



Indian Health Project

Customer case study

TECHNOLOGY/PRODUCTS

- FARGO® C30e printer/encoder

TOP REASONS WHY SYSTEM INTEGRATORS CHOSE HID PRINTERS FOR THIS PROJECT:

- Small footprint
- Ease of use
- Reliability

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Business Head – Card Division,
Lipi Data System Limited
Lalit Agarwal

New health insurance scheme for the Below Poverty Line (BPL) families

In India, there are 60 million families across the country who are below the poverty line, as prescribed by the Government. One of the insecurities for these families is the frequent incidences of illness and the need for medical care and hospitalization. Illness remains one of the most prevalent causes of human deprivation in India, as majority of the workers are still without any social security coverage and insurance. To address the basic necessities of this part of the society and after a critical review of the existing and previous health insurance schemes, in 2007 the Ministry of Labour and Employment of India launched a new smart card based cashless health insurance scheme called Rashtriya Swasthaya Bima Yojna (RSBY), which aimed to cover the entire country's population in 5 years.

Every beneficiary family was issued a biometric-enabled smart card containing the user's photograph and a fingerprint, along with the pre-determined amount of funds available to them for healthcare expenses. The Government of India's smart card program could improve patient and administrative processes, both for the patient beneficiary and the hospitals. The user only needed to carry his/her smart card and provide a fingerprint verification when they went to the RSBY empanelled public and private hospitals across the country.

Challenge – large scale card issuance in geographically dispersed locations

Since RSBY is a nationwide program that covers all 28 states in India, mobile stations were set up at local centers for program registration. These stations were equipped with the hardware required to collect biometric information (fingerprints) of the members of the household covered and to instantly print smart cards with a photo. Smart cards were issued on the spot once the beneficiary has paid the registration fee.

It was estimated that program implementation in one state took 4-6 months for the issuance of approximately 5 million cards. Due to the complexity of the project, the implementation required the System Integrator leading the project sought a smart card printer vendor who could provide reliable, easy to use printers and comprehensive technical support. In fact, with deployment in cities to remote villages, support was one of the most important criteria for Integrator. Partners who did not have support infrastructure across the region were not qualified to enter the project.

The solution

The System Integrator approached various smart card printer manufacturers and deployed different printers during an initial trial phase. Based on the trial, the System Integrator decided to partner with Lipi Data Systems for its professional services and the excellent performance of the Fargo C30e.

"Once we had been selected for the project, we set up a dedicated technical team to support the deployment. Firstly, we estimated the manpower and hardware that we needed for the entire project and secondly, we developed contingency plans that addressed specific emergency scenarios," said Mr. Lalit Agarwal, business head – card division, Lipi Data Systems Limited.

"Reliability was the most important concern for the System Integrator. We had to ensure the printers functioned properly on site since the malfunction of the printers would not only lead to





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Lipi Data System Limited
Lalit Agarwal

HID GLOBAL
AMERICAS &
HEADQUARTERS
15370 Barranca Pkwy
Irvine, CA 92618
U.S.A.
Phone: 800 237 7769
Tel: +1 949 732 2000
Fax: +1 949 732 2360

HID GLOBAL
ASIA PACIFIC
19/F 625 King's Road
North Point, Island East
Hong Kong
Tel: +852 3160 9800
Fax: +852 3160 4809

HID GLOBAL, LTD
EUROPE, MIDDLE EAST, AND AFRICA
Haverhill Business Park
Phoenix Road
Haverhill, Suffolk
CB9 7AE
England
Tel: +44 1440 714 850
Fax: +44 1440 714 840

a delay in the program roll-out, it would also cause substantial penalties to be levied against the System Integrator," continued Mr. Lalit. "Due to the large database associated with the the program, the System Integrator had set a very high standard for the partners' efficiency. Normally, the entire registration process should have been completed in 10 minutes. The System Integrator was impressed by the reliability and the excellent printing quality of the robust Fargo printers. At the same time, the small footprint of Fargo C30e was also highly praised since the printers had to be moved across the country according to the program's enrollment plan."

The result

As of today, more than 1,000 Fargo C30e printers have been deployed on the project. Smart cards started being deployed in the states of Haryana and Rajasthan in early 2008 and more than 4 million cards have been printed on Fargo printers.

"The use of smart card makes the RSBY program foolproof and secure since the beneficiary's identity is verified through both a photograph and a fingerprint." said Mr. Lalit. "A large portion of the workforce have benefited under the program by using these smart cards printed on the Fargo C30e."

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