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# **MEDICLAIM & GPA POLICY FOR THE URBAN POOR –**

**URBAN EMPLOYMENT & POVERTY ALLEVIATION**

# Agenda

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- **Various Health Schemes**
- **Various Mass Accident Schemes**
- **States already covered under the insurance policy for the urban and rural poor population**
- **Projects in pipeline**

# Various Health Schemes

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- **PAN India** : Weavers
- **Assam** : Mukhyo Mantri Jibon Jyoti Bima Achoni
- **Jammu & Kashmir** : J & K Govt Employees Scheme
- **Karnataka** : Grameen Koota; Arogya Raksha Yojana, Anekal; SKDRDP, Dharmasthala; MAHE Clusters
- **Kerela** : Kudumba Suraksha
- **Orissa** : KAS Foundation, BISWA
- **Rajasthan** : RCDF (Rajasthan Cooperative Dairy Federation)

# Weavers

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- **PAN India**
- **Insured** : Ministry of Textiles
- **Covered** : Handloom Weavers
- **Eligibility** : Registered weavers with Cooperatives/State Govt/ Certified by State Governments.
- **Coverage** : Payment/Reimbursement of expenses for medical treatment availed in a hospital/nursing home within the country by Planned/Emergency hospitalization
- **Age band** : 1-80 yr
- **No. of Lives** : 65 lac. In first phase approx 2.35 lac weavers shall be insured
- **Sum Insured** : 15,000
- **Policy Period** : 8<sup>th</sup> Nov 05-06

# Rajasthan Cooperative Dairy Federation

- **State** : Rajasthan
- **Covered** : Beneficiaries sponsored by RCDF
- **Coverage** : Hospitalization + Preexisting + Maternity
- **Age band** : 3 mnth – 65yr
- **No. of Lives** : 5 lac
- **Sum Insured** : 1 lac



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# J & K Govt Employees Scheme

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- **State** : Jammu & Kashmir
- **Insured** : Govt of J & K
- **Covered** : Employees & Legislators of J & K state
- **Coverage** : Hospitalization+ Preexisting + Maternity
- **Age band** :3 mnths – 60 yr
- **No. of Lives** : 1.8 lac
- **Sum Insured** : 5 lac
- **Policy Period** : 6<sup>th</sup> Oct 05-06

## Arogya Raksha Yojana

- **State** : Karnataka
- **Insured** : Residents of Anekal
- **Coverage** : Medical + Surgical Hospitalization
- **Age band** : 0-70 yr
- **No. of Lives** :56,411
- **Sum Insured** : 1 lac
- **Policy Period** : 1<sup>st</sup> Feb 05-06



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# SKDRDP, Dharmasthala

- **State** : Karnataka
- **Insured** : Members of existing group
- **Coverage** : Hospitalization
- **Age band** : 0-80 yr
- **No. of Lives** : 1.95 lac
- **Sum Insured** : 5,000
- **Policy Period** : 1<sup>st</sup> Apr 05-06

# Mukhyo mantri Jibon Jyoti Bima Achoni

- **State** : Assam
- **Insured** : Govt of Assam
- **Eligibility** : Resident of Assam whose name appears on the electoral list of Assam approved by the election commission of India along with their dependants
- **Coverage** : Death + PTD+ Major bone fracture + 15 named illnesses
- **Age band** : 3-80 yr
- **No. of Lives** : 1.7 crore
- **Sum Insured** : Death (50k), PTD (25k), Fracture (1k), named illnesses (25k)
- **Policy Period** : 25<sup>th</sup> Jul 05-06



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# Kudumba Suraksha

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- **State** : Kerela
- **Covered** : BPL families
- **Coverage** : Death + PTD; Hospitalization + Maternity, Subsistence allowance & Bystander allowance
- **Age band** : 1 day - 70 yr
- **No. of Lives** : 1.2 crore
- **Sum Insured** : 1 lac (PA); 30,000 (Health)
- **Policy Period** : 16<sup>th</sup> Jan 06-07

# KAS Foundation

- **State** : Orissa
- **Covered** : Members of KAS Foundation
- **Coverage** : Critical Illness + Accidental Death
- **No. of Lives** : 1.198 lac
- **Sum Insured** : 5,000 (CI); 25,000 (Death)
- **Policy Period** : 15<sup>th</sup> Oct 05-06



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# Various Mass Accident Schemes

