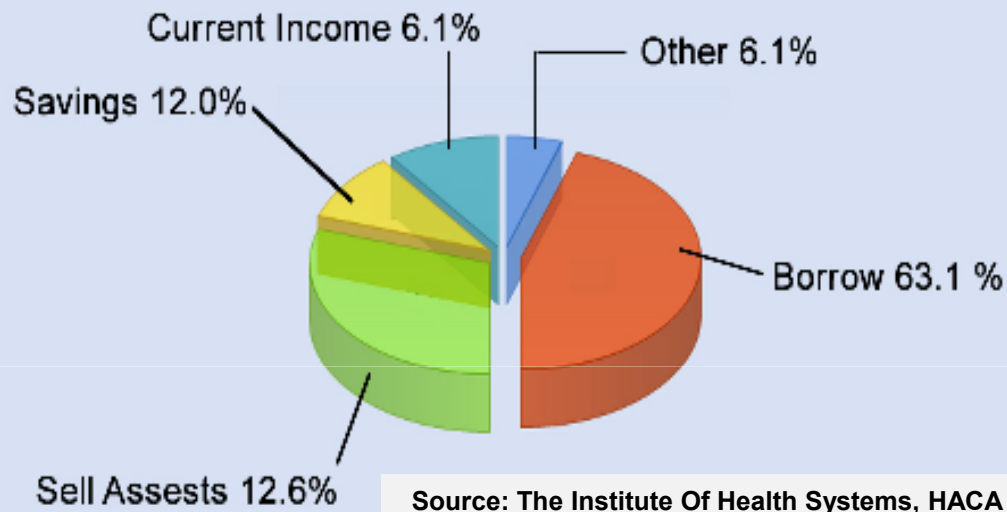


Rajiv Aarogyaśrī Community Health Insurance Scheme.

AAROGYASRI HEALTH CARE TRUST
Govt. of Andhra Pradesh

Background: Hospitalization Expenses in AP

Below Poverty Line



Source: The Institute Of Health Systems, HACA Bhavan, Hyderabad, AP 500004



✓ Escalating health care costs: leading to rural indebtedness

✓ Large proportion of people, especially below poverty line borrow money or sell assets to pay for hospitalization

Rajiv Aarogyasri

A PUBLIC – PRIVATE – PARTNERSHIP

(NOT A CONVENTIONAL INSURANCE SCHEME)

- **AAROGYASRI TRUST** **REGULATOR**
- **INSURANCE COMPANY** **RISK COVERAGE**
- **NETWORK HOSPITALS** **SERVICE PROVIDER**
- **DISTRICT ADMINISTRATION** **MOBILISATION**
- **FED. OF SELF HELP GROUPS** **HEALTH WORKERS**
(AAROGYA MITHRAS)
- **SOFTWARE COMPANY** **TECHNOLOGY SOLUTIONS**

Main Features

- ❑ Universal Coverage All BPL Families 2.03 crores
- ❑ Cashless treatment Up to Rs 2 lakhs in a year
- ❑ Health Workers 3394 Aarogyamithras
- ❑ Health camps 8058 camps so far.
- ❑ Simple Procedure Health card/White Card
- ❑ Cost Borne by the Government
- ❑ Diseases Identified
- ❑ Packages For end-to-end treatment
- ❑ Choice of Hospital Left to patients
- ❑ Monitored On-line : 24 hour basis
- ❑ Implementation : Aarogyasri - I through Insurance Co.
Aarogyasri – II directly by Trust

Disease Coverage

The scheme would provide coverage for 942 surgeries/therapies for identified diseases in following systems

General Surgery
ENT
Opthamology
Gynacology&Obstetrics
Orthopaedics
Surgical Gastroenterology
Cardio Thorasic surgery
Pediatric Sugery
Genito Urinary surgery
Neuro surgery
Surgical Oncology
Medical oncology
Radio Oncology
Plastic Surgery
Polytrauma
Prostheses
Critical care
General Medicine
Infectious Diseases
Paediatric Intensive Care
Neonatal Intensive care
Paediatric General
Cardiology
Nephrology
Neurology
Pulmonology
Dermatology
Rheumatology
Endocrinology
Gastroenterology
Cochlear Implantation

