

SALIENT POINTS OF PROPOSED G.O.

Government, after careful examination of the matter, **have decided to approve the 'Employees Health Care Fund Scheme (EHF)'** and hereby issue the following orders for effective implementation of EHF:

i) AHCT shall be the implementing agency as a service provider for the Scheme.

ii) A Steering Committee headed by the Chief Secretary, consisting of Principal Secretary-Finance, Secretary(Services) GAD, Principal Secretary-Medical and Health, Commissioner Family Welfare, Director of Medical Education, Director of Health, Commissioner-APVVP, Director of Treasuries, Pay and Accounts Officer, representatives of employee unions and pensioners associations as identified by GAD Services Department, as members and Chief Executive Officer- AHCT as member-convenor, shall monitor the Scheme.

iii) Director of Treasuries and Accounts (DTA) shall follow the enrolment process as given below.

- The employees and pensioners will submit applications for enrolment through HRMS application maintained by the Finance Department.
- The applicant shall submit the Aadhar number of self and each dependent family member along with passport photo (as per ICAO norms), and scanned copy of the first two pages of his/her Service Register, through the e-form and obtain an Application Number.
- The e-form will be sent to DDO in case of employees or STO/APPO in case of pensioners.
- The DDO/APPO/STO shall validate the application data and register the application. In case of minor discrepancy the application shall be corrected by DDO/APPO/STO or in case of major discrepancies sent back to the employee for correction and resubmission.
- The applications for computer illiterate employees/pensioners shall be submitted directly by the DDO/APPO/STO online with the help of employee/pensioner.
- DTA is authorized to issue employee/pensioner cards duly incorporating the name, photo and biometrics in the card to each individual beneficiary. Beneficiaries under the new Scheme shall be restricted to those holding Employee/Pensioner Cards. For this purpose DTA is authorized to engage a vendor duly drawing up the requirements and specifications.

iv) Commissioner, Civil Supplies shall run Aadhar centres at all district, division and mandal levels for exclusive enrolment of the employees and pensioners. The Aadhar data consisting of the enrolled members' finger print templates and image formats, shall be transferred to State Data Centre by Commissioner Civil Supplies.

v) Chief Executive Officer, Aarogyasri Health Care Trust is authorized to perform the following functions:

- approve packages for listed therapies for cashless treatment of all diseases to the **beneficiaries** of the 'Employees Health Care Fund Scheme'; while doing so, diseases that can normally be treated in Government Hospitals would be reserved for Government hospitals. For the treatment of diseases so selected, the Trust would directly implement the Scheme on the same lines on which the on-going Aarogyasri Health Scheme is being implemented. Empanelment of additional hospitals shall be made after finalising the prices for listed therapies.

- pay appropriate honorarium or consultation fee to the Team of doctors and other staff for preparing the medical and surgical packages for the new Scheme, from time to time.
- engage Staff with required skills and experience, finalise the contract agreements with them, for vigilance, operations(preauthorisations and claims) and administration, required for implementation of the EHS.
- engage BPO companies for offering support services in order to ensure a Service Level Agreement (SLA) of 12 hours for a preauthorisation, 7 days for a claim settlement, and clearly defined Turn Around Times (TAT) for grievance redressal.
- Authorized to entrust the work of completion of AHCT Operations Office at MARKFED building-Jambagh, to Kendriya Bhandar on turnkey basis and ensure completion by October 20th, 2012.
- engage specialist doctors for pre-authorization and claim processing of cases referred to it under the new Scheme on payment on a per-case-basis.
- Deploy the IT application required for the Employees Health Scheme
- Deploy the IT infrastructure needed for the Scheme in State Data Centre as a private cloud duly integrating with the existing hardware infrastructure by October 20th, 2012; and authorized to finalise the procurement and deployment through TCS for this purpose.
- issue the detailed scheme guidelines based on these orders separately from time to time.

vi) The monthly deductions from individual employees/pensioners shall be made by the DTA/PAO concerned and funds for Employees Health Care Fund Scheme shall be transferred quarterly, in advance to AHCT, in order to facilitate online payments to the hospitals within seven days of claim.

vii) Estimated budget is Rs.350 crores (Govt will provide Rs.210 crores and employees contribution Rs.140 crores through premium payment in 60:40 ratio). Buffer shall be Rs.175 crores. The yearly administrative cost under the Scheme shall not exceed 20 Crores (5.7%) out of the yearly fund of Rs.350 Crores. The fund requirement shall be reviewed at the end of 2 years from the date of commencement of the Scheme based on the actual utilisation rates of various listed therapies under the Scheme.

viii) Employees Health Care Fund Scheme will be launched on 1st November 2012 in the entire State and for this purpose, the CEO-AHCT is authorized to enter into Service Agreements with the network hospitals.

ix) The salient feature of the Scheme are given in the annexure to this G.O.