- **PAN India** : CRPF (Central Reserve Police Force); NREG (National Rural Employment Guarantee Scheme)
- **Andhra Pradesh** : Aapatbandhu
- **Assam** : Mukhyo Mantri Jibon Jyoti Bima Achoni
- **Gujarat** : KKVY; Vidyadeep; Shahidveer Kinariwala; Shramik; Gujarat Police
- **Himachal Pradesh** : Matrishakti Bima Yojana
- **Jammu & Kashmir** : J & K GPA
- **Kerela** : Malayala Manorama
- **Maharashtra** : Shetkari Aapghat; Naxal Police
- **Madhya Pradesh** : VIVEKANAND Samuh Bima Policy
- **Rajasthan** : RSCB (Rajasthan State Cooperative Bank); RSTC (Rajasthan State Transport Corporation)
- **Tamil Nadu** : TN Manual workers; TN Construction Workers; MCR Textiles; Christian Medical College
- **Uttar Pradesh** : PKBY; UP Purva Sainik; Bar Council; UP Police; Commisioner trade tax
- **Uttaranchal** : Narayan Krishak Kavach



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# Aapatbandhu

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- **State** : Andhra Pradesh
- **Insured** : Govt of Andhra Pradesh
- **Covered** : BPL Families of Andhra Pradesh
- **Coverage** : Accidental Death
- **Age band** : 18-69 Yrs
- **No. of Lives** : 1.09 crore
- **Sum Insured** : 50,000
- **Policy Period** : 2<sup>nd</sup> Oct 04-05, 2<sup>nd</sup> Oct 05-06

# Shetkari Aapghat

- **State** : Maharashtra
- **Insured** : Governor of Maharashtra
- **Covered** : Registered farmers
- **Coverage** : Accidental Death + Loss of limbs & eyes
- **No. of Lives** : 1 crore
- **Sum Insured** : 1 lac
- **Policy Period** : 10 Jan 05 – 9 Apr 06



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# Khatedar Khedut Vima Yojana

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- **State** : Gujarat
- **Insured** : Governor of Gujarat
- **Covered** : Registered farmers
- **Coverage** : Accidental Death + PTD
- **No. of Lives** : 41.3 lac
- **Sum Insured** : 1 lac
- **Policy Period** : 1 Jun 05 – 31 Jan 06

## Vidyadeep

- **State** : Gujarat
- **Insured** : Director primary education
- **Covered** : Primary & secondary school children
- **Coverage** : Accidental Death
- **No. of Lives** : 1.14 crore
- **Sum Insured** : Primary (25k); Secondary (50k)
- **Policy Period** : 26 Jun 05 – 25 Feb 06



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# Shramik Suraksha Yojana

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- **State** : Gujarat
- **Insured** : Governor of Gujarat
- **Covered** : Landless labourers
- **Coverage** : Death + PTD
- **No. of Lives** : 84.25 lac
- **Sum Insured** : 50,000
- **Policy Period** : 26<sup>th</sup> Jan 04-05

# Shahidveer Kinariwala

- **State** : Gujarat
- **Insured** : Commissioner higher Education
- **Coverage** : Death + PTD
- **No. of Lives** : 4.5 lac
- **Sum Insured** : 1 lac
- **Policy Period** : 8<sup>th</sup> Sep 04-05



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# Matrishakti Bima Yojana

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- **State** : Himachal Pradesh
- **Insured** : Finance Secretary, Govt of H.P
- **Covered** : BPL women
- **Coverage** : Death + PTD
- **Age band** : 10-75 yr
- **No. of Lives** : 2.86 lac
- **Sum Insured** : 25,000
- **Policy Period** : 25<sup>th</sup> Sep 05-06

# Narayan Krishak Kavach

- **State** : Uttaranchal
- **Insured** : Governor of Uttaranchal
- **Covered** : Farmers
- **Coverage** : Death + PTD
- **No. of Lives** : 9.5 lac
- **Sum Insured** : 50,000
- **Policy Period** : 10<sup>th</sup> Nov 05-06



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# Panjikrit Kisan Bima Yojana

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- **State** : Uttar Pradesh
- **Insured** : Governor of UP
- **Covered** : Registered farmers
- **Coverage** : Death + PTD
- **Age band** : 12-70 yr
- **No. of Lives** : 2.5 crore
- **Sum Insured** : 1 lac
- **Policy Period** : 16<sup>th</sup> Sep 05-06

## UP Purva Sainik

- **State** : Uttar Pradesh
- **Insured** : UP Purva Sainik Kalyan Nigam Ltd
- **Covered** : Employees of UP Purva Sainik
- **Coverage** : Death + PTD + Loss of limbs & eyes
- **No. of Lives** : 9,600
- **Sum Insured** : 2.25 lac
- **Policy Period** : 27<sup>th</sup> Jul 04-05



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# UP Police

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- **State** : Uttar Pradesh
- **Covered** : UP Police
- **Coverage** : Accidental Death + PTD + Loss of limbs & eyes
- **No. of Lives** : 1.27 lac
- **Sum Insured** : 1.05 lac
- **Policy Period** :15<sup>th</sup> Dec 04-05

# Naxal Police

- **State** : Maharashtra
- **Covered** : Police personnel & special task force of naxalite areas
- **Coverage** : Accidental Death + PTD
- **No. of Lives** : 1,000
- **Sum Insured** : 5 lac (Death); 7.5 lac (PTD)



