



IMA'S Karnataka State Health Scheme



CONSTITUTION

IMA'S KARNATAKA STATE HEALTH SCHEME

Constitution Rules & Byelaws

Approved by the IMA Karnataka State Council Meeting

HELD ON 15TH AUGUST 2016 AT BENGALURU.

1. Title:- The Scheme shall be known as "IMA's Karnataka State Health Scheme – (IMA-KSHS)

2. Registration :- It shall function as an activity of IMA Karnataka State Branch and shall be managed by IMA's Karnataka State Health Scheme (IMA-KSHS) as per rules & Byelaws of the IMA-KSHS as approved by the IMA Karnataka State Council Meeting held on 15th August 2016 at Bengaluru

3. Commencement of the Scheme –The scheme shall start functioning from 5th September 2016

4. Aims and Objectives of the Scheme :-

To provide financial assistance to

a) The life members of IMA KSB those who enroll as the members of IMA KSHS

AND

b) His/her spouse, children and parents who enroll as the members of IMA-KSHS separately,

c) It is a mutual benefit and charitable scheme for the members of IMA – KSB

In the event of their **hospitalization and management** of the following diseases:-

- a) Heart Disease: - Angioplasty, By-pass Surgery and Valve replacement Surgery.
- b) Renal Failure, Haemodialysis, Renal Transplantation,
- c) All Malignant diseases
- d) Brain Tumours
- e) Hip and Knee replacement surgery.
- f) Spine and disc surgery

- g) Cerebrovascular accidents
- h) Road Traffic and other accidents
- i) Other major illness requiring hospitalization approved by the scrutinizing committee of IMA-KSHS.

5. Beneficiaries :

- a) Benefits of the scheme shall be available only to the member of IMA-KSHS and his / her spouse, children and parents, if the member has paid the membership, subscription, annual advance premium contribution of his and his/ her spouse, children and Parents individually.
- b) In the event of death of a member, the spouse, children and parents can opt as a beneficiary member of the scheme.
- c) Such a beneficiary member shall not have any right to contest and vote in elections of IMA-KSHS and participate in any meetings.

6. Eligibility for Membership:-

- a. Life member of IMA-KSB along with spouse, children and parents.
- b. Member should be below the age of 85 years at the time of joining. (Every member has to produce a certificate of age proof- School certificate-TC or SSLC/PUC marks card /Passport /Pan card / Adhar card /LIC Bond etc for verification)**
- c. IMA KSB members have to produce IMA Life member certificate-

7. Admission Fee. (A F)

For members / Spouse / Parents/Children

(a) Below age of 35 yrs	Rs.1000.00
(b) Below age of 45 Yrs but above 35 Yrs	Rs.2000.00
(c) Below age of 55 Yrs but above 45 Yrs	Rs.3000.00
(d) Below age of 65 Yrs but above 55 Yrs	Rs.4000.00
(e) Below age of 75 Yrs but above 65 Yrs	Rs. 5000.00
(f) Below age of 85 Yrs but above 75 Yrs	Rs.6000.00

For children of members

Children below the age of 25 Yrs Rs. 1000 .00

8. Annual Membership Subscription (AMS)

Every member/ beneficiary member have to pay Rs 500.00 towards AMS
Out of Rs 500/- annual membership fees, Rs 200/- will go to IMA -KSB account and Rs 300 to IMA-KSHS.

9. Annual Advance Premium Contribution (AAPC)

Every Member shall pay the following amount.

