



भारतीय पुनर्वास परिषद्
(सामाजिक न्याय और अधिकारिता मंत्रालय, भारत सरकार के अधीन एक सांविधिक निकाय)
REHABILITATION COUNCIL OF INDIA
(A Statutory Body under the Ministry of Social Justice and Empowerment)
Department of Disability Affairs

संदेशवाहक द्वारा
BY HAND

भारतीय पुनर्वास परिषद्

7-91/RCI/2015/ 12246

May 16, 2016

Addresses as per list

Sub: Copy of Modified/revised Swavlamban Group Health Insurance Scheme for Persons with Disabilities under the Trust Fund for Empowerment of Persons with Disabilities – reg.

Madam/Sir,

This is in continuation with Council's Circular vide No.7-91/RCI/2015/9228-29, dated 16-03-2016 regarding Swavlamban Group Health Insurance Scheme for Persons with Disabilities.

2. The Swavlamban Group Health Insurance Scheme for Person with Disabilities under the Trust Fund for Empowerment of Persons with Disabilities has been modified /revised with inclusion of age group of the beneficiaries under the said Scheme from 0 - 65 years instead of 18-65 years, inclusion of legal guardian and parents of minors for benefit under the Scheme, may be seen on the website: www.rehabcouncil.nic.in.

Yours faithfully,


(S. K. Srivastava)
Member Secretary

Copy to:

- i) Shri. Awanish Kumar Awasthi, Joint Secretary (DEPwD) & Honorary Secretary, Trust Fund for Empowerment of PwDs, Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, 5th Floor, Paryavaran Bhawan, CGO Complex, New Delhi-110003. } for kind information
- ii) Shri. K. Vikram Simha Rao, Director, Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, 5th Floor, Paryavaran Bhawan, CGO Complex, New Delhi-110003.

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F.No. 22-21/2014-DD-III (Part-I)

Government of India
Ministry of Social Justice & Empowerment
Department of Empowerment of Persons with Disabilities
Trust Fund for Empowerment of Persons with Disabilities

Prayavaran Bhawan, CGO Complex, New Delhi
Dated:-18th April, 2016

Subject: Copy of Modified/ revised Swavlamban Group Health Insurance Scheme for persons with disabilities under the Trust Fund for Empowerment of Persons with Disabilities.

The undersigned is to refer to the subject mentioned above and to say that the Swavlamban Group Health Insurance Scheme for persons with disabilities under the Trust Fund for Empowerment of Persons with Disabilities has been modified/ revised, as per decision taken in the meeting of the Board of Trustees of the Trust Fund for Empowerment of Persons with Disabilities held on 16th March, 2016 under the Chairmanship of CAG of India regarding change in the age group of the beneficiaries under the said scheme from 18-65 years to 0-65 years and inclusion of legal guardian and parents of minors for benefit under the scheme, keeping the same quantum of premium to be paid from the Trust Fund. Accordingly, a copy of Modified/ revised Swavlamban Group Health Insurance Scheme for persons with disabilities with amendments made on 16/03/2016 under the Trust Fund for Empowerment of Persons with Disabilities is enclosed for your ready reference and information.

2. This has the approval of competent authority in the Ministry.

K. Vikram Simha Rao
(K. Vikram Simha Rao)
Director

As per list enclosed.

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- (i) Secretary, Department of Legal Affairs, Ministry of Law & Justice, Shastri Bhawan, New Delhi.
- (ii) Secretary, Department of Financial Services, Ministry of Finance, Jeewan Deep Building, New Delhi.
- (iii) Shri R. Srinivasan, Principal Legal Adviser, Office of CAG of India, New Delhi for kind information of CAG of India.
- (iv) CMD, ALIMCO, Kanpur
- (v) CMD, NHFDC, New Delhi.
- (vi) Directors of all the Seven National Institutes.
- (vii) Member-Secretary, RCI, New Delhi.
- (viii) CEO & JS, National Trust, New Delhi.
- (ix) Office of CCPD, New Delhi.
- (x) Mrs. Mukta Sharma, Manager, New India Assurance Company Limited, New Delhi for information and circulation to all concerned.

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

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.



(Awanish K. Awasthi)
Honorary Secretary
Trust Fund for Empowerment of
Persons with Disabilities

ELIGIBILITY

Persons having any one of above mentioned Disabilities duly certified by the competent authority; aged between 0 years and 65 years including legal guardian and parents of minors for benefit under the scheme 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:

SUM INSURED	PERSONS COVERED	PLAN	PREMIUM
Rs. 2,00,000	PwD, Spouse & up to two Children	Swavlamban Health Insurance Scheme	Rs. 3,100 per annum
*Service Tax will be additional			
**Only 10% Premium will be collected from the Insured.			

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&E. The registered organizations shall liaise with the Insurance Company, MOSJ&E, 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.
- Persons with Disabilities in contact with Artificial Limbs Manufacturing Corporation (ALIMCO) & National Handicapped Finance and Development Corporation (NHFDC).



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- 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.

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.

Approved.


12/4/2015

(Awanish K. Awasthi)
Honorary Secretary
Trust Fund for Empowerment of
Persons with Disabilities