

Step 2.1: Medical assistance



Karmika Arogya Bhagya scheme provides registered construction workers and their families financial support to cover various medical expenses, including hospitalization and treatment costs.

What are the workers entitled to?

The financial assistance is applicable to registered construction workers and their family members who are hospitalized in a government hospital, a private hospital listed in Schedule I of the Karnataka Government Servant's (Medical Attendance) Rules, 1963, or a hospital recognized under any state government insurance scheme.

Workers have to first pay and then seek reimbursement.

On paper, this assistance is available for a minimum continuous hospitalization period of 48 hours, and it amounts to Rs 300 per day of hospitalization, with a maximum cap of Rs 20,000, subject to actual expenses incurred. See a later section on this page for challenges in reimbursement especially with respect to minimum period of hospitalisation.

What are the eligibility criteria?

- The construction worker has to be registered and in possession of a valid labour card.
- The treatment can only be done in an approved hospital (government or private hospital, as per RSBY list).
- Claim has to be made within 6 months of hospitalisation.

What documents are required for application?

- Attested Proof of Identity/Smart card from the Board
- Employment Certificate
- Proof of Bank Account
- Hospital invoices detailing admission and discharge dates, inclusive of the provided treatment
- Any medical documents on hospitalization of beneficiary/dependent in government/private hospital included in schedule1 of the Karnataka government servants (medical attendance) Rules 1963
- Completed Form XXII-A from the hospital
- Applicants submit the application through KB&OWWB software

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What is the procedure to apply?

- Applicant needs to submit the application through KB&OWWB software

[Click here to apply medical assistance](#)

At this step, applicants depend on CSOs for guidance and assistance on the paperwork/online process.

- Application is first verified by a Senior/ Labour Inspector.
- In the final stage, the application is reviewed and approved by a Labour Officer.

Common reasons why construction workers fail to receive the benefits under Karmika Arogya Bhagya

Exclusion owing to policy design

- Reimbursement claim has to be made within 6 months of hospitalisation.
- Poor workers have to spend first from their own pocket and then claim reimbursement.
- This scheme applies to only registered construction workers and their families, not to all construction workers.
- Hospitalisation should have been only in approved hospitals. During emergencies, usual practice is to rush to a nearby hospital/ private nursing home.

Exclusion owing to lack of supporting documentation

- Obtaining attestation of the Identity/Smart card issued by the Board from a gazetted officer is challenging (time consuming).

Reimbursement made directly to the claimant's bank accounts via Direct Bank Transfer (DBT). Transaction fails if bank account is not linked to Aadhar.

Exclusion owing to reimbursement process related reasons

- Upon discharge from the hospital, construction workers often face difficulties in obtaining essential documents such as the pharmacy bill and final bill which are necessary to apply for assistance.
- Listed criteria indicate 48-hour hospitalisation, but applications are rejected if hospitalisation is for less than 7 days.
- The doctor providing the treatment must sign Form 22A for the construction worker, but obtaining the doctor's signature is often challenging. As an alternative, a backup signature is commonly used because of which claim applications are rejected.

Reimbursement is done only if treatment is in hospitals empaneled with the board.

Reimbursement rates range from 75% to 90%

No subsidized rates like CGHS for diagnosis, doctor fees, and medicines.

[Click here for list of approved hospitals](#)

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