



F.23(4)NRHM/HI/2008/3442

Date: 6/10/08

To,

- All District Collectors
- Superintendents of All Government Medical Colleges
- All CMHOs Raj
- All PMOs District Hospitals, Raj.
- All CHC Incharges Raj.
- All DPMs NRHM
- All DPCs RHSDP

Sub: Guidelines for the implementation of Swasthya Bima Yojana 2008:

Government of Rajasthan has started implementation of Swasthya Bima Yojana w.e.f. Oct 1st 2008 to provide cashless health insurance facility to all rural BPL families enrolled under Bhamashah Financial Empowerment Scheme through smart cards issued to the identified BPL families. These Smart Cards are being issued by IL&FS and Bartronics companies. An amount of Rs. 13.68 crore has been transferred to ICICI Lombard as insurer to provide Health Insurance under Swasthya Bima Yojana in 25 districts i.e. **Sri Ganganagar, Chittorgarh, Pratapgarh, Dungarpur, Banswara, Udaipur, Churu, Ajmer, Bharatpur, Sikar, Jhunjhunu, Nagaur, Hanumangarh, Jaipur, Jodhpur, Pali, Dausa, Kota, Bundi, Alwar, Sirohi, Jaisalmer, Baran, Dholpur & Bhilwara.**

1. The Salient features of the scheme are as under:-

- This Scheme is only for IPD treatment therefore, OPD treatment would continue as earlier.
- This scheme is based on Smart cards which will be distributed under Bhamashah Financial Empowerment Scheme and therefore Smart Cards are required for providing cashless Health Insurance to rural BPL households. Till the time smart cards are in place, the benefits of the Scheme shall be provided on the basis of BPL cards.
- Mediclaim coverage-Rs.30000 for a period of one year starting from Oct.1st 2008.
- Pre and post hospitalization upto 1 day prior to hospitalization and upto 5 days from the date of discharge.
- No premium will be paid by BPL family.
- All the pre-existing diseases are covered.
- There is no age bar to get the benefits

- Family – This would comprise of the house hold head, spouse and 3 dependents. Till the distribution of smart card is completed the benefit may be provided on presentation of BPL card by the beneficiary upto a maximum of 5 members (to be indicated by the BPL card holder) as envisaged in the scheme.
- Hospital would provide treatment & diagnostics available in the hospital.
- Hospital would undergo an agreement with path labs, diagnostic centers and medical shops to provide the cashless treatment to the patients for the facilities which are not available in the hospital.
- Hospital incharge would be required to maintain separate documentation for the health insurance beneficiaries' vis. stock register for medicines, separate patient profile. A separate file for each patient would be maintained and all necessary documents and reports be kept for further inspection and audit purpose.
- List of cost of disease packages have been prepared after thorough discussion with senior specialists and 1039 disease packages have been finalized. Reimbursement by insurance company would be based on the cost fixed in this list. Claims would be raised on the basis of cost fixed in this list for each disease. If there is any saving or loss in treatment of any disease would be borne by MRS.
- If some diseases are not listed in the package list, the treatment would continue and claims should be raised on the basis of actual expenditure and with prior authorization from Insurance Company. This actual expenditure would be debited from the beneficiary account i.e.30000/-.
- As the insurer shall be making payment on the basis of package rates for different procedures / treatments, any expenditure beyond the limit would be borne by MRS as earlier.
- Transport allowance @ Rs. 100/- per hospitalization up to maximum Rs. 1000/- per year would be given to BPL patient in cash at the time of discharge.

2. The Role and Responsibility of Government Health Facilities:

- All the CHC and above level Government Hospitals including satellite hospitals have been accredited for providing treatment under health insurance. **List Enclosed at Annex-1**
- As the scheme is Smart Card based, accredited hospitals are required to be equipped with a PC, Printer, Internet connection & Computer Operator. These facilities can be procured from MRS wherever not available.
- For coordination and smooth functioning of the scheme hospitals have to maintain helpdesk with a facility of Fax, Telephone and an attendant round the clock.
- Benefits of the scheme will be given only on the basis of proof of identity through the Smart Card. In case of technical failure, manual process of pre authorization from insurance company to be followed.
- Copy of the MoU signed between Government of Rajasthan and Insurance Company (ICICI Lombard General Insurance Company) & list of Package rates

for medical & surgical Procedures **including transport allowance. These documents are enclosed at Annexure-2**

