

স্বাস্থ্য নিরাপত্তা স্কিম

Shasthya Nirapotta Scheme (SNS)

An overview of a health protection scheme WaterAid co-created with the private sector for waste and sanitation workers to access discounted health services and insurance claim in event of death.



Annual premium of **BDT 199** enable upto 45% discount in 250+ panelled hospitals and BDT 30,000 coverage upon death of policy holder

Discounts cover out-patient department (OPD), in-patient department (IPD), drugs, and diagnosis services.

Waste and sanitation workers are exposed to higher risks of injury, infection and mortality

These risks are amplified by the lack of access and affordability of quality healthcare services by them. In event of debilitating illnesses and deaths of waste and sanitation workers, who are often the main earner, leave their families to face the challenge of income loss and economic shock.

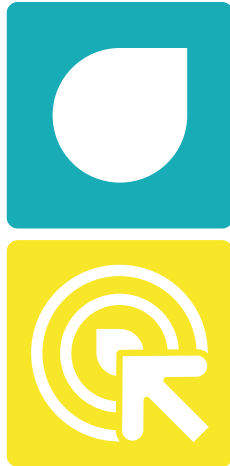
Waadaa.Insure
সারা জীবনের

Chartered Life
Secured Life

WaterAid

Transforming private sector insurance schemes into a tool to incubate a safety net for vulnerable workers

WaterAid, in partnership with Waadaa. Insure, an insurance brokerage, co-created the **Shasthya Nirapotta Scheme (SNS)** insurance package for waste and sanitation workers and their families. It works to **make healthcare more affordable** and to **lessen financial shock** due to deaths.



Tested and ready for scaling

Any public/other agency, private sector initiatives, and development programmes can adopt and scale SNS through Waadaa. Insure with support from WaterAid by following the deployment process outlined below.

1

EXPRESSION OF INTEREST

Individuals/agencies who are interested in SNS emails bangladesh@wateraid.org, requesting integration.

2

TECHNICAL ANALYSIS

A team from WaterAid and Waadaa. Insure will engage with the individual or agency to understand their requirements.

3

COMPONENT + FOCAL SETUP

WaterAid will facilitate optimal setup of SNS within the activity with a custom bulk pack of the insurance scheme and focal setup. Additional technical support will be provided by Waadaa. Insure.

4

TRACKING

WaterAid maintains an overarching tracking database and will periodically share reports with the agency/individual.

10,315

families covered under the SNS scheme as of August 2023

7,000+

waste and sanitation workers among the SNS scheme distributed in six months of deployment

30,000

waste and sanitation workers in Bangladesh targeted to be reached by 2024

The reach of SNS is being expanded through the support of five City Corporations across Bangladesh as of August 2023 which includes Dhaka North North City Corporation (DNCC), Dhaka South City Corporation (DSCC), Khulna City Corporation (KCC), Chattogram City Corporation (CCC), and Rajshahi City Corporation (RCC).

From now on, I and my family will use this health card everytime we go to the designated hospital for medical treatment. I also encourage others to use the SNS card.

Md. A Salam

An informal worker in Secondary Transfer Station (STC) in Dhaka North City Corporation.