Don't write anything this margin (इस भाग में कुछ ना लिखें)

(c) Enabled reach of private health insurance to rural areas

Shortcomings of RSBY

(i) High out of Pocket Expenditure (70%)

- because RSBY covers only hospitalisation charges; not primary care; out Patient costs; cost of medicines which accounts for 80% of medical expenditure

(ii) Large Exclusion - still only 25% of Indian households are covered indicates large ~~to~~ section of people are yet to be covered.

(iii) not significant change in improving health profile of Indian citizens i.e. dealing with non communicable diseases

(iv) Expensive tertiarycare like cancer, heart diseases are not covered (which are rising with urbanisation)