

# 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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