

Rajiv Aarogyasri Scheme

Rajiv Aarogyasri Scheme is a unique Community Health Insurance Scheme being implemented in State. The scheme provides financial protection to families living below poverty line upto Rs. 10 lakhs in a year for the treatment of serious ailments requiring hospitalization and surgery and also financial coverage up to 10 lakhs for high end procedures. 1672 treatments are covered under the converged scheme. The objective of the scheme is to improve access of BPL families to quality medical care for treatment of identified diseases involving hospitalization, surgeries and therapies through an identified network of health care providers. The scheme provides coverage for the systems like Heart, Lung, Liver, Pancreas, Kidney, Neuro-Surgery, Pediatric Congenital Malformations, Burns, Post -Burn Contracture Surgeries for Functional Improvement, Prostheses (Artificial limbs), Cancer treatment (Surgery, Chemo Therapy, Radio Therapy), Polytrauma (including cases covered under MV Act) and Cochlear Implant Surgery with Auditory-Verbal Therapy for Children below 3 years and beyond 3 years upto 5 years of age for Cochlear Implantation Surgery under exceptional conditions on case to case basis. All the pre-existing cases of the above mentioned diseases are covered under the scheme.

The beneficiaries of the scheme are the members of Below Poverty Line (BPL) families as enumerated and photographed in Food Security card and available in Civil Supplies Department database. Cost for cochlear Implant Surgery with Auditory Verbal Therapy is paid by the Trust up to a maximum of Rs.6.50 lakhs per case.

All transactions are cashless for covered procedures. A BPL beneficiary can go to any hospital and come out without making any payment to the hospital for the procedures covered under the scheme. The same is the case for diagnostics if eventually the patient does not end up in undergoing the surgery or therapy. Hospitals have to conduct free health camp, there by taking advanced evaluation to the doorstep of patient. All the Primary Health Centers (PHCs) which are the first contact point, Area/District Hospitals and Network Hospitals, are provided with Help Desks manned by AAROGYA MITHRAS to facilitate the illiterate patients. The field staff including Network Aarogyamithras were recruited through the district collectors on outsourcing basis.

To the extended Rajiv Aarogyasri Scheme covers the treatments, it would no longer be permissible for the BPL population to approach the Government for providing relief for medical purposes from the CMRF.