



*A project with the aim of providing quality health care for all the poor and under-privileged children in Tamil Nadu, India*



## Table of Contents

Executive Summary.....	3
Problem Statement.....	4
Solution Objective.....	4
Project Model.....	5
Tier 1 – Govt Insurance Schemes.....	5
Tier 2 – Paripoorna Bala Suraksha .....	6
Tier 3 – Ekam Health Cover for children .....	7
Project Budget .....	7
Operational Process.....	8
Pilot – Timelines.....	8
Governance .....	9
Stakeholders - Roles & Responsibilities .....	9
Collective Responsibility .....	10
Annexure – I.....	11

## Executive Summary

Project 'Paripoorna Bala Suraksha' is being launched with the aim of providing a holistic & sustainable solution for quality health care to poor and underprivileged children in Tamilnadu. This is a joint venture of Ekam and Disha, with the other partners being Ma Foi Foundation, Star Health Insurance and other NGOs. This project will be piloted in Chennai in the current year and will be realized in other parts of Tamilnadu in due course.

This project has been conceived with the vision that

*No child should be refused of health care because of financial constraints,  
No parent should feel guilty of not being able to give adequate healthcare to the child,  
No doctor or hospital should feel guilty of refusing poor children due to financial constraints.*

**Ekam** Foundation works for the healthcare of underprivileged children in Chennai, Virudhunagar, Kancheepuram, Thiruvallur & Madurai districts in Tamil Nadu. Ekam was launched in July 2007 as the project of 'CIOSA' (Confederation of Indian Organisations for Service and Advocacy), which is the CSR initiative of Mafoi foundation and spun off as separate organisation in September 2009.

Ekam has reached out to numerous children through Orphanages, Slums, ICDS centres & Corporation, Government & Government aided schools by means of EKAM community paediatric health project, which has drawn the interest of the government health department and has been adopted as a Public Private Partnership model on Nov 14th 2008.

Ekam is networked with more than 172 doctors and 51 hospitals across Chennai and has so far successfully provided primary care to more than 50,000 children and secondary & tertiary care to more than 250 children.

**Disha** Foundation is a registered charitable trust established in Nov, 2006 at Chennai. The Founders and all the members of Disha are youngsters in the age group of 20 - 25 yrs, The motto of Disha is to light as many candles as possible and as it signifies, Disha is dedicated to make a positive change in the lives of as many needy as possible, through means of education, health care, rehabilitation and empowerment. Disha works for the education of rural & visually challenged students in many parts of Tamilnadu in collaboration with other NGOs. Disha also networks with Ekam, other NGOs & Govt to support the medical aid & health care of poor.

## Problem Statement

According to the State of the World's Children 2008 report on Child Survival - released by the United Nations Children's Fund (UNICEF), 9.7 million children are dying globally before they reach the age of five, out of which India accounts for 2.1 million. And according to the Government statistics, the infant mortality rate (IMR) is estimated to be 35 per 1000 live births and the mortality rate of children below 5 years of age is estimated to be 57 per 1000 in Tamilnadu. The lack of access to quality health care has been the prime factor for such high mortality rates of the poor children.

Also health insurance has been a subject of ignorance in our nation, not only among the poor but also in general. Only 10% of Indians have some form of health insurance and on an average, 10% of the Indian population fall below poverty line, owing to the medical expenses and hospitalization.

Providing quality health care to poor children, helping the poor community realize the importance of insurance & seize the benefits and extending the insurance models are to be dealt with a far-sighted and sustainable approach.

## Solution Objective

The prime objectives of the project 'Paripoorna Bala Suraksha' are:

- To reduce child mortality through sustained strengthening of health systems with increased community participation.
- To provide every poor child, a high quality, comprehensive, continuous health care in a caring environment.
- To extend the reach of Govt insurance schemes and complement the government
- To provide supplementary healthcare for poor children by means of a **specific insurance scheme (called 'Paripoorna') for poor children** and also by means of extending additional monetary support for the underprivileged children.
- In addition to providing quality health care to children, support their education, & well-being, their parents' livelihood and empower them with the help of NGOs and volunteers.
- Also in addition to 'Paripoorna Bala Suraksha', another new project is in conception, with the dedicated vision of working along with Govt and enhancing the facilities in Govt hospitals & health care centers.

