

The National Trust Scheme Guidelines



"Empowering Abilities, Creating Trust"

Niramaya

Health Insurance Scheme



The National Trust

for the welfare of Persons with Autism, Cerebral Palsy,
Mental Retardation and Multiple Disabilities

Department of Empowerment of Persons with Disabilities
Ministry of Social Justice & Empowerment, Govt. of India

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Prologue

“.....to take india's development journey to newer heights, we seek your support, blessings and active participation.”

Source: www.pmindia.gov.in

Message of Hon'ble PM Sh. Narendra Modi on 26th May 2014



(Prime Minister of India)



Hon'ble Minister of
Social Justice & Empowerment

Niramaya - Health Insurance Scheme of NT highlights that Government of India cares about the health of Persons with Disabilities (PwDs) alongwith providing other facilities. The purpose of this beneficial scheme is to provide health care to PwDs of NT. In case of illness, they shall not be dependent on the mercy of others, they shall be able to lead life of dignity.

- **Thaawar Chand Gehlot**



Hon'ble Minister of State for
Social Justice & Empowerment

One of the most needed requirement of PwDs is continuous medical care. Keeping this, in view, Niramaya – Health Insurance Scheme has been devised by The National Trust. The scheme provides medical care upto Rs. 1 Lakh per year. All persons with disabilities under the National Trust Act have been covered under the scheme irrespective of age group. A range of medical services like OPD, therapy, surgery are covered under the scheme.

- **Krishan Pal Gurjar**



Hon'ble Minister of State for
Social Justice & Empowerment

Persons with disabilities face many associated health problems for which they have to frequently visit the health centre/ hospitals. 'Niramaya' is the only Health Insurance Scheme for supporting health services for persons with developmental disabilities set up by the Government. The scheme covers treatment charges, therapy services, corrective surgery charges and pathological tests etc.

- **Vijay Sampla**



Secretary, DEPwD
and Chairperson of the Board of the National Trust

PwDs covered under the National Trust Act often need therapy, surgery and other medical services in order to improve their health condition. Niramaya scheme has been made to address these requirements. Insurance coverage upto Rs. 1 lakh per year will be given. Process of enrolment, getting health ID card and claim settlement has been simplified under the scheme.

- **Lov Verma, IAS**

The National Trust (NT) has been set up to discharge two basic duties – legal and welfare. Legal duties are discharged through Local Level Committees and providing Legal Guardianships. Welfare duty is discharged through the Schemes. Earlier schemes did not work well as found in the impact evaluation. There was need to revamp old schemes, devise new schemes and also change the financing pattern. Registered Organizations were not keen in taking advantage of our schemes. NT could spend only Rs. 4.31cr. per year (average) on the schemes which was inadequate. Now NT shall be spending approximately Rs. 45.00 cr. every year. These 10 schemes have been developed after conducting 6 regional workshops at Delhi, Kolkata, Guwahati, Mumbai, Bengaluru and Lucknow; getting feedback through questionnaires; visiting scheme centres/ROs; discussing 4 times in the Board and a presentation in AGM. This kind of wide consultation has made these schemes inclusive, viable and pragmatic. The effort of developing online Scheme Management System(SMS) as part of “Digital India” is going to make NT working transparent and accountable. I am thankful to Hon'ble Ministers, the Chairperson, the Board Trustees, NICS, NIC, PricewaterhouseCoopers and all ROs for their valuable inputs and guidance. I hope these schemes will go a long way in improving the quality of life of persons with Autism, Cerebral Palsy, Mental Retardation & Multiple Disabilities.

- **C.K. Khaitan, IAS**
Joint Secretary & CEO of the National Trust

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Abbreviations

Abbreviation	Description
APL	Above Poverty Line
ADL	Activities of Daily Living
BPL	Below Poverty Line
DD	Demand Draft
DC	District Collector/Deputy Commissioner
DM	District Magistrate
IT Return	Income Tax Return
KPI	Key Performance Indicators
LG	Legal Guardianship
LLC	Local Level Committee
LIG	Low Income Group
Above LIG	People above the Low Income Group Limit
NGO	Non-Government Organisation
OPE	Out of pocket expenses
PwD	Persons with Autism, Cerebral palsy, Mental Retardation and Multiple Disabilities
PwD Act 1995	Persons with Disabilities Act 1995
RO	Registered Organisation
RCI	Rehabilitation Council of India
SE	Special Education
SNAC	State Nodal Agency Centre
NT	The National Trust

