

COMPREHENSIVE HEALTH INSURANCE SCHEME

Under National Common Minimum Programme, Comprehensive Health Insurance Scheme for one district in each state in 2004-05 has been formulated for implementation with community participation.

The Salient Features of the Scheme are:

- ◆ **Primary focus of Health Insurance in the Pilot District would be the poorer section of the society i.e. both BPL and Non-BPL.**
- ◆ **The experience gained from the outcome in implementing the scheme in these Pilot Districts would form the basis for possible expansion and its replication in other districts in future.**
- ◆ **To focus on the health insurance needs of the Population by marketing the entire range of existing Health Insurance products catering to the needs of all income groups such as Medicclaim, Bhavishya Arogya, Jan Arogya, Universal Health, Swasthya Bima Policies etc.**
- ◆ **All the existing Health Insurance products would be marketed to the population in the Pilot District in a holistic manner by mobilizing support from different agencies viz. State Government, Local bodies, Community based organizations, NGOs, Cooperatives and other organizations involved in Social Sector activities.**
- ◆ **The four Public Sector Insurance Companies would market the product by utilizing the existing marketing channels.**
- ◆ **The claims settlement process would be simplified depending upon the availability of the Third Party Administrators (TPAs) or through Tie-up arrangements with Service Providers, medical facilities would be provided cash-less, as far as possible.**
- ◆ **The programme will be undertaken, in one District in each State ideally be the one that have a strong presence of Community Based Organizations and having a reasonable health infrastructure and delivery mechanism.**