## Project Model

The Project “**Paripoorna Bala Suraksha**” (PBS) is a three tier model

- Tier 1: Government insurance schemes
- Tier 2: “Paripoorna” – The new insurance scheme
- Tier 3: Ekam Health Cover for children – Exceptions from Tier 1 and Tier 2

### Tier 1 – Govt Insurance Schemes

***1) Chief Minister Kalaignar’s Insurance Scheme for Life Saving Treatments for families below poverty line, launched in 2009 by Tamilnadu State Government.***

The Government has sanctioned the insurance premium to Star Health Insurance Company and the scheme has been implemented in the networked hospitals. The insurance scheme covers each poor family, up to 1 Lakh for a limited list of 51 surgeries. Also upto 20% enhancement is provided by Star Health Insurance to the hospitals, if the surgical cost exceeds the coverage. For more details, visit [www.startanhins.in](http://www.startanhins.in)

***2) Niramaya scheme - a Health Insurance Scheme for the welfare of persons below poverty line with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities launched in 2007 by Central Government.***

The premium amount is shared by the State Govt and Central Govt / the National Trust. In the first phase, it is expected to cover 1 lakh beneficiaries for health insurance up to Rs. 1 lakh at a premium of Rs. 99/- per annum per beneficiary. Around 15,800 children have got registered under this scheme in TamilNadu through NGOs.

Contact Details: NATIONAL TRUST, 16B, Bada Bazar Road, Old Rajindar Nagar, New Delhi 110 060; E-mail: [nationaltrust@nic.in](mailto:nationaltrust@nic.in) Website: [www.thenationaltrust.in](http://www.thenationaltrust.in)

***3) Rashtriya Swasthya Bima Yojana(RSBY) launched on October 1, 2007***

Rashtriya Swasthaya Bima Yojna is a Central Government health insurance Scheme for the Below Poverty Line (BPL) families in the unorganized sector. BPL families are entitled to more than 700 in-patient medical procedures with a cost of up to 30,000 rupees per annum for a nominal registration fee of 30 rupees. Pre-existing medical conditions are covered and there is no age limit. Coverage extends to the head of household, spouse and up to three dependents. Till now only 2 districts of Tamilnadu, Kancheepuram and Thirunelveli have been covered. For more details, visit [www.rsby.in](http://www.rsby.in)

## Tier 2 – Paripoorna Bala Suraksha

The ‘Paripoorna Bala Suraksha’ health insurance scheme is provided by **Star Health Insurance** and is a partnership venture of Ekam, Disha, Ma Foi Foundation and other NGOs. This insurance scheme will provide additional health coverage to all the enrolled poor children under the following conditions:

- a) For diseases and medical investigations not covered under any of the Govt schemes listed in Tier 1.
- b) For treatments whose expenses exceed more than the fixed coverage under the Govt schemes listed in Tier 1.

### Salient Features of Paripoorna:

- The insurance **premium per child per year is Rs.221** (Rs 200 + 10.24% service tax).
- Pre-existing conditions/diseases are also covered from day one.
- This scheme will provide coverage for meeting the hospitalization expenses for medical and/or surgical procedures (with no exceptions) to the enrolled children, **upto Rs.1 lakh per year** subject to the limits, in any of the network hospitals. Currently 17 empanelled hospitals (refer [Annexure – I](#)) in Chennai have got enlisted as network hospitals under this insurance scheme.
- Around 25,000 poor children in Chennai are to be enrolled under this insurance scheme in the current year. These children have been identified through various NGOs and social workers.
- These 25,000 children have been divided into two sections. The first section comprises of around 15,000 children, for whom the insurance premium will be raised by Equitas Microfinance organization from the community itself, Mafoi foundation from Sornammal Educational Trust members & Disha scholars and Ekam Foundation from orphanages that can afford the premium themselves. The exact numbers and the organizations involved under this section will be finalized based on their confirmation.
- The second section comprises of approximately 10,000 children, who are
  - Rag pickers and Street children identified by MCCSS (Madras Christian Council Of Social Service)
  - Stone cutters and Migrant children identified by Women's Resource Centre and Nirman Mazdoor Panchayat
  - Child beggars identified by ICCW (Indian Council of Child Welfare)
  - Orphans, Semi orphans, (including disabled children) identified by NGOs

- For these 10,000 children, the insurance premium will be primarily raised by Disha Foundation and Ekam Foundation with the help of public campaigns, donations from individuals, philanthropists, other NGOs and corporates.
- Out of the total premium collected for the 25,000 children (Rs.221 \* 25,000 children) per year, a buffer amount of 5 lakhs shall be set aside to handle medical expenses beyond the 1 lakh coverage for any enrolled child in Paripoorna. A maximum of 1 lakh extra cover per child can be provided from this 5 lakh buffer.
- Roll-over: 10% of the total premium raised will be utilized by Star Health towards administration expenses. And if the total claim is less than 90 % of the total premium for the year, then the difference will be rolled over as premium amount for the subsequent year.
- Stop loss - 110%: Star Health Insurance shall be prepared to go up to 10% losses. This insurance model is service based and not profit based.

