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GOVERNMENT OF KERALA

Abstract

Health & Family Welfare Department – Implementation of Rashtriya Swasthya Bima Yojana (RSBY) and Comprehensive Health Insurance Scheme (CHIS) - Utilization for the Insurance Money by HMC/HDS and incentive to the staff - Guidelines - Orders issued.

HEALTH & FAMILY WELFARE (M) DEPARTMENT

GO(MS)No.540/2008/H&FWD. Dated, Thiruvananthapuram, 16.10.2008

Read: G.O.(P) No. 95/08/LBR dated 4.7.2008 of Labour and Rehabilitation (J) Department.

ORDER

As per the Government Order above, Government have launched Rashtriya Swasthya Bima Yojana (RSBY) for BPL workers and Comprehensive Health Insurance Scheme (CHIS) to all the families other than the BPL families. The Medical Officer-in-charge of the hospital shall arrange to submit insurance claims for all the patients for the procedures services covered to the Insurance Company, with all required documents. The money received against the claim shall be utilized is the hospital with the approval of Hospitals Management Committee(HMC)/Hospital Development Society (HDS). For the utilization for the Insurance money by HMC/HDS, Government are pleased to order the following Guidelines with immediate effect.

- a. The insurance money to be received from the Insurance Companies should be deposited in a separate bank account started by the HMC/HDS for the RSBY/CHIS programme. No special Government sanction is needed in this regard.
- b. All the payments from this account except the transportation allowance to the patients up to a maximum of Rs.100/- (Rupees one hundred only) at a time will be through bank cheques including the payment of incentives to the doctors and other staff.
- c. 85% of the insurance amount coming to the account will be earmarked as HMC/HDS share and the remaining 15% will be earmarked as the incentive share.
- d. 85% of the amount earmarked as the HMC share will be utilized for filling the critical gaps in providing quality patient care in various service delivery areas of the hospital namely, OP, IP sections, OT, for providing drugs and consumables, for the essential lab investigations, hiring the manpower especially that of the speciality doctors like

anesthetist/surgeon etc. In case of hiring of the doctors and other staff, existing NRHM/RCH norms will be followed Remuneration for Computer Operator/Data entry Operator for the Smart Card Counter will be also met from this .

e. Doctors shall prescribe only generic drugs as far as the possible and efforts would be made to ensure regular supply through Kerala Medical Service Corporation.Ltd (KMSCL). For filling the critical gaps in the drugs and consumables, the HMC/HDS may engage on a purchase contract with the Paying Counter stores/Neethi medical stores/Co-operative medical stores/community pharmacy etc and if such a system is not available, with other private firms in the localities after necessary rate negotiations. A similar arrangement would be done, if necessary, for doing the lab investigations outside the duty hours and for investigations not available in the hospital laboratory, with the HMC/HDS/KHRWS/Co-operative run labs and, if necessary, with the Private labs outside.Guidelines/criteria for utilization of amount coming to the HMC/HDS through insurance will be same as that of other HMC/HDS funds. But focus will be given for the improvement service delivery needs of the Patients under RSBY/CHIS Scheme

f. **Utilization of the staff incentive:** 15% of the Insurance money share earmarked as the staff incentive share would be distributed as per the following general guidelines.

Incentive break up as percentage of total incentive amount per case.

1. Surgeon /main physician/doctor treating the case	-30%
2. Surgeon assisting the surgery/other physician/doctors involved in treating the case -	-10%
3. Anesthetist/doctors of other departments actively involved in case management of medical cases	-20%
4. Consultations/call duty etc	-5%
(If this amount is not sufficient, amount may be taken from unspent money from item 3)	
5. Staff nurses	-12%
6. Nursing Asst&Hopital.Attendant Gr.1&2	-8%
7. Lab technician	-2%
8. X Ray/Ultra sound CT ScanTechnician	-2%
9. Record Keeping/system management	-1%
10. Others if any	-10%

- Staff nurses Nursing Assistants, Hospital Attendants Gr.1&II of, IP Wards, OT, Post Operative wards, Observation wards etc. will be eligible for the incentive as per the number of the cases managed.
- Incentive for the Lab technicians will be eligible only if the lab investigations is done in the Hospital laboratory for these cases. The doctors involved in the Ultrasound. CT scan will be covered as the consultation component of the incentive.

- In addition to the specific categories mentioned above, in case if other categories of staff are involved in the case management, fund from the 'other category' may be taken for providing incentive. Also in case if the specific percentages earmarked for various categories is found insufficient money may be taken from this category.
- g. A Technical Committee headed by the Superintendent with RMO, 2-3 Unit heads/HODs, Nursing officer, Nursing Superintendent, as members and PRO as the convener will be formed in all institutions, and this committee will be made responsible for sorting out issues if any, in connection with the allocation of the incentive to doctors and other staff.

(BY ORDER OF THE GOVERNOR)

Dr. Vishwas Mehta.

Secretary to Government.

To

- ✓ The Secretary, Labour & Rehabilitation Department
- All District Collectors,
- The State Mission Director, NRHM, Thiruvananthapuram.
- The Director Health Services,
- The Director of Medical Education
- The Director of Insurance Department
- The Director, Insurance Medical Services
- Labour Commissioner,
- The Director of Urban Affairs
- The Director, Panchayath
- Executive Director, Kudumbasree,
- Stock file/Office copy.

Forwarded/by Order

[Handwritten Signature]
 Section Officer.

Copy to : Labour Department/Local Self Government Department.
 P.S. to Minister (Health & Social Welfare)/P.A to Secretary (Health)