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# J & K Accident Policy

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- **State** : Jammu & Kashmir
- **Insured** : Prin. Sec. to Govt Fin Dept
- **Coverage** : Accidental Death + PTD
- **No. of Lives** : 3.4 lac
- **Sum Insured** : 2.5 lac
- **Policy Period** : 15 Jan 05-06

# Vivekanand Samuh Bima Yojana

- **State** : Madhya Pradesh
- **Insured** : Dept. of Panchayat and Social Welfare, Madhya Pradesh
- **Covered** : Total BPL Members
- **Coverage** : Accidental Death + PTD+ Loss of limbs & eyes + medical extension
- **Age band** : 18-65 yr
- **No. of Lives** : 1.84 crore
- **Sum Insured** : 50,000; Medical 1,000
- **Policy Period** : 26<sup>th</sup> Jan 06-07



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# Central Reserve Police Force

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- **PAN India**
- **Insured:** CRPF Employees
- **Covered :** Gazetted officers, Senior officers & others
- **Coverage :** Accidental Death + PTD
- **No. of Lives :** 2.15 lac
- **Sum Insured :** 10 lac (Gazetted officers), 7 lac (Senior officers) & 5 lac (others)
- **Policy Period :** 6<sup>th</sup> sep 05-06

# National Rural Employment Guarantee

- **PAN India**
- **Insured :** Ministry of Rural development
- **Covered :** Members registered under NREG programme
- **Coverage :** Accidental Death + PTD
- **No. of Lives :** 5 crore
- **Sum Insured :** 25,000
- **Policy Period :** 2<sup>nd</sup> Feb 06-09



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# Rajasthan State Cooperative Bank

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- **State** : Rajsthan
- **Covered** : Customers and employees of RSCB
- **Coverage** : Accidental Death + PTD + Loss of limbs & eyes
- **No. of Lives** : 17 kac
- **Sum Insured** : 50,000
- **Policy Period** : 3<sup>rd</sup> Jun 05-06

# Rajasthan State Transport Corporation

- **State** : Rajasthan
- **Insured** : Rajasthan State Transport Corporation
- **Coverage** : Accidental Death + PTD + Loss of limbs & eyes
- **No. of Lives** : 22,000
- **Sum Insured** : 2 lac
- **Policy Period** : 4<sup>th</sup> Jul 05-06



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# TN Manual Workers

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- **State** : Tamil Nadu
- **Insured** : Registered manual workers
- **Coverage** : Accidental Death + PTD
- **No. of Lives** : 7.05 lac
- **Sum Insured** : 1 lac
- **Policy Period** : 6<sup>th</sup> May 05-06

# TN Construction Workers

- **State** : Tamil Nadu
- **Insured** : Registered manual workers within TN
- **Coverage** : Accidental Death + PTD
- **No. of Lives** : 6.5 lac
- **Sum Insured** : 1 lac
- **Policy Period** : 10<sup>th</sup> May 05-06



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# States already covered under the insurance policy for the urban and rural poor population

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- Andhra Pradesh
- Assam
- Gujarat
- Himachal Pradesh
- Jammu & Kashmir
- Karnataka
- Kerela
- Maharashtra
- Madhya Pradesh
- Orissa
- Rajasthan
- Tamil Nadu
- Uttar Pradesh
- Uttaranchal



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# Projects in Pipeline - Health

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- **NREG** (National Rural Employment Guarantee Scheme), PAN India
- **Sanjivani**, Punjab
- **CRPF**
  - PAN India
  - Insured: CRPF Employees & their family members
  - Coverage : Hospitalization + Preexisting + Maternity
  - Age band : 1 day - 80 yrs
  - No. of Lives : 10.5 lac
  - Sum Insured : 3 lac
- **Andhra Pradesh**
  - Coverage : Hospitalization + Preexisting
  - No. of Lives : 18 lac BPL families (1+4) family size
  - Sum Insured : 30,000 family floater



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# Projects in Pipeline – Health + PA

## HEALTH + PA

- **Assam**

- Coverage : Health + Accidental Death
- No. of Lives : 5 lac employees (1+3) family size
- Sum Insured : Grd 1 (2 Lac); Grd 2 (1.5 lac); Grd 3 (1 lac); Grd 4 (50 k)

- **Meghalaya**

- Coverage : Health + Accidental Death
- No. of Lives : 8,000 teachers (1+3) family size
- Sum Insured : 2 Lac (Health Sr. Teacher); 1 Lac (Jr. Teacher); 50,000 (PA)

## GPA

- **HARCO**

- State: Haryana
- Covered : Kisan Credit Card Holders
- Coverage : Accidental Death + PTD
- No. of Lives : 13 lac
- Sum Insured : 50,000

- **BRO (Border Road organization)**

- PAN India
- Covered : BRO Personnel
- Coverage : Accidental Death + PTD
- No. of Lives : 30,000
- Sum Insured : 5 Lac



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**Thank you**



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