7-91/RCI/2015/

Address as per list

Sub: Swavlamban Group Health Insurance Scheme: reg.

Madam/ Sir,

As you are aware that Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Govt. of India has framed a Swavlamban Group Health Insurance Scheme. A copy of the Scheme along with proposal form is enclosed for your kind perusal. Under the Scheme, medical insurance is provided to the Persons with Disabilities, which comes under the seven categories of disability, as mentioned in the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995. The Scheme is being implemented by a large network of about 2000 regional centres of New India Assurance Company Limited, across the country, on the direction of their Headquarter.

Shri J Gangadhar Rao, Assistant Director (Programme), RCI has been nominated as Nodal Officer for the Scheme. For further details, you may contact the Nodal Officer (Mobile no. 9650645739 and email id adp@rehabcouncilindia.org).

Encls: as above.

Yours faithfully,

(S K Srivastava)
Member Secretary

Copy to
1. Shri Awanish Kumar Awasthi
Joint Secretary (DEPwD)
Department of Empowerment of Persons with Disabilities
Ministry of Social Justice & Empowerment
5th Floor, Paryavaran Bhawan
CGO Complex, New Delhi – 110 003

2. Shri J Gangadhar Rao, Assistant Director (Programme), RCI with a copy of the Scheme with instruction to act as Nodal Officer and put up progress report every fortnightly under intimation to JS (AKA).

B-22, कुटुब इंस्टीट्यूशनल एरिया, नई दिल्ली – 110016
B - 22, Qutub Institutional Area, New Delhi - 110 016
Tel.: 011-2653 2408, 2653 2384, 2653 4287, 2653 2816 Fax: 011-2653 4291
E-mail: rehabstd@nde.vsnl.net.in, rehcouncil_delhi@bol.net.in
www.rehabcouncil.nic.in

Please Recycle
D.O. No.22-21/2014-DD-III

Dated the March 3, 2016

Dear Mr Sriprastava,

You may be aware that the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Government of India has framed a Swavlamban Group Health Insurance Scheme. A copy of the scheme along with proposal form is enclosed for your kind perusal. Under the Scheme, medical insurance is provided to the persons with disabilities, which comes under the seven categories of disability, as mentioned in the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.

2. The funds for implementation of the scheme are met from the funds available under Trust Fund of Empowerment of Persons with Disabilities. A Trust created on the directions of Supreme Court of India under the Chairmanship of Comptroller & Auditor General of India, as its Chairman and the Secretaries of Department of Financial Services and Department of Legal Affairs are members of this Trust. The implementation of this scheme has been entrusted to New India Assurance Company Limited, as a pilot project to cover 50,000 persons with disabilities, with the approval of Comptroller & Auditor General of India. In this regard, an MOU containing various terms and conditions for implementation of this Scheme has also been signed between the New India Assurance Company Limited and Trust Fund for Empowerment of Persons with Disabilities on 21st September, 2015 at New Delhi. Finally, the scheme was officially launched by the Department of Empowerment of Persons with Disabilities on 2nd October, 2015. So far a sum of Rs. 7.00 crore has been transferred in the account of the New India Assurance Company Limited for implementation of the Scheme.

3. The scheme is being implemented by a large network of about 2000 regional centres of New India Assurance Company Limited, across the country, on the directions of their Headquarters. A free toll free telephone (No. 1800 209
1415) is also fully active for sharing information to callers regarding the benefit and process of enrolment of this Scheme. However, the progress of enrolment of persons with disabilities under the scheme is very slow. As such, it has been decided that the National Handicapped Finance and Development Corporation and Rehabilitation Council of India under the Department may be associated for giving a much desired coverage of beneficiaries, as has been fixed, while signing the MOU between this Department and New India Assurance Company Limited. In this regard, a target to enroll 5000 persons with disabilities each by National Handicapped Finance and Development Corporation and Rehabilitation Council of India has been fixed. This target would be achieved by them within the time of three months. They would work in close association with the regional offices of the New India Assurance Company located in their region. They would invite the representatives of regional offices of New India Assurance Company at the time of organizing meeting/seminar etc. relating persons with disabilities, so that enrolment of target groups could be done. They would declare a nodal officer of their organization to implement the scheme in association with New India Assurance Company, to achieve the target fixed for them. The two conversant officers of the New India Assurance Company Limited, namely, (i) Shri Rajesh Kumar Jain, Senior Divisional Manager (M) 09910943924 and (ii) Ms. Mukta Sharma, Manager (M) 9810799465 can be contacted for any query relating to this Scheme.

