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The proposed Suvarna Arogya Suraksha (SAS) Health Insurance Scheme aims to provide Health Insurance coverage for catastrophic care, including surgical and some medical conditions. This Health Insurance program will provide cashless treatment to eligible beneficiaries in target areas to provide coverage for treatments that are not available to the population in district level government hospitals of Gulbarga Division.

1. Coverage under Aarogya Suraksha

The participants discussed the advantages and disadvantages of capping health expenditures. Since the Scheme is limited to catastrophic conditions requiring tertiary care, it would be necessary to adopt a higher limit. Dr Devi Shetty expressed that the Trust might be able to save some costs by negotiating with manufacturers directly to procure such implants at deeply discounted prices.

The Secretary of the Trust and Mission Director, NRHM/ KHSDRP and Dr. K V Raju, Economic Advisor/ Trustee, informed Trust members that the coverage verification is under process by the State Data Centre & measures will be taken to avoid duplication of coverage and inclusion of Health Insurance Schemes like Suvarna Arogya Chaitanya etc. will be taken up. Coordination will be built up between SAS, Yeshaswini and other Health Insurance Schemes, to avoid double claims and payments. Quality Assurance Measures will be taken up to plug in loop holes in the mechanisms.

2. Appointment of Arogya Mitras:

The Secretary of the Trust and Mission Director, NRHM, KHSDRP, opined that, initially the Health Workers including Anganwadi workers, Health and Sanitation workers along with VHSC (Village Health Sanitation Committee) may be considered to work as Arogya Mitras.

3. Details of the Benefit Package:

The Secretary of the Trust and Mission Director, NRHM, KHSDRP, opined that, in order to avoid the risk of increasing premium amount, a detailed Benefit Package including more procedures stepwise in phased manner will be formulated in the future.

4. Organogram of SAS:

Dr. Devi Prasad Shetty and all the Trustees agreed that, the Executive Director of SAS Trust shall be an IAS Officer with 5 years experience, to be considered for the post. The Organization Chart prepared by the World Bank Consultant, Mr. Vijaya Kavalakonda was discussed in detail and Trust members approved the same. The Secretary, directed to prepare, Job Descriptions with detailed qualification, experience criteria and salary pattern for recruitment of the staff and to have a professional set-up, provide more of an over-sight function on quality, cost control and controlling for moral hazard behaviors, in addition, the Trust will provide inputs for Policy Settings and will pay market-based remuneration to attract good quality staff.

Due to the urgency of the launch, the Secretary, Health & Family Welfare and SAS Trustees came to a general consensus to follow a recruitment procedure which will be feasible and time bound, so that SAS Trust Office starts functioning from 14th of August 2009.

5. Unit of Enrollment and issuance of ID cards:

The general consensus was that the procedure should be simple and less cumbersome and it was decided to adopt the list of YELLOW RATION CARD HOLDERS as potential beneficiaries of

the health insurance scheme that is the BPL households available at the Food & Civil Supplies Department. The SAS Trust will generate Family Health Insurance ID Cards including photographs of all family members which will be distributed to all beneficiaries in a phased manner in Gulbarga Division and extended to five members of the family only.

6. Appointing a IMPLEMENTATION SUPPORT AGENCY:

There is need for an independent, professionally managed and full-fledged implementing agency which manages the complete workflow i.e., enrollment of members, issuance of id cards, accrediting of providers, negotiating prices/provider payment mechanism, pre-authorization of claims, claims processing & settlement, post-operative follow-up among others. The process management needs to be supported by a robust IT System i.e., an end-to-end IT solution.

The Suvarna Arogya Suraksha Trustees have taken a decision to appoint an Implementation Support Agency to support the Trust with implementation of the Suvarna Arogya Suraksha Health Insurance Scheme. The Implementation Support Agency will assist with a) back-office functions of the health insurance activities; and b) in advocacy, patient facilitation and other support services including organizing the Health Camps. The back-office functions will primarily involve pre-authorization of treatment requests from the Network Hospitals, and processing of the bills for settlement. The Bills will be settled directly by the TRUST to the Health Care Providers i.e., the money will not be routed through the Implementation Support Agency. The service fee for the implementation support agency will be paid for from the funding provided for by the Government of Karnataka. KHSRDP funds will not be used for paying the implementation support agency. Management Fee for ISA/ TPA shall be Lump sum, Activity Based, Quarterly payment with a renewable term of 3yrs.

a. IT Platform

The Aarogya Sri Health Insurance Scheme, Government of Andhra Pradesh has invested in developing a state-of-the art IT System which ensures seamless transaction processing as well as facilitates in process monitoring of the various activities. A letter was submitted to a Principal Secretary (Health and Medical Education), Government of Andhra Pradesh to share the IT software that has been developed as a part by Aarogya Sri.

7. Tender document preparation for Implementing Agency:


The Trust has taken a decision to call for tender to hire the services of the implementation support agency. The tendering procedure to be followed is that of hiring a Non-Consultancy Service Provider. The tendering process will follow the Government of Karnataka's procurement process i.e., the KTTP Rules.

8. Health Insurance Support Staff:

To speed up the Scheme Implementation, Launching of the Scheme, the trust decided to constitute a "support cell" with the following staff.

1. Joint Director (Health Insurance).

2. Deputy Directors - 2 nos
 3. Office Supt -1 nos
 4. F- Division Assistant - 2 nos
 5. Computer Operators- 2 nos
 6. Group- D- 2 nos
 7. Vehicle Driver
- Infrastructure Facilities; Furniture for all the staff, Computers-2 + Accessories and Internet facilities, Laptop- 2 and Stationeries etc,
- Meeting was concluded with a vote of thanks.


(M. MADAN GOPAL)
Secretary to Government
Health and Family Welfare Department
Government of Karnataka.