

Country's first: Bengal offers free health cover to farmers

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The West Bengal government on Monday claimed to have become the first state in India to provide old farmers with medical insurance for two critical diseases and householders, insurance against a premium to be paid by the government. The insurance will be provided by Ifco-Tokio General Insurance.

The policy, called 'Abasar Sathi Bima Yojana', would provide critical illness cover of Rs 10,000 for cancer and coronary artery disease to the 44,000-odd farmers who get a government pension. The state has 62 lakh farmers. It will also provide householder's insurance to

these farmers of a maximum of Rs 10,000 against fire, explosive damage, riot, burglary and allied perils like natural calamities, earthquake and flood.

"The department of agriculture will pay the premium of Rs 100 per year, per person for the pensioner-farmers registered with the department," said Naren Dey, agriculture minister. While the insurance cover will be offered to the farmer-pensioners in the four districts of Purulia, Coochbehar, Murshidabad and Hooghly to begin with, other districts will be included in a phased manner. "The target is to add four new districts per quarter," said Sanjeev Chopra, secretary of the state agriculture department.

The state government had started a Farmers Pension Scheme in 1984 under the WB-FOAP Rule, 1980. The scheme, said to be unique in India, gives a pension to farmers above 60 years of age. The pension amount was increased from Rs 100 to Rs 500.

"Pensioners registered with the department will be eligible for the insurance cover," said Dey. "We have set a target of pushing the number of beneficiaries to 52,500 under the farmer's pension scheme this fiscal," he said. The department has also signed an memorandum of understanding with three regional rural banks to open zero balance or no-frills accounts for the pensioners.