

National Trust Scheme Guidelines



Niramaya Health Insurance Scheme



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Abbreviations

Abbreviation	Description
APL	Above Poverty Line
ADL	Activities for Daily Living
BPL	Below Poverty Line Limit set by respective state government
CwD	Children with Autism, Cerebral palsy, Mental Retardation and Multiple Disabilities
DD	Demand Draft
DC	District Collector
DM	District Magistrate
IT Return	Income Tax Return
KPI	Key Performance Indicators
LG	Legal Guardianship
LLC	Local Level Committee
LIG	Low Income Group
Above LIG	People with above LIG limit
NGO	Non-Government Organisation
OPE	Out of pocket expenses
PwD	Person with Autism, Cerebral palsy, Mental Retardation and Multiple Disabilities
PwD Act 1995	Person with Disability Act 1995
RO	Registered Organisation
RCI	Rehabilitation Council of India
SE	Special Education
SNAC	State Nodal Agency Centre
NT or National Trust	The National Trust

Description of Terms

Term	Description
Low Income Group	BPL limit set by the state + additional 50% of BPL Limit of that state
Legal Guardian	Guardian appointed by the Local Level Committee as per the "The National Trust Act 1999"
CwD	Child with disabilities covered under National Trust below the age of 10
Disability covered under the National Trust Act	Autism, Cerebral palsy, Mental Retardation and Multiple Disabilities
Finance Department	Internal Finance Department of National Trust

Disclaimer:

- *National Trust reserves the right to modify the objective, scheme description and/or any other details specific to the scheme at any point of time without notification.*
- *It is the responsibility of the RO to achieve the objectives of the scheme via the support of National Trust and by their own resources.*
- *RO can avail multiple schemes from National Trust and can also open up multiple centres for running different schemes.*
- *ROs are expected to strictly adhere to all the timelines mentioned in each step of the processes. However, in case of any of any failure in doing so, National Trust reserves the right to reconsider the further action to be taken, provided the RO submits a reasonable explanation for the delay.*
- *National Trust reserves the right to evaluate the scheme once in every 3 years*
- *National Trust reserves the right to discontinue, postpone or withheld sanction of the scheme considering the availability of finances*
- *This scheme shall be governed and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the courts of New Delhi only*

1 Niramaya

Health Insurance Scheme

1.1 Objective

The objective of Niramaya scheme is to provide affordable Health Insurance to persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.

1.2 Scheme Description

The scheme envisages delivering comprehensive cover which will

- Have a single premium across age band
- Provide same coverage irrespective of the type of disability covered under the National Trust Act
- Insurance cover upto Rs.1.0 lakh
- All persons with disabilities under the National Trust Act with valid disability certificate will be eligible and included

The scheme will be available in the entire country except J&K. The scheme further envisages that there shall be

- Services ranging from regular Medical Checkup to Hospitalization, Therapy to Corrective Surgery, Transportation as per the benefit chart issued/revised by National Trust which maybe revised from time to time
- No pre-insurance medical tests
- Reimbursement of claims in case of OPD services and treatment through non-empanelled hospitals
- Treatment can be taken from hospitals as specified by National Trust

1.3 Funding Pattern

All enrolled beneficiaries will get a health insurance cover of upto Rs.1.0 lakh.

Funds allocated under each of the above mentioned heads is as follows:

Niramaya' Health Insurance Scheme Revised Benefit Chart				
On Reimbursement Basis only (w.e.f. April, 2015)				
Section	Sub-Section	Detail	Sub Limit	Over all Limit of Section
I	Over all Limit of Hospitalization			70,000/-
	A	Corrective Surgeries for existing Disability including congenital disability	40,000/-	
	B	Non- Surgical/ Hospitalization	15,000/-	
	C	Surgery to prevent further aggravation of disability	15,000/-	
II	Overall Limit for Out Patient Department (OPD)			14,500/-
	A	OPD treatment including the medicines, pathology, diagnostic tests, etc.	8,000/-	
	B	Regular Medical checkup for non-ailing disabled	4,000/-	
	C	Dental Preventive Dentistry	2,500/-	
III	Ongoing Therapies to reduce impact of disability and disability related complications			10,000/-
IV	Alternative Medicine			4,500/-
V	Transportation costs			1,000/-
OVERALL LIMIT OF THE COVERAGE FOR A PERSON: Rs.1,00,000/-				

The sub-allocation outlined above may undergo an annual alteration based on the agreement between the National Trust and the Insurance Provider and will be notified on the website.

1.4 Eligibility Criteria

All PwDs who have at least one of the disabilities under the National Trust Act, 1999 with valid disability certificate are eligible to apply for the scheme.