### **Tier 3 – Ekam Health Cover for children**

- Tier 3 stands for the additional support for the medical care of poor children,
  - a) Who are not covered under Tier 1 and Tier 2 (children not insured)
  - b) For whom the medical expenses are exceeding the coverage of Tier 1 and Tier 2 (Example scenarios: Bone marrow transplant, Renal transplant). i.e., the insurance benefits from Tier 1 and Tier 2 have been completely utilized and still the child needs additional support for medical aid.
- Ekam Foundation will be supporting the medical expenses & treatment of such children, from the funds raised as well as through other NGOs and corporates.

### **Project Budget**

#### **Tier 2:**

- **Section 1:** Rs.33,15,000 for 15,000 poor children paying a premium of Rs.221 per child per year (fund raising from community - responsibility Mafoi Foundation and Ekam Foundation. Exact figures to be finalized based on confirmations from microfinance organization)
- **Section 2:** Rs.22,10,000 for 10,000 poor children (Ownership – Ekam Foundation and Disha Foundation)

#### **Tier 3:**

- Additional funds raised will be routed to Tier 3 for the supplementary medical care (on need basis) for all poor children in Chennai, referred from Tier 2 and other referrals (ownership – Ekam Foundation and Disha Foundation).

### Operational Process

- The enrolled children will be subjected to regular medical screening (to be conducted by Ekam & Disha)
- If any child is identified with any kind of ailment during this screening / other means, then the child will be taken to any of the network hospitals

Patient (Guided by NGOs)	Network Hospital under Paripoorna Scheme	Ekam / Disha Foundation	Star Health / Ekam / Disha Foundation
1. Go to hospital with the Govt. scheme cards and Paripoorna card. 2. Show the Govt. scheme cards first. 3. If exhausted, use Paripoorna card.	1. Provide treatment 2. Use appropriate card to make claim 3. Ensure correct subsidised rates are used. 4. Raise bills to Star Health	1. Guide patients through Helpline 2. Delegate volunteers to oversee & co-ordinate the process on spot.	1. Star Health- Process claims 2. Star Health- Where cover exceeded, refer to Tier 3. 3. Disha Foundation- Validate the cases (if needed) falling in Tier 3 3. Ekam / Disha Foundation – Settle hospital bills as appropriate (incase of Tier 3)

### Pilot – Timelines

Registration of children – creating awareness through field staff, registration, photos	Mafoi Foundation / Ekam Foundation / Disha Foundation / NGOs	Jan 31st, 2010
Database handed to Star Health, with cheque	Mafoi Foundation / Ekam Foundation / Disha Foundation	Feb 15, 2010
Issue of Photo id cards	Star Health	March 1st week
Liaison with Hospitals – signing of MOU	Ekam Foundation	Jan 15, 2010

## Governance

- A Review committee will be formed with Ekam (2 persons), Disha (2 persons), Mafoi foundation (3 persons), Star Health (2 persons )
- Publish the details of enrolled children along with the utilization of raised funds.
- Publish the track updates (diagnosis, hospitalization, claims) of the enrolled children.
- Health coordinators & health workers to be appointed for sustained support
- Monthly metrics will be provided by Star Health
- Death auditing at the hospitals in case of high mortality of the children
- Quarterly and Yearly review of Claims paid, Funds utilization, Renewal premium, Access to Hospitals enlisted, Coverage in terms of children, Death Audit Reports, etc.

## Stakeholders - Roles & Responsibilities

- Star Health Insurance
  - Issue policy, cards to members
  - Maintain Help Desk at Hospitals
  - Administer claims
- Mafoi foundation & Partner NGOs (on confirmation)
  - Identify children for the Project, register
  - Create awareness on scheme, operation
  - Pay premium for 15,000 children enrolled under Paripoorna (Tier 2)
  - Subject the enrolled children to medical screening, co-ordinate Guide them to network hospitals for diagnosis / treatment
  - Helpline for Queries, Assistance
- Ekam foundation
  - Liaise with hospitals for quality care at concessional rates for poor children
  - Create awareness to enrol in Govt Insurance schemes and PBS for direct referrals
  - Ensure that the poor children enrolling under Paripoorna (Tier 2) also get registered under Govt insurance schemes (Tier 1)

- Raise premium together with Disha Foundation for Tier 2 and Tier 3
- Conduct medical screening for the enrolled children
- Work with the partner NGOs and Guide the identified children to the network hospitals, incase of any treatment / diagnosis required
- Provide additional support through Tier 3 funds, whenever applicable
- Helpline for Queries, Assistance and complete medical guidance
- Network with NGOs across Tamil Nadu to provide education, livelihood and sustenance for the 15,000 poor children identified in Tier 2

