

> CHALLENGES

Provide access to healthcare for the poorer segment of society, and within an allocated budget.

> MARKET

National Healthcare Program

> APPLICATIONS

Identification, enrolment and monitoring of payments

> EVOLIS SOLUTION

Pebble card printer



Beneficiaries are instantly issued a smart card that is personalized graphically and electronically, thanks to Evolis printers.

A Shared IT Infrastructure

The RSBY Project leverages an IT infrastructure based on local servers, a centralized server and a freeware that is fully compliant with the IT requirement of all stakeholders of this major Project. During enrolment, the personal data of beneficiaries are sent and stored on local servers. Partner hospitals and insurance companies are linked to these servers and exchange data related to healthcare services and billing. Furthermore, any lost card is immediately "hot listed" on the central server, which prevent any fraud use anywhere else in the country.

RSBY : A card that provides millions of indians with access to free healthcare



In 2008, the Indian Government launched an ambitious program to help millions of Indians living below the poverty line have access to medical care. In the scope of this project, each beneficiary has a highly sophisticated card which is personalized through an Evolis Pebble printer... and often, in very extreme environments.

RSBY: an ambitious program targeting 60 million Indians living below the poverty line. The Project's goal is to offer free healthcare services – within a budget of approximately USD 800 per year (INR 30 000) for each member of an eligible family. RSBY brings together the Indian Federal Government, public and private hospitals, as well as insurance companies.

An individual - or family - health card, lies at the core of this Program. This card comes in a smart card format, which was considered to be the most simple and reliable. Such a health card has multiple applications and ensures that none of the stakeholders to this Program is deprived. More precisely, the health card enables beneficiaries to choose a partner – a private or public hospital – without having to pay any money in advance. The selected healthcare organizations are given a guarantee of payment,

while the insurance companies track all provided healthcare services and monitor the related expenses. In other words, the smart card makes it possible to identify the beneficiary, to register every transaction and to generate a report on all healthcare services and treatment for each individual (see box).

In the field, mobile enrolment stations are moved from village to village to identify eligible individuals who are instantly issued a smart card that is personalized graphically and electronically, thanks to Evolis printers. A beneficiary showing up at a hospital simply needs to insert his card in a reader to allowing the identification process based on an ID key, a personal picture and on fingerprints embedded in the chip. Healthcare services are then provided after this authentication, and within the individual's annual financial allocation.

The RSBY smart card hosts personal data regarding the holder and family members who have been enrolled. Such data comprises the card holder's personal information (name, address, name of father, gender and age), a personal ID picture (printed) and digital fingerprints (hosted on the chip). A family health card can host the personal data of up to 4 family members (name, gender, age, picture, and at least 2 digital fingerprints of each member).

This biometric data is stored on the chip and replicated on both the local servers and the centralized server. This setup makes it possible to compare the biometric data stored on the card with those on the

servers. Hospitals can substantiate the identity of any individual who approaches them to avail of the benefits from healthcare. This fraud-proof process was a key requirement from all insurance companies which joined this Program.



1,000 printers are deployed

The Evolis Pebble printer was used for this Project because of its technical features: color printing, electronic personalization, top printing quality and speed, and a capacity to support large IT systems. In other words, Pebble met all technical requirements of the RSBY Program perfectly– decentralized and mobile card delivery, as each enrolment team needs to move from village to village. As of today, more than 1 000 pebble printers are deployed to support this public health program dedicated to the economically weak.

“Printers have to cope with harsh conditions”



Jagdish Rajpurohit,
President, Rajpurohit
Cardtec (India)

Can you tell us about your partnership with Evolis?

Rajpurohit Cardtec was created in 1985 to cater to the identification market in India. Since 2002, we have been the distributor for Evolis in India. We are based in Mumbai and have offices throughout India to promote our solutions all over the country. Our partnership with Evolis was initiated through a significant project which was the deployment of 20 printers dedicated to delivering drivers licenses. Since then, we have sold numerous machines for a wide variety of projects. Overall, Evolis printers have personalized around 50 million cards in India since 2002. The product and everything connected to it in terms of service and quality has kept us at the forefront of the smart card and plastic card market in India, for applications

as diverse as identity, leisure, Security and e-governance applications.

Why were the Evolis solutions selected for the RSBY Project?

This Program selected the option of a smart card that was compatible to the requirements of each stakeholder. The Indian Government is expected to provide free healthcare services to more than 60 million Indians living below the poverty line. The Evolis printers provide a sound answer to

“Evolis printers have personalized around 50 million cards in India since 2002.”

all personalization requirements and they deliver cards instantly and in a decentralized way. Most of all, unlike desktop printers, these printers are considered to have the robustness of industrial machines and have proven to work in rural areas with a very high reliability factor.

What exactly do you mean by “industrial machines”?

The RSBY Project requires that the Evolis printers travel from one village to another, and be deployed at the doorstep of each beneficiary under this Program. And this is exactly what the Evolis printers do. Such printers were initially designed to operate in an office environment, but we noticed that they were perfectly adapted to the harsh conditions in India (dust, heat in the south of the country, and snow in the north). This is what you call a great achievement. Furthermore, such printers are often carried via bus and even on a bike. This Project, therefore, represents a very positive experience for Evolis and is ample proof that Evolis printers are not meant just for Europe or the USA, but are perfectly adapted to the extreme conditions in countries such as India. Which has a varied topography and climate conditions ranging from -10 Deg C to 50 Deg C.

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