

Mukhyamantri Amrutam “MA” & “MA Vatsalya” Yojana



Introduction of the Programme: -

For people who are living below poverty line & lower income group, an illness not only represents a permanent threat to their income and earning capacity, but in many cases it results in the family falling into a trap of debt. When need to get treatment arises for a poor family they often ignore it because of lack of resources, fearing loss of wages, or they wait till the last moment when it is too late. Health and poverty are interwoven. These families are pushed into a vicious debt poverty cycle due to excessive expenditures arising out of catastrophic health shocks.

To address this key vulnerability faced by the BPL population in the Gujarat, **Mukhyamantri Amrutam “MA” Yojana** was launched on 4th September, 2012 by Government of Gujarat.

When in the Lower middle class families, critical illness occur and when such families are not included in the definition of BPL so they cannot get free treatment, and they are not able to spend money for critical illness. So, Based on feedback from various stakeholders, the Scheme was extended to **“all the families having an annual income Rs.1.20 lakh or below Rs.1.20 lakh per annum names as Mukhyamantri Amrutam Vatsalya” in August 2014.**

In Current **Financial Year 2017-18**, Income Limit of Rs. 1.20 lakh or below for middle class families under “MA Vatsalya” Yojana is increased up to **Rs. 1.50 lakh per annum.**

During year of 2016, U-win Card holders are also included under the scheme.

Strategies & Programme Activities: -

Mukhyamantri Amrutam “MA” & “MA Vatsalya” Yojana provides tertiary care treatment to Below Poverty Line (BPL) population & to the families having an annual income Rs. 1.50 lakh or below Rs.1.50 lakh per annum. All beneficiaries can avail cashless quality medical and surgical treatment for catastrophic illnesses related to: (1) Cardiovascular diseases, (2) Renal (Kidney) diseases, (3) Neurological diseases, (4) Burns, (5) Poly-Trauma, (6) Cancer

(Malignancies), and (7) Neo-natal (newborn) diseases which covers **628 defined procedures** along with their follow ups.

The Sum assured is up to **Rs.2,00,000/- per family** per annum on a family floater basis.

Rs. 300/- is paid to the beneficiary as transportation charges for every instance of availing treatment from the empanelled hospital.

To avail benefits every family has issued a **QR coded card (Quick Response Coded Card)**. This card contains the photograph of the head of the family/spouse, a unique registration number (URN), District name, Taluka name & Village name and the biometric thumb impressions of all the enrolled family members along with the details are stored on the central server which can be fetched online at the click of a button.

“MA Vatsalya” Card is compulsory for availing treatment. After availing Income Certificate, beneficiaries can get “MA Vatsalya” Card and for that the following officers have been appointed to give income certificate to the beneficiaries:

- District Collector, District Development Officer, Deputy Collector / Assistant Collector, Province Officer, Deputy District Development Officer, Taluka Mamlatdar, Taluka Development Officer, Deputy Mamlatdar

Benefits to a unit of **five members of the family** (Head of family, spouse, and three dependents). A newborn is covered as 6th member of the family during that financial year.

There is **no Insurance** and hence there is no scope for any intermediary to make profits under “MA”.



There are zero direct costs incurred by the beneficiaries of MA Yojana as all costs of treatment, medicines, follow-up and transportation etc are borne by the State.

For beneficiaries enrolment, **Taluka kiosks** and **Civic Centre kiosks** have been established at the Taluka and City civic center Kiosk where beneficiaries can enroll themselves, can get his/her card split, can addition/deletion of family members, and can get a new card in case of lost card. **Mobile kiosks** are also provided at each district for growingly enrollment.

Payment against approved claims is released directly through RTGS by the State Government. No intermediary agency is involved in the process.

For encouraging Quality services, Hospitals accreditation by NABH / JCI (Joint Commission International)/ ACHS (Australia) or by any other accreditation body approved by International Society for Quality in Healthcare (ISQua) are given **Quality Incentives** of 10% extra package change over and above the package rates.

IEC activities are also carried out. Under this, **Mega Health Camps** are conducted in every district in which participation of empanelled hospitals, both private and govt. is necessary. In addition to Mega Health Camps, **General Health Camps** are also conducted by the empanelled hospitals every month. Radio and Print advertisements are given in local radio channels and newspapers to generate awareness about the scheme in the targeted population. **Rs.100 per BPL family is given to ASHA** to accompany BPL family for enrollments at their respective Kiosk. Enrollment through Mobile Kiosk, incentive of **Rs. 2/-** per registration of “MA” & “MA Vatsalya” family is given to ASHA.

MA website is www.magujarat.com & Toll free number is 1800-233-1022.

Scheme Features: -

- This is a **100 % State funded scheme** where the fund directly goes to the service providers.
- To have healthy competition and not to replace public institutions consciously, it was decided to **empanel both private and public/trust/Grant-In-Aid hospitals** to render their services under ‘MA’.

- **Package rates** selected under 'MA' are derived from the market through competitive bidding process via e-tendering. Unlike from other states which went by the recommendation by Advisory Committee members in this Scheme.
- An **Implementation Support Agency** has been appointed for claim processing and appointment of Regional Coordinator, District Coordinator & Arogya Mitra.
- A dedicated state owned data centre and server is established with a storage capacity of 5 TB to deal with the voluminous data being generated. The **IT Support Agency**, (n) Code Solutions, is responsible for the development of software, enrollment of beneficiaries, setting up of Taluka kiosks etc.

Achievements: -

- Mukhyamantri Amrutam Yojana has been awarded by the prestigious **SKOCH Awards for Smart Governance 2014 on 20th September, 2014.**
- Mukhyamantri Amrutam (MA) Yojana has been awarded by the prestigious **CSI-Nihilent e-Governance Awards 2013-14 on 13th December, 2014.**
- Mukhyamantri Amrutam (MA) Yojana has been awarded for **Best Affordable Healthcare Initiative** in Healthcare summit 2016 at Jaipur.