- (a) Children below 25 yrs - Rs.2500.00
- (b) Below age of 35 yrs - Rs.3500.00
- (c) Below age of 45 Yrs but above 35 Yrs - Rs.4500.00
- (d) Below age of 55 Yrs but above 45 Yrs - Rs.5500.00
- (e) Below age of 65 Yrs but above 55 Yrs - Rs.6500.00
- (f) Below age of 75 Yrs but above 65 Yrs - Rs.7500.00
- (g) Below age of 85 Yrs but above 75 Yrs -Rs. 8500.00

i) When a member / Spouse / Children / Parents first join the scheme, they should pay the Admission fee(**AF**), Annual membership subscription(**AMS**) and Annual Advance Premium Contribution (**AAPC**) ie, (**AF + AMS + AAPC**) at the rate mentioned above along with prescribed application form .

ii) The At par cheque or DD should be drawn in favour of the "IMA-KSHS" payable at Gangavathi

iii) The prescribed form and DD/Cheque should be sent to Health Secretary's office at Gangavathi.

iv) No cash or money order will be accepted.

v) The **Admission fee (AF) is onetime payment and** Annual membership subscription and advance premium contribution shall be paid every year (**AMS +AAPC**).

vi) All applications shall be endorsed by the secretary, treasurer or president of the local branches of IMA-KSB or can be introduced by member of IMA-KSHS of any branch or state office bearers of IMA-KSB.

Fees schedule in Rupees

Age in Years	AF	AMS	AAPC	Total (paid initially)	II year On wards
a) Less than 25 years-	1000/-	500/-	2500/-	4000/-	3000/-
b) Below 35 above 25	1000-	500/-	3500/-	5000/-	4000/-
c) Below 45 above 35	2000/-	500/-	4500/-	7000/-	5000/-
c) Below55 above 45	3000/-	500/-	5500/-	9000/-	6000/-
d) Below 65 above 55	4000/-	500/-	6500/-	11000/-	7000/-

e)Below 75 above 65	5000/-	500/-	7500/-	13000/-	8000/-
f)Below 85 above 75	6000/-	500/-	8500/-	15000/-	9000/-

10. Types of Members

a) Founder Member: -

The first 500 life members of IMA –KSB who join the scheme shall be “Founder members”.

b) Ordinary member

All the life members of IMA –KSB who enroll after first 500 founder membership shall be ordinary members.

c) Beneficiary Members

Spouse, Children and parents of founder Members and ordinary members who join with separate membership fee shall be beneficiary members. The beneficiary members shall not have the power of contest, voting in elections and attending any meetings of IMA-KSHS.

11) Lock in Period

- i) **Founder member** shall have the benefit of the scheme **six months** after joining the scheme or after launching the scheme whichever is longer.
- ii) All the **ordinary members** and **beneficiary members below the age of 65** on joining shall have the benefit of the scheme after **12 months** of joining the scheme or after launching the scheme whichever is longer.
- iii) All the **ordinary members** and **beneficiary members above the age of 65** on joining shall have the benefit of the scheme **after 24 months** of joining the scheme or after launching the scheme whichever is longer.

12) Member’s Disqualification:-

A) Termination by Payment default

- i) If any member of the scheme fails to pay the Annual advance Premium Contribution(AAPC) and Annual membership subscription(AMS) within 30 days of the demand notice sent by the office, he/she shall be treated as a defaulter.
- ii) Then he/she shall pay a fine of Rs 200/- to revive his membership.
- iii) If the default continues beyond the period of 60 days, then a notice by registered post with acknowledgement shall be issued to such a member at his/her expense

and if such member does not pay the dues with prescribed fine by the IMA-KSHS managing committee within 30 days of the receipt of such a notice, the membership shall be terminated forthwith without further intimation.

iv) If the above terminated member wishes to rejoin the scheme one has to join the scheme as a new member with fresh lock in period.

B) Termination due to wrongful information/ Benefit claim

i) If a member furnishes any wrongful information in application form or any provisions of this scheme and tries to obtain any wrongful benefit under the scheme, after giving an opportunity of being heard before the managing committee, and if the explanation is not found satisfactory, the managing committee of the IMA- KSHS shall have the right to terminate the membership concerned without any benefit.

ii) Such member shall not be eligible for any further enrollment in the IMA-KSHS and all amount paid will be forfeited.

C) Whenever a member ceases to be a life member of IMA –KSB as per its byelaw he automatically loses all the benefits and membership of the scheme. Such members can be revived only after revival of the IMA-KSB membership and approval by managing committee of IMA-KSHS. However his/her dependent beneficiary members are eligible for the benefit of the scheme provided they have paid necessary dues and premium.

13) Benefits of the Scheme:-

This scheme is entitled to be helpful to the members to meet the heavy expenses for the management of the following deceases.

Under any circumstances the total benefit of the amount shall not be more than 2 lakhs per year per member.

a) Heart Disease:- By pass surgery and angioplasty ,required for the treatment of heart disease and surgery for valvular heart diseases will be covered under this scheme .The upper limit will be Rs. 2 Lakhs/year.

b) Renal Failure:- Regular haemodialysis or renal transplantation required in the management of chronic irreversible failure of both the kidneys will be covered under the scheme .Upper limit is Rs 2 lakhs/year.

c) Cancer: -, Surgery, Radiotherapy and chemotherapy required for the treatment of all cancers will be covered under the scheme. Upper limit will be 2 Lakhs/year.

d) Management of Brain Tumour:-Surgery, Radiotherapy and chemotherapy required for the treatment of brain tumours will be covered under the scheme. Upper limit will be Rs. 2 Lakhs/year.

e) Major Surgeries:-Surgery for knee and hip joints, spinal stenosis and disc surgery, or other major surgeries will be covered by the scheme with an upper limit of Rs one lakhs/year.

f) Other diseases:- Any serious diseases requiring hospitalization will be covered with an upper limit of Rs 40,000/- per year.

g) If the benefit is not claimed in an academic year the benefit amount in total or any percentage will not be carried over to the next subsequent years.

h) The reimbursement amount is fixed for every disease. Accordingly the benefit amount shall be reimbursed.(Annexure 1 list). It is subject to change as per the directions of the managing committee.

14) Guidelines for Scrutiny of claims:-

i) The Scrutinizing committee has the power of discretion to fix the upper limit of reimbursements for various medical conditions/ surgical/diagnostic procedures after considering the existing expenses of treatment in side India. However the upper limit so fixed by the scrutinizing committee shall not be above 2 lakhs.

ii) Diagnosis and treatment costing less than Rs.5000/ will not be covered under this scheme.

iii) It is mandatory that members have to submit original papers as well as attested Photo copies (if the member need originals back) of treatment certificate, Discharge summery, breakup of bills.

Professional charges, cost of medicine and investigations etc and any other documents upon which a claim is based **within 60 days** of discharge from hospital. The member shall also give additional information and assistance as the scheme may require in dealing with any claim. If a claim in any manner fraudulent or supported by any fraudulent means of device (whether by a member or a otherperson acting on his/her behalf), the scheme shall not be liable to make any payment and may lead to termination of membership if the scrutinizing committee feels it is purposefully done fo monetary gains from the scheme. Original bills and papers will be given back to the member after verification within 15 days of receive by the office.

iv) Permissible reimbursement will be reimbursed within 90 days from the submission of the original bills, papers and other documents upon which the claim is based. After verifying all the facts as prescribed by the managing committee, all payments shall be made by A/c Payee cheque. Managing committee will have the discretion to pass / reject payment of bill in cases where they are not satisfied about the genuineness of the bills.

v) Members will be given reimbursement of 75% of total amount of the bill not exceeding the sum limited to each disease

vi) A member will get a maximum of benefit of Rs.2Lakhs in one year.

vii) The scrutinizing committee shall have the power to debar the health institutions for consideration in the scheme under such circumstances of fraudulent actions made in records given to the members and consequently bills of such debarred institutions shall not be reimbursed .

viii)No advance payment will be made to the members

ix) Managing committee of the scheme shall be empowered to decide about the claims on the above diseases.

The state working committee of IMA –KSB shall be the appellate body.

No disputes can be challenged in any court of law.

15) NO CLAIM REIMBURSEMENT

- a) Charges of engaging a special nurse or attendant will not be reimbursed.
- b) Expense incurred on travel or ambulance will not be allowed
- c) Food, laundry and telephone bills will not be reimbursed
- d) Treatment in other systems other than Modern Medicine (Allopathy) will not be allowed.

e) The following bills of charges shall not be reimbursed:

Cost of cosmetic treatment including

- Dental procedures,
- Cost of external appliances like spectacle,
- Hearing aids etc,
- Cost of normal labour, Caesarian operation (LSCS),MTPS, Contraception(Medical or Surgical), as they are not considered as diseases. They are the natural process of life.
- Bariatric surgeries,
- Alcoholism and drug abuse,
- Attempted Suicides.
- Room rent up to Rs. 1000/- shall only be considered for reimbursement

16) Management of the Scheme: -

a) Managing committee of IMA-KSHS

The office of the scheme shall function at Gangavathi as the functional (working) office and Bengaluru will be the Head office. The scheme shall be managed by the Managing Committee. The Managing Committee shall consist of

- a) Chairman- One post
- b) Vice Chairman-Two posts
- c) Hony. Secretary- One post
- d) Hony. Treasurer-One post
- e) Hony. Joint Secretary –Three posts
- f) Scrutinizing Officer
- g) President –IMA –KSB:- B y virtue of his post .
- h) Immediate past chairman of the Scheme
- i) Immediate past Secretary of the Scheme.
- j) Hony. Secretary IMA-KSB- Ex –officio Member.

b) Scrutinizing committee of IMA-KSHS

Shall be elected during the IMA KSHS elections. The members of the Scrutinizing committee shall be selected from different specialties to a maximum of 6 by the managing committee. The secretary shall be the convener of the committee. The chairman of the committee shall preside over the committee. The treasurer shall be the member. The scrutinizing committee shall scrutinize the claims per the scrutiny guidelines and decide on the amount of reimbursement. In case of doubt / difference of opinion the matter shall be referred to the managing committee of IMA-KSHS.

Scrutinizing committee shall meet at least once in two months or as required by the number of claims.

c) Vigilance Officer

There shall be a vigilance officer who is nominated by the President IMA KSB in consultation with Chairman of IMA KSHS.

- d)** Managing committee shall appoint the District Representatives whenever necessary for promotional activities.

17) Election of office bearers

i) All the office bearers shall be elected from the members of the scheme in the IMA-KSHS Annual general body meeting during the Annual conference of IMA – KSB. The term of office shall be 3 years from the date of elections.

ii) The Head office of the scheme shall be at Bengaluru and the functional (Working) office shall be at the place of the Hony. Secretary. The system of E office is mandatory.

18) Meetings of Managing Committee

It shall meet at least meet thrice a year. The quorum of Managing committee shall not

be less than four. If quorum is not sufficient the adjourned meeting shall be called for order after 15 minutes. The notice period shall be minimum of 8 days.

An emergency managing committee meeting can be called by chairman or by decision of the managing committee with a minimum notice period of three days.

19) Function of the Managing Committee and Duties and Responsibilities of the office bearers and traveling allowance.

a) It shall receive, discuss and amend or approve the reports and accounts for the period between the times of the two consecutive Managing Committee meetings. The Managing Committee shall decide the policy regarding the disbursement and/or investment of the funds.

b) Duties of the Chairman:

The Chairman shall conduct all the meetings of the Managing Committee and the General body. In the absence of the Chairman, the Vice Chairman shall conduct the meeting. Chairman of the scheme will be in-charge of the office. The Chairman is empowered to nominate any member from the scheme to the vacancy of an office of the scheme in the event of death or resignation of an office bearer of the scheme and such nomination should be ratified by the subsequent General Body of the scheme.

c) Duties of the Secretary:

The secretary shall carry out the day to day function of the scheme and shall implement the decision taken by the managing committee. He shall be in overall charge of the membership enrollment, collection and routine administration and besides other duties and function specified by the managing committee. The Secretary is empowered to disperse the claim amount to the beneficiaries in consultation with the Chairman, Treasurer and Scrutinizing Committee. Joint Secretary shall help the Secretary in all routine works and perform the duties of the Secretary in his absence.

d) Duties of Treasurer:

The Treasurer shall maintain day to day accounts of the scheme, submit the accounts for the approval of the Managing Committee and the General Body. He shall submit a statement of audited accounts to the managing committee to be

ratified by the General Body of the scheme, the State Working Committee and State Council of IMA Karnataka State Branch. He should also prepare a budget for the next year at the annual General Body.

e) Duties of the District Co-Ordinators

The District **Co-Ordinators** would assist the Secretary in membership enrollment, dues collection and claim disbursement in their respective districts.

f) Duties of Vigilance Officer:

Before each managing committee meeting, the vigilance officer should inspect the office of the scheme, verify the registers, files and accounts and submit the report to the managing committee.

g) Traveling Allowance

- a) All the members of the Managing Committee shall be paid two way II-AC class rail fare/Bus fare as traveling allowance to attend the meetings.
- b) The Chairman, Vice- Chairman, Hon. Secretary, Hon. Treasurer, Joint Secretary, Vigilance officer and scrutinizing committee members shall be paid two way IIAC class rail-fare/Bus fare as traveling allowance to attend the meetings and discharge other duties of the scheme.
- c) Traveling allowances shall be claimed from the scheme. Provided no TA has been claimed for the same from other schemes of IMA- KSB.
- d) All the members shall be paid sitting charges of Rs.500/- only for meetings of managing committee and scrutinizing committee.

20) General Body Meetings of IMA-KSHS

a) Annual General body shall meet every year during the time of annual state conference of IMA. The Quorum of general body meeting should be minimum 20 members. The notice period shall be minimum of 21 days. The notice of annual general body meeting shall be sent to all the members through post and / or e-mail along with annual report and statement of accounts.

b) Requisition General Body Should be summoned by secretary in consultation with chairman of the scheme on a particular agenda at the request of either the managing committee or at least 50 members of the scheme. Such meeting shall be called within 15 days of requisition with minimum notice period of 7 days.

21) Accounts and Audit:

- a) A separate bank accounts shall be opened in any nationalized/scheduled bank in the name of scheme and shall be operated jointly by Hon. Treasurer and Hon.Secretary or Chairman. Treasurer's signature is must and Secretary's or Chairmans signature-one of the two.
- b) The financial year of the Scheme shall be from 1st April to 31st March
- c) The Managing Committee shall approve account submitted by office bearers duly audited by the chartered accountant of the scheme.
- d) Audited accounts of the scheme passed by the Managing committee shall be ratified by the State Working Committee and State Council at its annual meetings.
- e) Audited account of the scheme passed by Managing Committee shall be approved by the members of the scheme in the General Body meeting
- f) The ultimate authority of the investment, utility and disbursement of the funds shall entirely rest with the managing committee.

22) The funds of the Scheme shall be as under

a) Reserve Fund:

The admission fee shall be transferred to the Reserve Fund; interest of the reserve fund shall be transferred to general fund. The reserve fund should not be utilized without the resolution permission of the general body of IMA-KSHS

b) General Fund:

Annual membership subscription (AMS) plus interest therein, interest of reserve fund and interest of annual advance premium contribution(AAPC) forms the general fund. Amount from general fund can be used for running administration, expenses of the office including staff salary, stationary, establishment expenses, postage etc. and traveling allowance for the meetings. In case of need, Managing Committee will take decision, for extra money required for such expenditure to cope up with the expenditure.

c) Annual Advance Premium Contribution Fund:

A separate account and fund shall be maintained wherein annual advance premium contribution received shall be deposited. The interest on this fund shall be transferred to general fund. All the claims shall be paid from this fund.

23). Nominees by Members:

Every member shall specify his/her nominee in the application for obtaining benefit under this scheme in case of demise of the member.

24) Appellate Body :

If any member is aggrieved by the decision of the Managing Committee, he can prefer an appeal before the appellate body, which is State Working Committee (SWC) of IMA Karnataka state branch within a period of 90 days and it shall be forwarded to the Secretary IMA KSB. The matter shall be discussed and finalized in the subsequent SWC. **No member is entitled to go to any courts as decision of appellate body is final.**

25) Dissolution

a) In any eventuality there should not be any liability to IMA

b) If it becomes impossible to carry out the objectives of this scheme, the members of this scheme in an **extra ordinary General Body of the members of the scheme**, convened by the Secretary and attended by the majority of members enrolled on the scheme as on the day of the notice, decide by the votes of $\frac{3}{4}$ of the members attended the meeting, the scheme shall stand dissolved subject to ratification by the State Council of IMA, and **another such Extra Ordinary General Body Meeting of the members of the scheme** shall there upon decide the final disbursement of the fund after meeting the liabilities and debts and recovering the assets, keeping in view of the objectives of the scheme that of mutual benefit and charitable purpose of the members concerned. This decision taken by the Extra Ordinary General Body Meeting shall be final, legal and not negotiable

Reimbursement Tariff

- | | |
|---|------------------------------|
| • Coronary Artery Disease-(Surgery, Angioplasty CV Surgeries) | Rs.2 lakhs |
| • Stents | Rs. 60000/-75000/- |
| • Renal Failure-dialysis,transplantation | Rs.2 lakhs |
| • Malignancy & Brain Tumours (Surgery, Chemo, radiotherapy) | Rs.2 lakhs |
| • Major Surgeries –Joint replace (single) | Rs.1 lakh |
| • Any serious Medical condition | Rs.40000/- |
| | (requires admission) |
| • Hystrectomy | Rs.40000/- |
| • Hystrectomy-Lap | Rs.45000/- |
| • Herniorrhaphy –uni | Rs.20000/- |
| • Herniorrhaphy – Bil | Rs.35000/- |
| • Herniorrhaphy-Lap Uni | Rs.30000/- |

- **Herniorrhaphy Lap Bil** **Rs.45000/-**
- **Cataract Uni/Bil** **Rs.20000/40000**

- **TURP** **Rs. 30000/-**
- **ACL Reconstruction** **Rs.40000/-**
- **Appendicectomy/ Hemorrhoidectomy** **Rs.20000/-**
- **Varicose vein Uni/Bil** **Rs.20000/30000/**
- **Meniscectomy** **Rs.25000/-**
- **Lumbar Discectomy** **Rs.40000/-**
- **Cholecystectomy** **Rs.40000/-**
- **FESS, Endoscopic nasal Proce** **Rs.18000/-**
- **Tendon repair** **Rs.12000/-**

- **Coronary Angiogram Laser treatment Uni/Bil** **Rs.15000/20000/-**
- **Arthroscopy** **Rs.8000/-**
- **Lithotripsy with stent/without** **Rs.25000/ 20000**
- **Intraocular injection** **Rs.15000/-**
- **Fore Arm bone Fracture(sing/Bil)** **Rs.25000/35000**
- **Shoulder Dislocation (Implant/No)** **Rs.70000/50000**
- **Adenoidectomy** **Rs.10000/-**
- **Trabeculectomy(Glaucoma)** **Rs.15000/-**
- **Diabetic amputation single Toe/Finger** **Rs.40000/**
- **Diabetic Amputation Major** **Rs.50000/-**
- **Urinary incontinence/PFR** **Rs.20000/-**
- **D & C** **Rs.10000/-**
- **Minor Surgeries(Lump Breast...)** **Rs.15000/-**
- **Carpal tunnel Syndrome** **Rs.10000/-**
- **Biopsy** **Rs.5000/-**
- **Other diseases:- Any serious diseases requiring hospitalization will be covered with an upper limit of Rs 40,000/- per year.**