

## Session 4

### PWP 4.1

# SANJEEVANI

*“Sampoorna Kutumba Arogya  
Pathakam” (SKAP)*



## Benefits of the Scheme

- Free OPD consultation
- Fixed Discount on Diagnostics
- Fixed discount on Medicines
- Hospitalization Cover for Surgeries
- Hospitalization Cover for Medical Conditions
- Weekly consultation with lady doctor at their door step
- Community Development Activities

- *Pre existing diseases are covered*
- *Treatment to be taken at Network Hospitals Only*
- *Treatment in General ward only*



### 1. Out Patient Consultation

**PHC level:** consultation with lady doctors once in a week free of cost

**Network Hospital (NWH):** consultation free of cost

### 2. Diagnostics:

Basic diagnostics will be done at PHC free of cost

Diagnostics at NWH will be done at a fixed discounted rate.

### 3. Quality Medicines

1. Free of cost at PHC level
2. 10% Discount rate at NWH
3. Grossly discount at Drug depots of IKP



**4. Medical and Secondary and Tertiary Surgical Care**  
treatment provided through Referral Network Hospitals,  
sum insured up to a maximum amount of 30000/-

Covers more than 1500 surgeries –includes all categories of  
complex and common surgeries

OBG – includes normal delivery, LSCS and Hysterectomy  
General Surgery  
Gastroenterology  
Orthopaedics – includes fracture surgeries  
Genito-Urology  
Endocrinology  
ENT

**100% Cashless facility**



**5. Hospitalization cover:**

- Cover- Inpatient treatment requiring hospitalization for more than 24 hours.
- Maximum amount payable is Rs 5000/- under the Family Package 5
- Cover would include consultation, investigation and room charges, medicines and consumables.
- 10% of Co-Payment on the final bill.



**Premium**

- For family of 5-Rs. 260/year

*Premium Collection - One time Upfront payment*

- Age Limit: 0-60



## Implementing Agency

Zilla Samakhaya will act as Insurance provider and TPA. ZS is responsible for the day-to-day operation of the Scheme. The duties will include, Ensure service standards of the providers Network hospitals for treatment.

- Maintaining member database
- Arrange for cashless treatment for the beneficiary in Network Hospital by issuing pre-authorization
- Claims Processing and settlement
- Generation of periodic report on utilization (statistics)
- Administer the scheme, avoiding misuse and fraud
- Appoint required manpower to monitor, manage and maintain the scheme.



## Cashless Service

- ID cards will be issued to every member enrolled.
- Member produces card at Network hospitals to avail of services.
- Hospital seeks pre-authorization from ZS for giving cashless service or any planned procedure
- Based on eligibility, ZS gives authorization to Hospitals to start treatment.
- Member to undergo the required treatment
- Member will sign on claim form, at discharge
- He pays only co-payment and exclusions under the scheme.



## Zilla Samakhaya Team

- Medical officer
- Case manager
- PHC coordinators
- Internal auditors
- Etc....



**Responsibilities of Case Manager:**

1. Coordinating the referral system of the patient
2. Regularly visit the Network Hospitals at least once a week and ensure that the terms and benefits of the scheme are being properly followed.
3. Interact with the beneficiaries of the scheme undergoing treatment for feedback.
4. Inform the Implementing Agency (ZS) about any non-conformance and follow-up on action taken.
5. Collate data and statistics from network hospitals on the scheme every week end and Submit it to the ZS
6. Randomly verify the operated cases for authenticity of the members.
7. Verify the authenticity of every case received for pre-authorization and submit report to ZS.