4. I shall be grateful if a report on the coverage of beneficiaries under the scheme as well as information on other points mentioned in this letter, is intimated to me fortnightly, so that the CAG of India could be apprised of the progress of enrolment of persons with disabilities under the Scheme.

With regards,

Yours sincerely,

(Awanish K. Awasthi)

Encl:-as above.

Shri S.K. Srivastava,
Member-Secretary,
Rehabilitation Council of India,
New Delhi.
OBJECTIVE

In order to enable and empower persons with disabilities (PwDs) to live as independently and with dignity as possible, Health services and its access to persons with disabilities assume a very significant role. In this context, the Health Insurance facility becomes important but presently such products are not easily available for persons with developmental disabilities. In such a situation, a Tailor Made Group Health Insurance Scheme, namely, “Swavlamban Health Insurance Scheme” is conceived with the following objectives.

- To provide affordable Health Insurance to persons with Blindness, Low vision, Leprosy-cured, Hearing impairment, Loco-motor Disability, Mental Retardation and Mental Illness.

- To improve the general Health condition & quality of life of persons with disabilities.

SCHEME AND ITS COVERAGE

The scheme is designed to deliver comprehensive cover with following features:

- Have a single premium across age band
- Coverage to the family of the Persons with disabilities.
- Health Insurance cover up to Rs. 2,00,000 per annum as family floater.
- OPD cover for corrective therapy up to Rs. 10,000 per annum is available for the Persons with Disabilities. For Persons with Mental Retardation and Mental Illness OPD cover will be limited to Rs. 3,000 per annum.
- No exclusion of pre-existing condition. However, corrective surgery for existing impairment can be done only with the prior consent of the Insurer/Third Party Administrator (TPA).
- Pre & post Hospitalization expenses, subject to limits.
- No pre-Insurance medical tests.
- Rest of the terms and conditions of the scheme shall be governed by standard group health insurance policy.
ELIGIBILITY

Persons having any one of above mentioned Disabilities duly certified by the competent authority; aged between 18 years and 65 years and with family annual income of less than Rs. 3,00,000 per annum is eligible for this scheme.

*Person with multiple disabilities is not eligible for the scheme.

PREMIUM:

<table>
<thead>
<tr>
<th>SUM INSURED</th>
<th>PERSONS COVERED</th>
<th>PLAN</th>
<th>PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 2,00,000</td>
<td>PwD, Spouse &amp; up to two Children</td>
<td>Swavlamban Health Insurance Scheme</td>
<td>Rs. 3,100 per annum</td>
</tr>
</tbody>
</table>

*Service Tax will be additional
**Only 10% Premium will be collected from the Insured.

ADJUSTMENT OF PREMIUM:

90% Surplus will be refunded to the Department or 80% of the Deficit will be paid by the Department on maturity of the policy.

The difference between:

a) Premium charged and

b) The aggregate of

i) all the claims paid and payable in respect of all Insured Persons,

ii) TPA charges and

iii) 10% towards management expenses,

will be termed surplus if the difference is positive and deficit is such difference is negative.

Even if policy is not renewed, the Surplus/Deficit has to be paid by the respective party to the other party.

