

DDSSY-Brief features for information

(Deen Dayal Swasthya Seva Yojana)

Scheme to Provide Universal Health Cover through Insurance for the Entire Resident Population of Goa

*Welfare of the people of the State is the endeavour of any Government and to achieve this end, the social security net requires further strengthening. As a result, the State Government announced “**Deen Dayal Swasthya Seva Yojana**” in its State Budget to provide a health cover through an insurance policy Scheme to the entire resident population of the State. Thus, health Insurance could be an innovative way of overcoming financial handicaps, improving access to quality medical care and providing financial protection against high medical expenses to the people of State of Goa.*

Scheme Benefits:

- DDSSY would cover **entire resident population** of the State, residing in Goa for five years and more
- Benefits under this scheme should be provided on a cashless basis to the Beneficiaries upto the limit of their annual coverage, as per details as under:
- Cover of upto **□ 2.5 lakhs per annum for a family of three or less members.**
- Cover of upto **□ 4 Lakhs for a family of four and more members.**
- The Insurance benefits can be availed individually or collectively by members of the family.
- An individual is free to take a higher cover directly from the Insurance Company by paying higher premium, without having any impact on existing government policy and facilities.

Insurance Cards: One card for one family: (Registration fees)

- Goa Electronic Ltd. (GEL) will provide the cards
- On payment of Rs. 200/ for family of 3 and less and Rs. 300/- for family of 4 and above
- Concession of 50% for OBC/SC/ST /Differently abled head of family.

Documents required:

- Application forms
- Aadhaar cards of all family members
- Ration card (if any)
- Residence Proof - Passport/Driving license/Bank Account/Election Card / Residence Certificate.

Secondary/Tertiary Medical/ Surgical procedures covered:

- Total of 447 procedures identified after extensive consultations (Team of 9 doctors from DHS/GMC selected procedures based on experience and CGHS/Other State Scheme Lists)
- These procedures require hospitalisation & high out of pocket expenses-hence covered under insurance.
- Graded costing to account for facilities available at hospitals and incentivise improvement (A, B & C grades)
- Highest possible rates of different procedures adopted from CGHS/States/National Excellence Institutes

Exclusions to the DDSSY Policy:

- **Government employees** will not be covered under Deen Dayal Swasthya Seva Yojana (covered under CSMA for re-imburements).
- Any procedure not included in the list of 447 procedures will not be covered under this Scheme.

Additional Procedures which Goa has included:

- Medication for chronic lifestyle diseases like Diabetes, Hypertension. Amount shall not exceed Rs. 15000/- per anum.
- Medication for debilitating disorders like Epilepsy, Multiple Sclerosis and Cerebral Palsy
- Mental Health/Ayurveda hospitalization (based on NIMHANS/AYUSH) advise and restricted only to Government Hospitals/Institutions
- High end Diagnostics only on the referral of Govt. Hospitals /Doctors and at rates discovered and fixed by GMC

Billing for Non-Beneficiaries under the DDSSY:

- For the first year, user charges for the non-insured population may be levied at the rate of 30% of the package rates for the procedures which are included in the insurance cover, followed by 60% in the second year and 100% in the third year.

OPD & Primary care will be continued free as per existing practice in both GMC & DHS establishments.