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. Our 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. Growsly 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.
- Maintain 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
School Children’s Health Needs

- Micronutrient Deficiencies (10-15%)
- Defects & Disability (4-5%)
- Skin diseases (6-8%)
- Poor vision and hearing (7-9%)
- Dental Problems (25-35%)
- Malnutrition (15-20%)
- Worm Infections (10-12%)
- ENT (6-8%)

Naandi’s model

School Health Care Plan

- A public-private partnership

- Funding
- Operating space in schools
- Naandi
- Concept, plan, design and execution
- Speciality Hospitals
- Ties for treatment, surgeries etc at discounted rates
- Civil Society
- Part funding

Naandi’s model

School Health Care Plan

- OP Clinics based in Schools
- Primary Level

- Children’s Base Hospital
- Secondary Level

- Specialized Care Hospitals
- Tertiary Level
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

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

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**Hyderabad (A.P)**

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

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**Udaipur (Rajasthan)**

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

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*...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

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

Swati: Cardiac surgery

Sheik Mukarram: Plastic surgery for burns
Star...

Amer:
Club foot surgery

1/4th the cost of a Midday Meal

To run the Plan it costs only 50p per child/day

"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)

Ready for replication... anywhere

Naandi’s Presence
2006-07, 7 States and 1 Union Territory

- 1,200,000 Children
- Child Rights: A life cycle approach
- 60,000 Families
- Livelihoods: Small and marginal farmers
- 500,000 Population
- Safe Drinking Water: Rural homes

The people behind Naandi

Board of Trustees
- Visioning
- Strategic planning and Business development
- Global partnerships
- Qualitative reviews

Dr. K. Arp Notley
Anand Naikdeval
K. S. Raj
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S. A. Chavukkar
Chirag Desai
Chirag Desai