- District workshops giving brief presentation about the Swasthya Bima Yojana have been conducted by ICICI Lombard GIC Ltd.
- Smart Card, transaction software as well as the hardware like smart card reader & biometric scanner will be made available and maintained by Bartronics India Ltd for Bharatpur Division and IL&FS for remaining six Divisions. Their representatives shall be contacting you in this regard shortly.
- Smart Cards issued by Bartronics and IL&FS respectively will be compatible to the POS machines installed by either of the parties.
- Bartronics and IL&FS will set up one district kiosk in each of the district under their division.
- Training sessions will be organized for computer operators & medical staff jointly by IL&FS, Bartronics India Ltd & ICICI Lombard GIC Ltd at each hospital level.
- ICICI Lombard official can visit the beneficiary at the time of treatment and have an access to medical treatment record and bills prepared in the hospital with prior intimation to the hospital.
- Following is the list of documents to be sent to Insurance company for Reimbursement. **Annex.3**

1. Counter file being generated at the time of admission (block entry) and discharge (claim entry).
2. Xerox copies of prescription slips, investigation reports, discharge summary attested by hospital authorities.
3. Claim form duly signed and sealed by hospital authorities.
4. Final bill of the package given to the patients with the thumb impression/signature of the beneficiary.
5. In case of manual process a copy of AL letter given by ICICI Lombard.

- Block managers, computer operators and accountants appointed by NRHM would assist the MRS to operate/manage the Scheme.
- Patient counselors and hospital administrators appointed by RHSDP would also assist the hospital to operate/manage the Scheme.
- The process flow of a patient in a hospital for getting treatment under the scheme is enclosed at **Annex 4**.

3. The Role and Responsibility of Insurance Company (ICICI Lombard):

(i) 24 hours Toll Free numbers & Toll Free fax numbers will be provided by the Insurance Company. The Toll Free numbers shall be 0141-4003971. The Nodal Officer from ICICI Lombard shall be Dr. Mukesh Ranwan (Ph. 9982241817)

(ii) Monthly MIS should be sent to MD, NRHM in prescribed format. **Annex.5**

(iii) District level sensitization workshops have been conducted by ICICI Lombard in all 25 districts where Swasthya Bima Yojana is going to be implemented.

(IV) In case of technical failure, manual process as indicated in the district level sensitization workshops held by ICICI Lombard and also indicated in MoU would be followed .Other than that, 24 hours Toll Free numbers and Toll Free fax numbers would be provided by the Insurance Company.

(V) Any other query / issue raised later would also be addressed to by the company.

(vi) Arrangement for CASH LESS facility is to be maintained.

(vii) Claim settlement within 7 days of dispatch of the required papers from hospital.

(viii) List of offices of ICICI Lombard is enclosed .**Annex.6**

The Nodal Officer for the Health Insurance Scheme shall be PD, NRHM Mrs. Rashmi Sharma, RAS (9829165319) Ph.141-5110731.

These orders shall come into force with effect from October 1st, 2008.



(R.K. Meena)

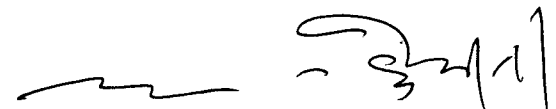
Principal Secretary Health
Government of Rajasthan

Annexures:

- 1- List of accredited Govt. Hospitals.**
- 2- MoU between GoR and ICICI Lombard with list of cost disease packages.**
- 3- Format of Claim form of ICICI Lombard.**
- 4- Process flow of the working of the Scheme at facility level.**
- 5- Reporting Format.**
- 6- List of offices of ICICI Lombard in Rajasthan.**

Copy for information, necessary action & further directions to concerned:

- (1) PS to Health Minister
- (2) ACS (WE)
- (3) Principal Secretary Health
- (4) Principal Secretary Finance
- (5) Principal Secretary Medical Education for issuing necessary instructions to Govt. Medical Colleges
- (6) Secretary Family welfare & MD NRHM
- (7) All Divisional Commissioners
- (8) All Directors of Health Department
- (9) All Zonal / Joint Director
- (10) Guard File.



Principal Secretary Health