MEDICLAIM & GPA POLICY FOR THE URBAN POOR –

URBAN EMPLOYEMENT & POVERTY ALLEVIATION
Agenda

- 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

- **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
- **Kerala**: Kudumba Suraksha
- **Orissa**: KAS Foundation, BISWA
- **Rajasthan**: RCDF (Rajasthan Cooperative Dairy Federation)
Weavers

- 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: 8th 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
J & K Govt Employees Scheme

- **State**: Jammu & Kashmir
- **Insured**: Govt of J & K
- **Covered**: Employees & Legislators of J & K state
- **Coverage**: Hospitalization + Preexisting + Maternity
- **Age band**: 3 mths – 60 yr
- **No. of Lives**: 1.8 lac
- **Sum Insured**: 5 lac
- **Policy Period**: 6th 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**: 1st Feb 05-06
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**: 1st 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**: 25th Jul 05-06
Kudumba Suraksha

- **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**: 16th 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**: 15th Oct 05-06
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; Commissioner trade tax
- **Uttaranchal**: Narayan Krishak Kavach
Aapatbandhu

- **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**: 2nd Oct 04-05, 2nd 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
Khatedar Khedut Vima Yojana

- **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
Shramik Suraksha Yojana

- **State**: Gujarat
- **Insured**: Governor of Gujarat
- **Covered**: Landless labourers
- **Coverage**: Death + PTD
- **No. of Lives**: 84.25 lac
- **Sum Insured**: 50,000
- **Policy Period**: 26th 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**: 8th Sep 04-05
Matrishakti Bima Yojana

- **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**: 25th 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**: 10th Nov 05-06
Panjikrit Kisan Bima Yojana

- **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\textsuperscript{th} 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\textsuperscript{th} Jul 04-05
UP Police

- **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**: 15th 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)
J & K Accident Policy

- **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**: 26th Jan 06-07
Central Reserve Police Force

- **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:** 6th 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:** 2nd Feb 06-09
Rajasthan State Cooperative Bank

- **State**: Rajasthan
- **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**: 3rd 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**: 4th Jul 05-06
TN Manual Workers

- **State**: Tamil Nadu
- **Insured**: Registered manual workers
- **Coverage**: Accidental Death + PTD
- **No. of Lives**: 7.05 lac
- **Sum Insured**: 1 lac
- **Policy Period**: 6th 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**: 10th May 05-06
States already covered under the insurance policy for the urban and rural poor population

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

- **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
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
Thank you