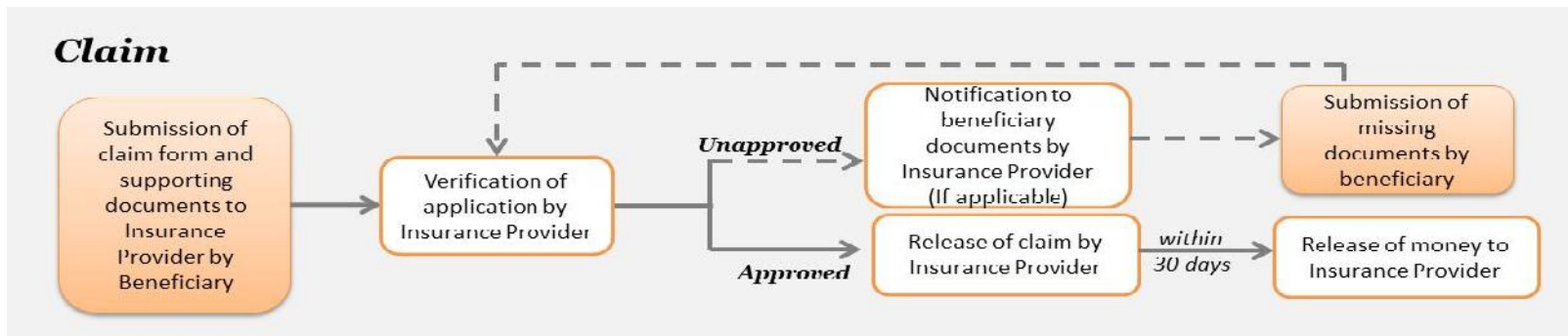
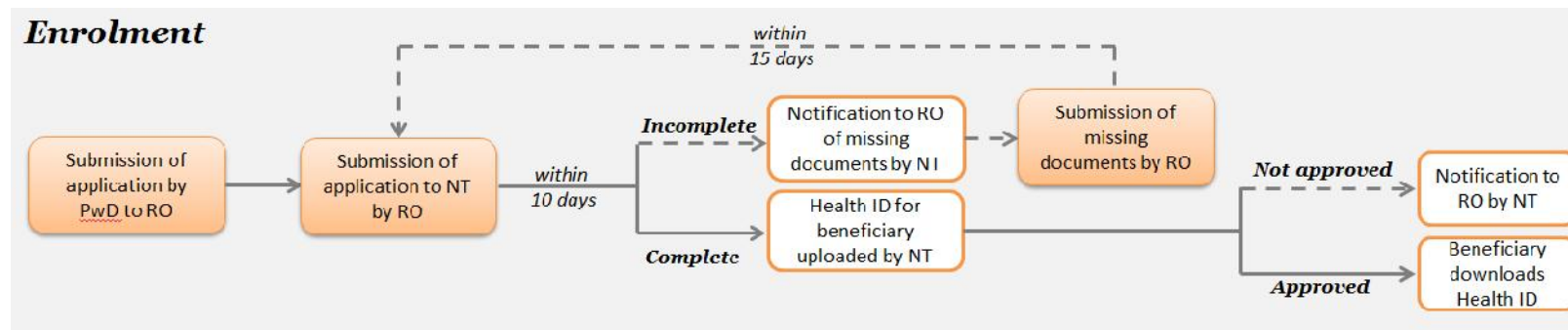
1.5 Processes

This section describes the processes that should be followed with respect to Niramayascheme:

1. Enrolment of PwD for Niramaya
2. Claim settlement

Please note that every year the process shall be specified by NT which reserves the right to change it without prior notification.

Following figure depicts the complete process flow for Niramayascheme:



1.5.1 PwD Enrolment by RO (first approval) process

PwD enrolment process defines the steps to be followed while enrolling for Niramaya for the first time. It also details out the required information and documents at each step and timelines for various activity wherever applicable.

Any eligible person can apply for enrolment under the Scheme in the prescribed format through the nearest organization registered with the National Trust or to any other agencies specially entrusted in this regard by the National Trust at any time during the year. The PwD will be responsible for paying the application fee as applicable and the RO will be entitled to INR 40 payable by National Trust per form for processing.

- STEP 1.** Parents/guardian of the PwD will visit the nearest RO for Niramaya enrolment with required documents (as detailed in Step 2)
- STEP 2.** The RO will follow the process detailed below for enrolment of the PwD:
- RO to send the online application form/proposal
 - Fill up the Niramaya application form online and upload the scanned documents as required after verification of originals
 - Submit the duly filled in form on the National Trust portal
 - Pay the application fees online (as detailed in the table)

The following table details the application fee and supporting documents for each category of PwDs.

