



IMA KSB

Introduced a new Scheme in 2016

September &

Inauguration on 01/07/2017

Dr.Chiniwalar V V

Chairman IMA KSHS

Shushrusha Nursing Home

Gangavathi-583227

Mobile:9448122978

Email : drvvc2011@gmail.com

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 spread, supporting the base of the number. The background is a dark, solid color.

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 ST YEARS	THE AMOUNT TO BE PAID EVERY YEAR (2 ND 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 2nd 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