## How Far Can 50 Paisa Go ?



**Naandi Foundation**

Not for Profit

### 50 paisa can provide

**Comprehensive Healthcare : Promotive,  
Preventive and Curative care to government  
school going children**

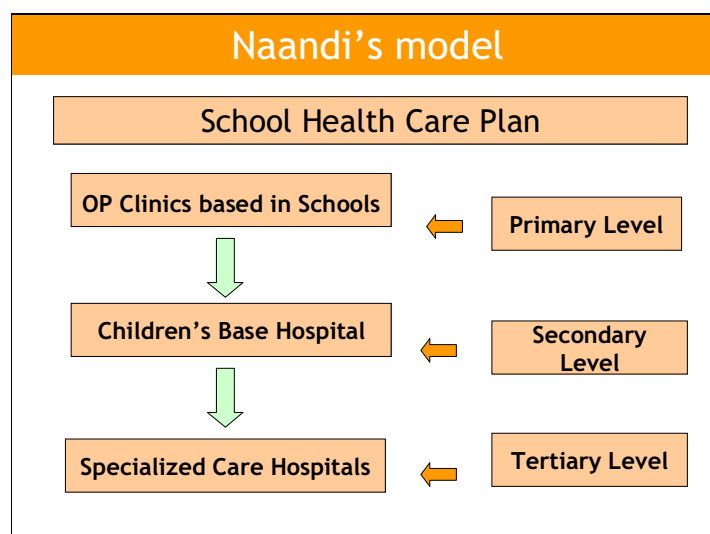
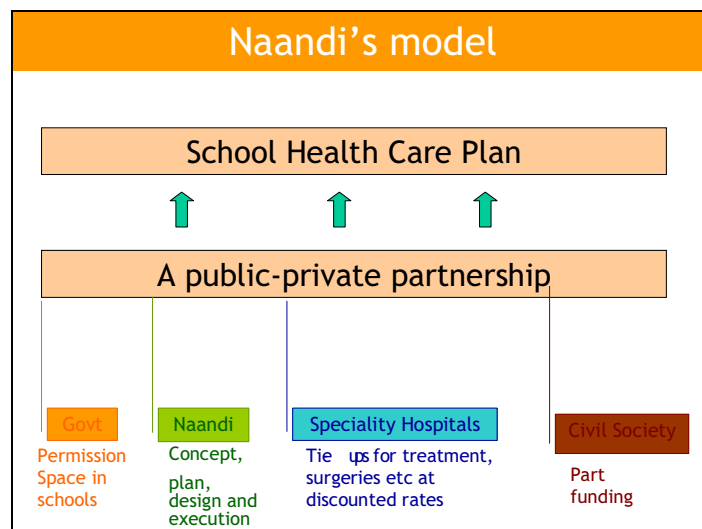
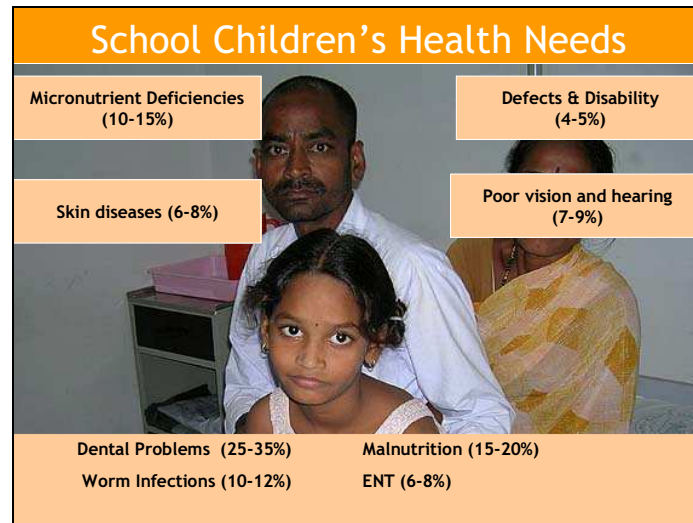


**At no cost to the family**

### Why Government School Children ?

- ☐ Belong to families from below the poverty line
- ☐ Unable to afford quality medical services
- ☐ Health needs of earning adults given priority
- ☐ No government health scheme covers this age group





**Preventive Healthcare**

- Nutrition Education
- Diet Supplements
- Health & Hygiene education

**Promotive Healthcare**

- Vitamin, Iron folic
- Deworming
- Health Screening

**Curative Healthcare**

- Diagnosis
- Treatment
- Surgery



**Features of the healthcare plan**

**Starting the Healthcare Plan**

- Thorough health screenings through camps: Pediatrician, Dentist & Optometrist
- Creation of detailed health profiles
- Unique Computerised photo id cards
- Toll Free No. 24/7 accessibility
- 24/7 Ambulance service