PwD Category	Enrolment Fee (In Rs)	Required Documents
BPL	250	- Disability certificate issued from the District Hospital or appropriate Government authority -BPL card -Address Proof
APL (if family income up to INR 15,000/- PM)	250	- Disability certificate issued from the District Hospital or appropriate Government authority -Address Proof - Income certificate of the parent/guardian competent authority as issued by the State
APL (if family income above INR 15,000/- PM)	500	- Disability certificate issued by the competent authority as issued by the State -Address Proof

Note: Documents received without application fees shall not be entertained

- STEP 3.** After National Trust receives the application form and the documents, these are checked for completion. However, if there is any missing information or wrongly submitted information which needs to be submitted again, the RO is given 15 days' time to submit it again.
- STEP 4.** On successful enrolment and approval, Health ID No. /card will be issued to each beneficiary. Communication to RO by National Trust shall be done within 30 days of the point of receipt of final documents.
- STEP 5.** Enrolment is completed the Health ID card is uploaded online and can be downloaded by the beneficiary online or through RO.

1.5.2 Scheme Renewal

The Niramaya scheme is valid till March 31st of the financial year in which enrolment is undertaken. Beneficiaries are expected to renew the scheme three months prior to expiry to continue availing the scheme. In case of APL category (family income above Rs.15000 pa), the parent/guardian of the beneficiary can renew the scheme online by logging on to the Niramaya website (<http://niramayascheme.com/niramaya>). In case of APL (family income upto Rs.15000 pa)/BPL, the parent/guardian of the beneficiary will have to revisit the RO for renewal through the process outlined below:

STEP 1. Parents/guardian of the PwD will visit the nearest RO for Niramaya renewal with required documents (as detailed in Step 2)

STEP 2. The RO will follow the process detailed below for renewal of the PwD:

- RO to verify the validity of documents (outlined in the table given below)
- Click on the renewal link on the Niramaya website
- Pay the application fees online (as detailed in the table)

PwD Category	Renewal Fee (In Rs)	Required Documents
BPL	0	-BPL card -Address Proof (in case of change of address)
APL (if family income up to INR 15,000/- PM)	250	-Address Proof (in case of change of address) - Income certificate of the parent/guardian competent authority as issued by the State
APL (if family income above INR 15,000/- PM)	500	- No documents required

STEP 3. After receipt of payment, the RO/beneficiary will be notified of the renewal for another year through the website.

1.5.3 Claim Process

All claims for settlement under Niramaya have to be submitted to the centres of the insurance provider in the prescribed Claim Form along with relevant vouchers / bills, etc. (preferably within 30 days of treatment) or discharge from hospital. The claim form can be downloaded from the website or collected at the local SNAC and reimbursement can be sought through the following process:

STEP 1. Beneficiaries to download the claim form from www.niramayascheme.com

STEP 2. Submit the filled claim form along with complete supporting documents* (medical bills, hospitalization report, discharge card etc.) and submit it to the regional centres of the insurance provider.

STEP 3. The insurance provider will verify the documents and transfer the approved claim to the given bank account as per IRDA guidelines.

***Documents required to be submitted at the time of claim:**

- (a) Copy of Niramaya card or mention Health ID No.
- (b) Attested copy of Disability Certificate.
- (c) All original prescription papers given by the doctor.
- (d) All original bills of Hospital / Medicine / Doctor fee / Therapy fee / Conveyance etc.
- (e) All reports in original*
- (f) Complete bank details of Beneficiary : Account No. / Bank Name / Branch / IFSC Code / Name of Account Holder.

**can vary according to the req. of the Insurance Provider/TPA*

Key Performance Indicators

All Registered Organizations are encouraged to ensure that the beneficiaries they cater to other all other National Trust schemes are enrolled under Niramaya. Further, the following stakeholders are expected to follow the following KPIs:

KPI Name	KPI Description	Target	Documents required
1. Turnaround time for the application	Time taken for the National Trust to release the Health ID to the applicant	Within 30 days of the receipt of application	<ul style="list-style-type: none"> • In case of approval, the Health ID must be uploaded on the website within 30 days of receipt of application • In case of rejection, the reason must be conveyed to the applicant. If the reason is 'incomplete documents', the National Trust must convey the list of missing documents to the applicant and allow him or her 15 days to furnish it
2. Niramaya Status Report	Overview of Niramaya to be released by the National Trust official and Insurance Provider responsible for the scheme to understand its functioning (minimum 500 words)	Biannual report to be released by the National Trust in September and March for each financial year	<ul style="list-style-type: none"> • Niramaya Status Report detailing the following: <ul style="list-style-type: none"> - Number of applications received, approved and rejected - Reasons for rejection, in case of any - Heads under which applications were received - Difficulties in process (if any)

Grievance Redressal

In case the RO or the PwD faces any issues with regards to the scheme, the RO or the PwD can either login the issue in the Grievance redressal system in the website or can contact the concerned official or CEO of National Trust on the office phone number.

EscalationMatrix

If any time limit as mentioned in this document is exceeded by National Trust, then the RO or the PwD or family or guardian of PwD can escalate it to the CEO of National Trust. If the matter is not closed within a reasonable amount of time by the CEO of National Trust, RO or the PwD or family or guardian of PwD can further escalate the matter to the Chairperson of the Board of National Trust.