



# IMA KSB

## Introduced a new Scheme in 2016

### September &

### Inauguration on 01/07/2017

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# Karnataka State Health Scheme

**IMA-KSHS**

Are You protected from

**DEATH, DISEASE & DISABILITY- 3 D'S**

Join Health Scheme




**YOUR HEALTH- OUR CONCERN**



The scheme is announced as  
**“IMA KARNATAKA STATE HEALTH SCHEME” -  
IMA KSHS -**

- **It is functioning as an activity of IMA KSB.**
- **It is managed on behalf of IMA KSB  
by the managing committee as per rules and  
bye-laws of the scheme.**

A hand holding a large, 3D, grey number '5'. The hand is positioned at the bottom of the frame, with fingers slightly curled around the base of the number. The background is a dark, solid color, possibly black or dark blue, which makes the hand and the number stand out. The lighting is soft, highlighting the contours of the hand and the number.

## **Aims and Objectives of the Scheme :**

**To provide financial assistance to**

- The life members of IMA KSB those who enroll as the members of IMA KSHS AND**
- Their spouse, children and parents In the event of their hospitalization and management of the diseases.**



# Health Scheme



- It's a mutual benefit Scheme
- **BY IMA Life members**
- **For the benefit of IMA Life members & their families**
- **It is not an Insurance**
- **One for All & All for One**



# Health Scheme



## • ELIGIBILITY

1. Life member of IMA-KSB
2. Spouse, children and parents.
3. Below the age of 85 years at the time of joining.



## Health Scheme- **BENEFITS**



- \* **No Medical test**
- \* **All the existing diseases covered**
- \* **Parents, Spouse and Children can be enrolled.**
- \* **Age limit - upto 85 years.**
- \* **Yearly PREMIUM is low**
- \* **Claims can be obtained from other policies.**
- \* **Benefits covered for only Allopathic Treatment**



# **GIFT**

- **A gift**
- **by Parents to Children &**
- **Children to Parents**



- **THE ADMISSION FEE AS PER THE AGE**

AGE IN YEARS	TOTAL AMOUNT AT THE TIME OF JOINING (1 <sup>ST</sup> YEARS	THE AMOUNT TO BE PAID EVERY YEAR (2 <sup>ND</sup> YEAR ONWARDS)
Children below 25 yrs	Rs. 4000.00	Rs.3000.00
Below age of 35 yrs	Rs. 5000.00	Rs. 4000.00
Below age of 45 yrs but above 35 yrs	Rs. 7000.00	Rs. 5000.00
Below age of 55 yrs but above 45 yrs	Rs. 9000.00	Rs. 6000.00
Below age of 65 yrs but above 55 yrs	Rs. 11,000.00	Rs. 7000.00
Below age of 75 yrs but above 65 yrs	Rs. 13,000.00	Rs. 8000.00
Below age of 85 yrs but above 75 yrs	Rs. 15,000.00	Rs. 9000.000



# LOCK IN PERIOD

- Founder members ( 001-500)-----6 months
- Founder Membership closed
- Ordinary members ( Medicos) (501 onwards) & Beneficiary members (Non Medicos)
- Below the age of 65 years -----12 months
- Ordinary & Beneficiary members above the age of 65 years -----24 months

**No family package--Individual**



# CLAIM

- No Cashless Service
- Reimbursement- produce the bills within 60 days from the date of discharge
- Maximum Benefit in one year---2 lakhs
- 75% of total amount or as per Capping price
- Member can claim in fraction –maximum 2 lakhs
- Benefit not claimed –No carry over to next year
- Member claimed – No extra premium next year



# Membership -

- Total Members --908
- Founder Members --500
- Beneficiary Members --335
- Ordinary Members --073
- Terminated Members --070

# Claims

- **Claim Members** -- 215
- **Claim Amount** --Rs.1,32,38,384
- **Covid** --Rs.049,38,856



# Reimbursement- Package

## 1. Cardiology

- CABG Rs.1,20,000/-
- Angioplasty –Single stent Rs.0,60000/-
- - Double stent Rs.0,80000/-
- Angiogram Rs. 009000/-

## 2. Urology

- Lithotripsy with stent Rs. 0,40000/-
- Without stent Rs. 0,25000/-
- Urinary incontinence / PFR Rs. 0,20000/-
- Vesical calculus Rs. 0,20000/-

### **3. Gynaecology**

- Hysterectomy –open (abdominal / vaginal) Rs. 0,35000/-
- Hysterectomy-laparoscopic (TLH / LAVH) Rs. 0,45000/-
- Oopherectomy –open Rs. 0,35000/-

### **4. General surgeon**

- Herniorrhaphy- Unilateral Rs. 0,25000/-
- Herniorrhaphy –Bilateral Rs. 0,35000/-
- Appendicectomy Rs. 0,25000/-
- Lap. Appendicectomy RS. 0,30000/-

### **5. ENT**

- Mastoidectomy with tympanoplasty Rs. 0,50000/-

# INSURANCE @ BIRTH



- **When every vehicle that is out on road can be insured, why not every child out of the womb to be insured!!.**
- **Every child born should be insured at birth during registration of the birth at the registrar office. Either parents can take private insurance or Government for poor people give insurance schemes.**



# HEALTH FOR ALL



- This alone can have significant change in bringing the affordability levels high and **HEALTH CARE** to all since birth to death –
- **HEALTH SCHEME** for IMA **members** to be **MANDATORY** at the time of **Joining IMA KSB**

## *Dear Members*

***NOW Where our life stands here on EARTH  
It is like NOON or EVENING in OUR LIFE***

***Because none us have many more years to live,***

***COVID has taught us a lesson & we have lost many of our friends  
and relatives .***

***Optimistically we are in midlife or 2<sup>nd</sup> half of life & we can not take  
anything along with us when we GO So before that Enroll yourself and  
your family to***



**Get the financial Assistance  
from IMA- KSHS -Health  
Scheme**

**for  
YOU and YOUR FAMILY**

**HEALTHY PROFESSION**

**FOR**

**HEALTHY NATION**

**JAI IMA- JAI HIND**



**ThanQ**