**CHILD HEALTHCARE PLAN**




GPS DEVAL JAMSHIGH  
ASFI NAGAR      Card No. **24-3-22-258**

Class	3	
Name	P.Venkatesh	
Parent	P.Laxman	
Date of Birth	21-Aug-1993	
Gender/Age	M / 11	
Address	12-2/102/2/19/C21 Gudmalakapur	
Identification Mark:	A Mole on the Stomach	
Issued On: 1-Jan-2005		Valid Upto: 30-Apr-2007
Emergency Number : 1600 334 084		

**Primary Level**

**OP clinics run at the schools : 1 for 12 schools**

- During school hours
- Within a 2km radius of nodal school.
- No cost to the parent.
- Specialist examination, drugs, investigations
- Referrals



## Secondary Level



- In-patient care
- Intensive care unit
- Major surgeries (146 completed)
- Emergency pediatric OP 24/7



## Tertiary Level

### Specialized Care Network

- CARE Hospitals
- LV Prasad Eye Institute
- FMS Dental Hospitals
- Asian Institute of Gastroenterology
- Ramaiyya's Urology & Nephrology Foundation
- Apollo Cancer Centre

### Hyderabad (A.P)

**60,000** Children  
(6-14 years)  
**57%** Girls  
**289** Schools  
**63%** Urdu Medium

### Udaipur (Rajasthan)

**40,000** children  
(3 - 18 years)  
**54%** girls  
**222** schools



...Coverage



## Highlights of the Plan

No cost burden  
on the families

No exclusion  
criteria

Quality care at  
sustainable  
costs

## Other Models - Universal Health Insurance Scheme

	UHS	Naandi
Scope	Hospitalisation	OP Care, investigations, hospitalisation, surgeries, and medicines Preventive, promotive care
Level of Health Coverage	Rs. 15,000 per episode	No Limitations
Caps on Services	Room: Rs. 150 per day Specialist fees: Rs. 4,500	No Caps
Exclusion	Pre-existing diseases (HIV/AIDS), cosmetic and dental surgery	No Exclusion
Cost	Rs. 365	Rs. 180

## Stars of the Plan



Swati: Cardiac surgery

Sheik Mukarram: Plastic surgery for burns





"This program, more than anything else, will bring children back to schools"  
Bala Malleshwari, Headmistress, GPS, Kulsumpura

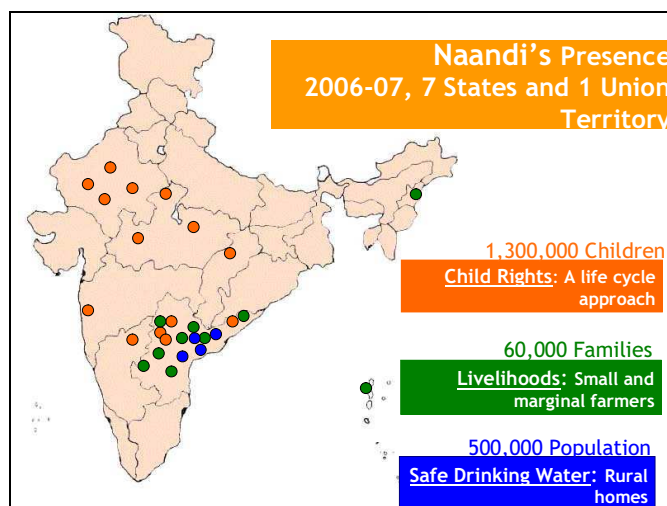


### The School Child Healthcare

Presently reaching out to 100,000 children (Hyderabad + Udaipur)

*Implementing a first-of-its-kind healthcare service for children in the country*

Ready for replication... anywhere



### The people behind Naandi

#### Board of Trustees

- ♦ Visioning
- ♦ Strategic planning and Business development
- ♦ Global partnerships
- ♦ Qualitative reviews

Dr. K. Anji Reddy

Anand Mahindra

K S Raju

Dr Isher Judge Ahluwalia

B Ramalinga Raju

M Rajendra Prasad

J A Chowdary

Chiranjeevi