The Chief Executive Officer Aarogyasri Health Care Trust, Director of Treasuries and Accounts, and Commissioner Civil Supplies shall take necessary further action in the matter accordingly.

[Annexure enclosed]

SALIENT FEATURES OF EMPLOYEES HEALTH CARE FUND SCHEME:

- The Government has decided to provide comprehensive health care to all Government Employees, Pensioners, and their family members, on cashless basis through an appropriate scheme in lieu of the present medical reimbursement system.
- Employees Health Care Fund Scheme is intended to provide **cashless treatment** to all the employees and pensioners, along with their dependent family members through a network of empanelled hospitals of the Aarogyasri Health Care Trust, in lieu of the present medical reimbursement system under APIMA rules.
- For purpose of Payment of premium / entitlement of wards, the employees are graded into three groups based on the grades of pay scales in the 2010 RPS., as follows:
 - (i) Grade I to XI (6700-20110 to 10900 - 31550) .. Rs.100 (General Ward)
 - (ii) Grade-XII to XXIII (11530-33200 to 21820-48160) .. Rs.120 (Semi-Private Ward)
 - (iii) Grade XXIV to XXXII (23650-49360 to 44740-55660) Rs.150 (Private Ward).
- Enrolment / Contribution is Compulsory, except in the cases where both the spouses are Govt., employees and one of the spouses will have an option **not** to enrol.
- The scheme shall provide in-patient treatment in Network Hospitals (both Private and Government) for the listed therapies in all the systems in Allopathy, besides providing Out-Patient treatment for listed chronic therapies / ailments in notified Government Network Hospitals.
- **All diseases**, including pre-existing diseases, will be covered from day one. The period from date of reporting to hospital up to 10 days from the date of discharge from the hospital shall be treated as part of the package, besides follow up packages.
- The sum insured is Rs.3.00 lakhs per family per annum on floater basis and Rs.2.00 lakhs per individual per annum. There will be a buffer amount of Rs.175 Cr maintained for meeting any excess over Rs.3.00 lakhs eligibility.
- The following will constitute the family:
 - (i) Parents (either adoptive or biological; not both);
 - (ii) One legally wedded wife and her dependent parents in case of a male employee;
 - (iii) Unemployed husband and his dependent parents in case of a female employee;
 - (iv) Wholly dependent legitimate children (including step children and adopted children)
- Dependency shall have the following meaning.
 - In case of parents, those who are dependent on the employee for their livelihood;
 - in case of unemployed daughters, those who are unmarried or widowed or divorced or deserted;
 - in case of unemployed sons, those who are below the age of 25 years or disabled with a disability which renders them unfit for employment.
- The categories of beneficiaries covered under the EHS shall be as given below.

BENEFICIARY CATEGORIES AS PER APIMA RULES

S. No	Name of Category	% of Govt. Contribn.
I. SERVING		
1	All Govt. Servants, Serving and Suspended (GOs, NGOs and Class IV)	60%
2	Provincialised Employees of local bodies and Zilla Grandhralaya Samsthas	60%
3	VROs and VRAs (receiving pay in regular time scale)	60%
4	Contingent and Work charged employees (receiving pay in regular time scale)	60%
II. RETIRED		
1	All service pensioners	60%
2	Family pensioners without dependents	60%
3	Re-employed service pensioners	60%
III. EXCLUDED BENEFICIARIES		
1	Those who are covered for the listed therapies under other Insurance Schemes such as CGHS, ESIS, Railways, RTC, Arogyabhadratha of Police Dept.	Not applicable
2	Law Officers (Advocates – General , State Prosecutor, State Counsel, Government Pleaders and Public Prosecutors),	--
3	Dependents of Family Pensioners,	--
4	Casual and daily paid workers,	--
5	Biological parents if adopted parents exist	--
6	All independent children	--
Note: Orders regarding those categories not covered here but listed under APIMA rules will be considered and issued separately.		