Contd....3/page
IMPLEMENTATION:

The scheme will be implemented through active participation of the National Institutes and Composite Regional Centres for Persons with Disabilities (CRC’s) under the Department of Empowerment of Persons with Disabilities, MOSJ&EE. The registered organizations shall liaise with the Insurance Company, MOSJ&EE, Health service providers, National Institutes, CRCs and all the stakeholders concerned for awareness generation and enrolment.

ENROLMENT PROCESS

The various methods proposed to enrol Persons with Disabilities after receiving the data:

- Camps organized by National Institutes & CRCs (Department of Empowerment of Persons with Disabilities will provide camp calendar).
- Persons with Disabilities in contact with Artificial Limbs Manufacturing Corporation (ALIMCO) & National Handicapped Finance and Development Corporation (NHFDC).
- Placing publicity material at National Institutes & CRCs and putting information on websites of Department of Empowerment of Persons with Disabilities and institutions under it.

For enrolment, the beneficiaries have to submit the following documents:

1) Duly filled proposal form.
2) Payment of premium (10% of premium fixed)
3) Income certificate (self attested)
4) Any Govt. ID proof, such as, Aadhar Card, Voter ID, Driving License etc. along with one passport size photograph.

CLAIM PROCESS

The New India Assurance Company Limited will create a network of Hospitals, where the Insured persons can get cashless treatment. If any Insured Persons want to take treatment outside network, the permission of TPA is necessary. Such permission is not required in case of emergency hospitalizations.

Contd...4/page.
The policy covers pre-existing illness. Treatment for pre-existing impairment (for the purpose of this policy, impairment relates to a condition or illness which caused the disability as defined in the Persons with Disabilities Act, 1995) will be only at the network Hospitals and only with the prior approval of the TPA.

**REDRESSAL MECHANISM**

Any Insured person having a grievance on any service aspect could approach the nominated person of the New India Assurance Company Limited. In case, he/she is not satisfied with the process, he/she can escalate it to a named person in the Department of Empowerment of Persons with Disabilities. Such escalation would be addressed by a Dispute Resolution Committee comprising one representative each from Department of Empowerment of Persons with Disabilities, the New India Assurance Company Limited and the TPA.
THE NEW INDIA ASSURANCE COMPANY LIMITED  
Registered & Head Office: 87, M.G. Road, Fort, Mumbai- 400 001.

SWAVLAMBAN HEALTH INSURANCE SCHEME

GROUP MEDICLAIM POLICY FOR PERSONS WITH DISABILITIES OF THE  
TRUST FUND FOR EMPOWERMENT OF PERSONS WITH DISABILITIES

1. Name of Institute: 

2. Camp Location: __________________________ Date: ____________

3. DETAILS OF PERSONS TO BE INSURED:

<table>
<thead>
<tr>
<th>S No</th>
<th>Name</th>
<th>Relation</th>
<th>Sex (M/F)</th>
<th>DOB</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td>PwD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td>Spouse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td>Child 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td>Child 2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PHOTOGRAPHS OF INSURED PERSONS:

[Photographs]

4. Name of the Parents/Guardian: 

__________________________________________________________________ (in case of minor)

5. Residential Address: 

__________________________________________________________________

__________________________________________________________________
6. Average Annual Income: ___________________________ Pan No._______________________

7. Referred by (Institute Name):
   ____________________________________________________________

8. Type of Disability:
   ____________________________________________________________

9. Proposed Period of Insurance : - From______________to ____________

10. Declaration: I declare that the persons proposed for insurance are my family members and I also declare that
   
   i. My Annual Income is less than Rs. 3,00,000 per annum.
   
   ii. Persons proposed for this policy do not have any other Health Insurance Policy from any Insurer or any other entity.
   
   iii. The above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge.

   [Signature with thumb impression] 

   Date: 

   Place: 

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DECLARATION FROM THE INSTITUTE

I declare that Mr./Ms. ______________________________ has the disability as mentioned in point no. 8 above.

   [Authorized signature with stamp] 

   Date: