1/8th share is borne by the State Govt. The Corporation has revised the ceiling w.e.f. 1-4- 2014 and has now fixed an amount of Rs.3000/- per IP per annum out of which Rs.850/- per IP per annum are being incurred for administrative expenses and Rs. 2150/- per IP per annum are being incurred for purchase of drugs, dressing, medicines and medical reimbursement claims. The ESI Corporation is releasing funds to the Society for meeting out administrative expenses and expenditure on medical care of IP's in the State as per prescribed norms. The Society for Implementation of ESI Scheme in H.P. is providing Primary and Secondary medical care to the insured persons in the State and Territiery Medical/Super Specialty benefits under this scheme are being provided by Employees State Insurance Corporation.

## **Benefits under ESI scheme by Employees State Insurance Corporation.**

The section 46 of the Act envisages following six social security benefits. :-

**(a) Medical Benefit** : Full medical facilities for self and family from day one of entering insurable employment.

**(b) Sickness Benefit(SB)** : Payment of contribution for 78 days in corresponding contribution period of six months. **Extended Sickness Benefit(ESB)** : Same as above **Enhanced Sickness Benefit** : For 34 specified long term diseases, Continuous insurable employment for two years with 156 days contribution in four consecutive contribution periods.

**(c) Maternity Benefit(MB)** : ESIC is providing 180 days salary to IPs who have been enrolled in ESI.

**(d) Disablement Benefit** 1. Temporary disablement benefit (TDB) : From day one of entering insurable employment & irrespective of having paid any contribution in case of death due to employment injury. 2. Permanent disablement benefit (PDB) : Same as above

**(e) Dependants' Benefit (DB)** : From day one of entering insurable employment & irrespective of having paid any contribution in case of death due to employment injury.

**(f) Other Benefits** : - Funeral Expenses : Funeral expenses are payable to the dependents or to the person who performs last rites from day one of entering insurable employment.

**Confinement Expenses** : An Insured Women or an I.P.in respect of his wife in case confinement occurs at a place where necessary medical facilities under ESI Scheme are not available. In addition, the scheme also provides some other need based benefits to insured workers.

**Vocational Rehabilitation** : In case of physical disablement due to employment injury. –

**Physical Rehabilitation** : In case of physical disablement due to employment injury. –

**Rajiv Gandhi Shramik Kalyan Yojana** - This scheme of Unemployment allowance was introduced w.e.f. 01-04-2005. An Insured Person who becomes unemployed after being insured three or more years, due to closure of factory/establishment, retrenchment or permanent invalidity are entitled to :-

Unemployment Allowance equal to 50% of wage for a maximum period of up to one year.

- Medical care for self and family from ESI Hospitals/Dispensaries during the period IP receives unemployment allowance.
- Vocational Training provided for upgrading skills - Expenditure on fee/travelling allowance borne by ESIC.

An interesting feature of the ESI Scheme is that the contributions are related to the paying capacity as a fixed percentage of the workers' wages, whereas, they are provided social security benefits according to individual needs without distinction. Cash Benefits are disbursed by the Corporation through its Branch Offices (BOs) / Pay Offices (POs), subject to certain contributory conditions.

### **Contribution**

ESI Scheme being contributory in nature, all the employees in the factories or establishments to which the Act applies shall be insured in a manner provided by the Act. The contribution payable to the Corporation in respect of an employee shall comprise of employer's contributions and employee's contribution at a specified rate. The rates are revised from time to time. Currently, the employee's contribution rate (w.e.f 1.1.97) is 1.75% of the wages and that of employer's is 4.75% of the wages paid/payable in respect of the employees in every wage period. Employees in receipt of a daily average wage up to Rs.70/- are exempted from payment of contribution. Employers will however contribute their own share in respect of these employees. The wages limit of IP for ESI benefits has been raised to Rs. 21000/- per month w.e.f.01-01-2017 by ESIC.