Annexure 'A'

No.1/1/2009-DCH/Proj.I/HWCWS
Dt. 29.7.2009

GUIDELINES FOR IMPLEMENTATION OF "*HEALTH INSURANCE SCHEME (HIS)*" – A COMPONENT OF HANDLOOM WEAVERS COMPREHENSIVE WELFARE SCHEME

INTRODUCTION:

The Government of India introduced the Health Insurance Scheme for Handloom Weavers in 2005-06. During the XI Plan it is being implemented through ICICI Lombard General Insurance Company Ltd (ILGICL). This scheme will be implemented (with minor modifications) in 2009-10 also. The objectives and other salient features of the Health Insurance Scheme are given below:

2. OBJECTIVE:

2.1 The Health Insurance Scheme aims at financially enabling the weaver community to access the best of healthcare facilities in the country. The scheme is to cover not only the weaver but his wife and two children, to cover all pre-existing diseases as well as new diseases and keeping substantial provision for OPD. The ancillary Handloom workers like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc. are also eligible to be covered.

3. SALIENT FEATURES OF THE SCHEME

The funding pattern would be as follows:

Contribution by the Government of India	**Rs.859.66 p.a. i.e. Rs.761.60 plus Service Tax (Rs.98.00 @ 10.3% for the year 2009-10)**
Contribution by the Handloom Weaver	**Rs.190.40**
Premium	**Rs.952.00 plus Service Tax**
Total premium (Including Service Tax)	**Rs.1050.00 p.a. (Including Service Tax)**

* The minimum contribution by the weaver should be Rs.50/- per family even in cases where State Governments are making contribution on his behalf.

of the premium of the total number of weavers to be covered will be released to the Company. At any point of time when 66% of the above mentioned amount is utilised towards enrolment of the weavers, the company shall send a progress report to the Office of the Development Commissioner for Handlooms indicating the number of people enrolled and funds utilised for the same. On receipt of progress report, which will be corroborated further by a certificate from the State Government, Office of the Development Commissioner for Handlooms will take steps to release the next instalment of 30% of the premium. Further releases will be made in the same proportion till the figure of 90% is reached. Once UCs have been received for 90% then only the remaining amount of 10% will be released.

2. Service Tax, as applicable, on the annual insurance premium of **Rs.896/-** will be borne by the Government of India

3. ICICI Lombard will refund the surplus amount, if the claim paid, claims in process including IBNR and TPA charges is less than 70% of the annual premium accrued.

3. IMPLEMENTING AGENCIES

The scheme will be implemented by the O/o DCHL through ICICI Lombard General Insurance Company Ltd. The State Director of Handlooms/Director of Industries/in-charge of Handlooms will be responsible for ensuring efficient implementation of the scheme in their respective States.

4. ELIGIBILITY:-

For availing the benefits under the 'Health Insurance Scheme for handloom weavers', (hereinafter the word "weaver" shall include the ancillary handlooms workers like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc.) the weaver should fulfill the following conditions:-

- The weaver should be earning at least 50% of his income from handloom weaving.

- All weavers, whether male or female, are eligible to be covered under the "Health Insurance Scheme". The scheme will cover the weaver's family of four i.e. self, spouse and two children. The scheme is to cover people between age group of 1 day to 80 years.

- It will be the responsibility of the State Director In charge and ICICI to ensure that women weavers, weavers belonging to minorities and weavers of NER States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim) are given adequate representation while implementing the scheme.

- The weavers belonging to the State Handloom Development Corporations/Apex/Primary Handloom Weavers' Cooperative Societies will be covered under the Scheme. Weavers outside co-operatives can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.

- It will be the responsibility of the State Director in charge of Handlooms to verify the eligibility of the weavers and ancillary workers, who will be the beneficiaries of the scheme.

5. COVERAGE

The ICICI Lombard shall pay / reimburse expenses incurred by the weavers in course of medical treatment availed of in any hospital or nursing home within the country, subject to limits/sub-limits.

6. CASHLESS FACILITY

The ICICI Lombard shall through its authorized representatives (Third Party Administrator) provide a cashless facility in empanelled hospitals / nursing homes in various states all over the country. This would mean that a patient can avail of treatment in any one of the panel hospitals without actually having to pay the bills. In case a patient has to go to a doctor or a clinic, not in the approved list, he can submit the prescription and the vouchers for the medicines to the ICICI Lombard or its authorized representative (TPA) who will ensure that full payment is made with in 15 days after receipt of all the requisite documents and information.

7. PERIOD

7.1 The Policy shall be valid for a period of 12 months, from the date of receipt of premium by the insurer.

7.2 One weaver family would normally receive the benefits for one year on payment of his / her share of the premium.

7.3 Primacy should be given for renewals. Minimum 80% of new enrolments of the year 2008-09 should be renewed in the year 2009-10. Each weaver shall be issued an individual card carrying distinctive number, names of the family members and validity period for availing the benefits and facilities under the insurance policies.