Aarogya-
Mithras

NW
Doctors

Insurance
Doctors

Trust
Doctors

Trust
CEO

Banks

Citizens

AAROGYASRI IMPLEMENTATION

Trust Administration / Insurance Company

Preliminary
Verification

Preauthori-
zation

Monitoring

Claim
Processing

Patient

Claims

Payments

Treated
Patient

Diagnosis

Admission

Treatment

Billing

Network Hospital

Follow
Up

Bed
Capacity

Patient
Records

BPL Data

Medicines
Inventory

Health
Camps
Data

Patients
Feedback

Financial
Data

PHC'S/ CHC'S

AREA HOSPITAL

DIST HOSPITALS

DIRECT

HEALTH CAMPS

ACCIDENT SITES

CM CAMP OFFICE

✓ Workflow designed by Trust and Technology Solution Provided By TCS Ltd

Infrastructure and Manpower

Aarogyamithras at PHC/CHC/Area Hospital	1840
Aarogyamithras at Network Hospitals	1554
Operations team (Preauth, Claims, Health Camps, Grievance etc.)	422
Doctors (Preauth, Claims, Inspections etc.)	120
Field officers	196
Call Centre Executives	120
Work Stations/Systems (Computer, Servers)	219
Bandwidth Usage	37 mbps
Application Server ,Web server ,Data Base Server ,File Server ,Back up server for Application server and Web server ,Back up server for data base server, Application server cluster ,Web server cluster	1 each
TCS Professionals	38

Network Hospital – Responsibilities

(365 hospitals empanelled)

- Organize Health Camps once in a week.
- Separate Reception and Registration.
- Dedicated Medical Coordinator (RAMCO-Doctor), Camp Coordinator
- Free Transport to and from Mandal HQ for in-patient.
- Free food for in- patient
- Free consultation, diagnostics and treatment, irrespective of surgery
- Cashless services
- Follow-up consultation and distribution of follow-up medicines provided by the Trust
- Provide Computer, Printer, Scanner, Digital camera, Webcam and 2mbps connectivity.

Category wise surgeries/Therapies (23-03-09)

Category	Surgeries/ Therapies
ONCOLOGY	47536
CARDIAC AND CARDIOTHORACIC SURGERY	42045
NEUROSURGERY	23323
GENITO URINARY SURGERIES	21488
POLY TRAUMA	21165
GENERAL SURGERY	20155
GYNAECOLOGY AND OBSTETRICS SURGERY	12695
NEPHROLOGY	5284
CARDIOLOGY	4797
NEUROLOGY	4407
PEDIATRIC SURGERIES	4231
ORTHOPEDIC SURGERY AND PROCEDURES	3824

category wise surgeries/Therapies (23-03-09)

Category	Surgeries/ Therapies
PEDIATRICS	3706
PLASTIC SURGERY	3540
ENT SURGERY	2306
SURGICAL GASTRO ENTEROLOGY	1558
OPHTHALMOLOGY SURGERY	1453
CRITICAL CARE	1226
GASTROENTEROLOGY	1175
PULMONOLOGY	603
GENERAL MEDICINE	268
COCHLEAR IMPLANT SURGERY	256
RHEUMATOLOGY	179
ENDOCRINOLOGY	109
DERMATOLOGY	36
INFECTIOUS DISEASES	2
TOTAL	2,27,376

Hospital - surgeries/Therapies (23-03-09)

	Surgeries/Therapies	%	Amount (Rs Crores)	%
Corporate Hospitals	192382	84.16	627.87	85.76
Govt. Hospitals	34985	15.39	104.26	14.24
Total	2,27,367	100.00	732.13	100.00

Gender - surgeries/Therapies (23-03-09)

	Surgeries/ Therapies	Surgeries/ Therapies (%)
Women and children	1,27,429	56.05
Men	99,938	43.95
Total	2,27,367	100.00

Age - surgeries/Therapies (23-03-09)

Age Group	Surgeries/ Therapies	Surgeries/ Therapies (%)
Below 45	1,49,205	65.62
Above 45	78,162	34.38
Total	2,27,367	100.00