

ESIC eases policy conditions for women to avail sickness, maternity benefits

By TIOL News Service

NEW DELHI, FEB 24, 2021: THE

Employees' State Insurance Corporation (ESIC) on Tuesday announced several policies for improving delivery of its health insurance scheme such as relaxing the contributory conditions for women to avail maternity and sickness benefits. They also announced the decision to set up two hospitals and an Intensive Care Unit (ICU) to strengthen its medical infrastructure.

Chaired by Mr Santosh Kumar Gangwar, Minister of State for Labour and Employment, the ESIC took discussed over 25 agenda items pertaining to improvement in service delivery mechanism, besides approving the revised estimates and budget estimates for the year 2020-21 and 2021-22.

After availing their 26 weeks of maternity benefits, women were not eligible to avail sickness benefits in the corresponding period as the mandatory contributory conditions of minimum 78 days were not met.

"An insured woman will be qualified to claim sickness benefit in the corresponding benefit period if the contribution in her respect were paid or payable for not less than half the number of days available for working in such shorter contribution period," said the ESIC.

The relaxation will be effective from January 20, 2017, the date from which the enhanced duration of maternity benefit was effective.

The organisation also relaxed its contributory conditions to avail sickness and maternity benefits for January-June 2021 during the pandemic as the lockdown and closure of offices resulted in non-entitlement to avail such benefits.

"Considering the hardship being faced by insured persons"

ESIC extended relief by allowing an insured woman to avail maternity benefits if the contributions in respect of her were payable not less than 35 days in immediately preceding two consecutive contribution periods.

In case of insured persons and women appointed before the contribution period of April-September 2020, the eligibility condition to avail sickness benefit will be decided on the basis of their contribution in previous contribution period of September-March 2019-20.

However, beneficiaries appointed during the April-September 2020 will be eligible for sickness benefit in the benefit period of January-June 2021 if contribution in respect of them were payable for not less than half the number of days available for working to them during the contribution period (April-September 2020).

The ESIC has also decided to construct a 300-bed hospital, including 50 super specialty beds at Haridwar, Uttarakhand to meet the needs of 2.55 lakh insured beneficiaries and their families. A 350-bed hospital is also being constructed in Vishakhapatnam, Andhra Pradesh to provide services to around 14 lakh insured members and their families in the. A negative pressure ICU will also be established at the ESIC Super Specialty Hospital and Medical College at Hyderabad, Telangana.