➤ Disha foundation

- Raise premium together with Ekam Foundation for Tier 2 and Tier 3
- Validate the medical appeals falling into Tier 3
- Work with partner NGOs for Details Collection & Track of enrolled children
- Co-ordinate with Ekam for the medical screening of enrolled children
- Delegate volunteers to synchronize the process at network hospital
- Help and co-ordinate the beneficiaries in seeking the claims
- Organize non-formal education sessions for the very poor children identified
- Attach these children to the nearest corporation schools
- Empower the families of identified children with livelihood facilities and job opportunities

**Collective Responsibility**

- Uplift the lives of the identified poor children in terms of health, education and livelihood
- Cultivate in them the desire to gain self-esteem, instil confidence and a positive outlook at life
- Make means of empowering the identified underprivileged to pay the insurance premium on their own from next year onwards

## Annexure – I

### List of hospitals networked under Paripoorna Insurance Scheme

- 1) Kanchi KamaKoti CHILDS Trust Hospital, 12-A, Nageswara Road, Nungambakkam, Chennai- 600034. Ph: +91 - 44 – 42001800. Website: [www.childstrusthospital.in](http://www.childstrusthospital.in)
- 2) St. Isabels Hospital, #49, Oliver Road, Mylapore, Chennai-600004. Ph: +91 – 44 – 24991081.
- 3) SRM Hospital, SRM Nagar, Potheri, Kattankulathur-603203, Kancheepuram Dist., TamilNadu. Ph: +91 - 44 – 27454603 / 27455317 / Extn: 1202.
- 4) Chettinad Hospital, Rajiv Gandhi Salai, Kelambakkam, Kanchipuram, Tamil Nadu 603103. Ph: +91 - 44 - 2747 5225; Website: [www.chettinadhospitals.com](http://www.chettinadhospitals.com)
- 5) CSI Rainy Hospital, G.A. Road, Old Vasampuram, Korrukupet, Chennai-600021. (Landmark: Near Telephone Exchange) Ph: +91 – 44 – 25951204 / 25956688 / 25953322 / 25953232.
- 6) Hindu Mission Hospital, No.103, GST Road, Tambaram(West), Chennai 600045. Ph: +91 – 44 - 22262244. Website: [www.hindumissionhospital.org](http://www.hindumissionhospital.org)
- 7) Soorya Hospital, #1, Arunachalam Road, Saligramam, Chennai-600093. Ph: +91 – 44 - 23761751-1756.
- 8) Sankara Hospital, #1, 3rd Cross Street, Sri Shankara Nagar, Pammal, Chennai-600075. Ph: +91 – 44 – 22484799 / 22485299. Website: [www.kannoli.com](http://www.kannoli.com)
- 9) Lifeline Hospital, Old Mahabalipuram Road, Perungudi, Chennai-600096. Ph: +91 – 44 - 4245 4545. Website: [www.lifeline-hospital.com](http://www.lifeline-hospital.com)
- 10) Deepam, 327, Muthurangam Road, West Tambaram, Chennai-600045. Ph: +91 – 44 – 22261317.
- 11) MERF, 1,1 Cross Street, Off. 2<sup>nd</sup> main road, R.A.Puram, Chennai-600028; Ph:+91 – 44 - 24311411-15. Website: [www.merfmk.com](http://www.merfmk.com)
- 12) KKR – ENT Hospital, 274, (Old No. 827), Poonamallee High Road, Chennai 600010; Ph: +91 – 44- 26411444, 26411987. Website: [www.kkrenthospital.org](http://www.kkrenthospital.org)
- 13) Shankara Netralaya, No. 18, College Road, Nungambakkam, Chennai - 600 006; Ph No: +91-044-28271616. Website : [www.sankaranethralaya.org](http://www.sankaranethralaya.org)
- 14) Stedford Hospital, MTH Road, Ambattur, Chennai-600053. Ph: +91 – 44 – 26583256.

- 15) MMM(Madras Medical Mission)/SVICH (Sahishnatha Vijaya Institute Of Child Health), #4-A, Dr. J J Nagar, Mogappair, Chennai-6000037. Ph: +91 – 44 – 26565961. Website: [www.madrasmedicalmission.org](http://www.madrasmedicalmission.org)
- 16) SRMC, Contact Address: #1, Ramachandra Nagar, Porur, Chennai-600116. Ph: +91 – 44 -24768402.
- 17) AVM MERF, # 3, P.S.Sivaswamy Salai, Mylapore, Chennai-4; Ph:+91 – 44 – 42034567 / 24994957 / 24671452.