8. BENEFITS

(in Rs.)

Annual Limit per family (1+3)	**15,000/-**
Sub Limits per Family:	
All pre-existing Diseases + New Diseases	15,000/-
Maternity Benefits (per child for the first two)	2,500/-
Dental treatment	250/-

Eye treatment	75/-
Spectacles	250/-
Domiciliary Hospitalisation	4,000/-
Ayurvedic/Unani/Homeopathic/Siddha	4,000/-
Hospitalisation (including pre and post)	15,000/-
Baby coverage	500/-
OPD	7,500/-
Limit per illness	7,500/-

Exclusions: Corrective cosmetic surgery or treatment, HIV, AIDS, Sterility, Venereal diseases, Intentional self-injury, use of intoxicating drug or alcohol. War, riot, Strike, Terrorism acts & nuclear risks.

9. OPERATIONAL MODALITIES:

9.1 The State Director Incharge of Handlooms shall finalize insurance coverage of the weavers with the ICICI Lombard.

9.2 This revised scheme will be effective from the date of issue of these Guidelines dated 19th October, 2009 for **"Health Insurance Scheme"** for Handloom weavers.

9.3 The office of the State Director-in-charge of Handlooms & Textiles and its sub-ordinate offices in the field shall be Nodal agencies for implementation of the scheme.

9.4 The Central Govt's. share of premium will be released to the ICICI Lombard directly for coverage of weavers under the scheme in installments. An amount equivalent to the Governments contribution of premium amount and service tax to the extent of 30% of the premium of the total number of weavers to be covered will be released to the Company. At any point of time when 66% of the above mentioned amount is utilized towards enrolment of the weavers, the company shall send a progress report to the Office of the Development Commissioner for Handlooms indicating the number of people enrolled and funds utilized for the same. On receipt of progress report, which will be corroborated further by a certificate from the State Government, Office of the Development Commissioner for Handlooms will take steps to release the next instalment of 30% of the premium. Further releases will be made in the same proportion till the figure of 90% is reached. Once UCs have been received for 90% then only the remaining amount of 10% will be released.

9.5 A prospective beneficiary shall be required to fill up an enrolment form and submit the same to the State Directorate of Handlooms along with his/her share of the premium. The application / enrollment form shall be made available to the State Directorate of Handlooms and / or the weavers by the ICICI Lombard.

9.6 The State Directorate of Handlooms shall scrutinise the application and if found eligible, shall accept the premium amount and forward the lists of such beneficiaries along with premium amount to the ICICI Lombard.

9.7 On receipt of the premium amount with the list of beneficiaries from the State Directorate of Handlooms, the ICICI Lombard shall issue **Health Cards** to the State Directorate of Handlooms, along with the statement indicating the names of the individuals insured. State Directorate of Handlooms along with the implementing agency will arrange to inform individual beneficiaries about the coverage.

9.8 In case a handloom weaver changes his employment during the period of insurance from one Society or Corporation to another, he/she, as the beneficiary of the scheme, shall furnish intimation to the State Government.

9.9 The State Governments and the State Handloom Corporations/Apex/ Primary Handloom Weavers Cooperative Societies/Unions/ Associations shall be actively associated in implementation of the scheme by way of sensitizing the handloom weavers to join the scheme.

9.10 ICICI Lombard will submit a monthly report of total number of persons enrolled to the State Director / Commissioner in charge of Handlooms, who will certify the number of such enrollments and issuance of health cards after due verification.

9.11 The State Directorate of Handlooms shall submit periodical reports on 10th of every month indicating the details of coverage and settlement of claims to the Development Commissioner for Handlooms, Ministry of Textiles.

10. CLAIM PROCEDURE:

i. Planned hospitalization

a. A patient can go to any empanelled hospital/nursing homes of his/her choice. A list of such hospitals will be provided by ICICI Lombard. A copy of the same shall be placed in the website www.handlooms.nic.in

b. The name of the patient/policy No./nature of ailment /the name of the hospital is to be communicated to ICICI Lombard or its representatives by the concerned empaneled hospitals/nursing homes. A list of ICICI Lombard's representatives (TPA)/ contact persons shall be provided by the ICICI Lombard.

c. ID Cards to the weavers will be issued by the ICICI Lombard to the insured persons to avail the cashless facility. The details of ICICI Lombard or its representatives, phone numbers, help line numbers shall also be mentioned in the I.D. Cards for ease of reference. Additionally the empanelled hospitals shall also fax an authorization form to the ICICI Lombard or its representatives who would give approval within 12 hours.

d. Patient would take the treatment, sign the bill and get discharged. No payment is to be made.

ii. Emergency hospitalization