Description of Terms

Term	Description
Low Income Group	BPL limit set by the state + additional 50% of BPL Limit of the concerned state/competent authority
Legal Guardian	Guardian appointed by the Local Level Committee as per the "The National Trust Act 1999"
Disabilities covered under the National Trust Act	Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities
Finance Department	Internal Finance/ Accounts Division of the National Trust

Disclaimer

- The National Trust reserves the right to modify the objective, scheme description and/or any other details specific to the scheme at any point of time without notification.
- It is the responsibility of the RO to achieve the objectives of the scheme via the support of the National Trust and by their own resources.
- RO can avail multiple schemes from the National Trust and can also open up multiple centres for running different schemes.
- ROs are expected to strictly adhere to all the timelines mentioned in each step of the process. However, in case of any failure in doing so, the National Trust reserves the right to reconsider the further action to be taken, provided the RO submits a reasonable explanation for the delay.
- The National Trust reserves the right to evaluate the scheme once in every 3 years
- The National Trust reserves the right to discontinue, postpone or withhold sanction of the scheme considering the availability of finances.
- The scheme shall be governed and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the courts of New Delhi only.
- The system of registration by any organisation of persons with disabilities, any organisation of parents of persons with disabilities or a voluntary organisation has been defined in the National Trust. It is mandatory for the organisations of persons with disabilities, organisations of parents of persons with disabilities and voluntary organisations to register with the National Trust for availing scheme/funding from the National Trust. However, it has been decided that the registration of organisation of persons with disabilities, organisations of parents of persons with disabilities and voluntary organisations with National Trust will remain valid till six months of the last date of their registration under the PwD Act, 1995. After this particular date, the registration will stand cancelled. However, it has been decided to continue the scheme/funding for the whole current financial year in the interest of the persons with disabilities. No funding will be extended/renewed/given after the end of financial year, if the organisation of persons with disabilities, organisation of parents of persons with disabilities and voluntary organisations do not get certificate under the PwD Act, 1995.
- If scheme benefits/funding has been obtained from the National Trust on the basis of forged/false documents, the concerned R.O. shall be blacklisted for three years after giving an opportunity of being heard.

1

‘Niramaya’ Health Insurance Scheme

1.1 Objective

The objective of ‘Niramaya’ scheme is to provide affordable Health Insurance to persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.

1.2 Scheme Description

The scheme envisages delivering comprehensive cover which will

- Have a single premium across age band.
- Provide same coverage irrespective of the type of disability covered under the National Trust Act.
- Insurance cover upto Rs.1.0 lakh on reimbursement basis only.
- All persons with disabilities under the National Trust Act with valid disability certificate will be eligible and included.

The scheme will be available in the entire country except J&K. The scheme further envisages that there shall be.

- Services ranging from regular Medical Checkup to Hospitalization, Therapy to Corrective Surgery, Transportation as per the benefit chart issued/revised by the National Trust which may be revised from time to time.
- No pre-insurance medical tests.
- Treatment can be taken from any hospital.

1.3 Funding Pattern

All enrolled beneficiaries will get a health insurance cover of upto Rs.1.0 lakh.

Funds allocated under each of the above mentioned heads is as follows:

Niramaya' Health Insurance Scheme Revised Benefit Chart

On Reimbursement Basis only (w.e.f. April, 2015)

Section	Sub-Section	Detail	Sub Limit	Over all Limit of Section
I	Over all Limit of Hospitalization			70,000/-
	A	Corrective Surgeries for existing Disability including congenital disability	40,000/-	
	B	Non- Surgical/ Hospitalization	15,000/-	
	C	Surgery to prevent further aggravation of disability	15,000/-	
II	Overall Limit for Out Patient Department (OPD)			14,500/-
	A	OPD treatment including the medicines, pathology, diagnostic tests, etc.	8,000/-	
	B	Regular Medical checkup for non-ailing disabled	4,000/-	
	C	Dental Preventive Dentistry	2,500/-	
III	Ongoing Therapies to reduce impact of disability and disability related complications			10,000/-
IV	Alternative Medicine			4,500/-
V	Transportation costs			1,000/-
OVERALL LIMIT OF THE COVERAGE FOR A PERSON: Rs.1,00,000/-				

The sub-allocation outlined above may undergo an annual alteration based on the agreement between the National Trust and the Insurance Provider and will be notified on the website.

1.4 Eligibility Criteria

All PwDs who have at least one of the disabilities under the National Trust Act, 1999 with valid disability certificate are eligible to apply for the scheme.

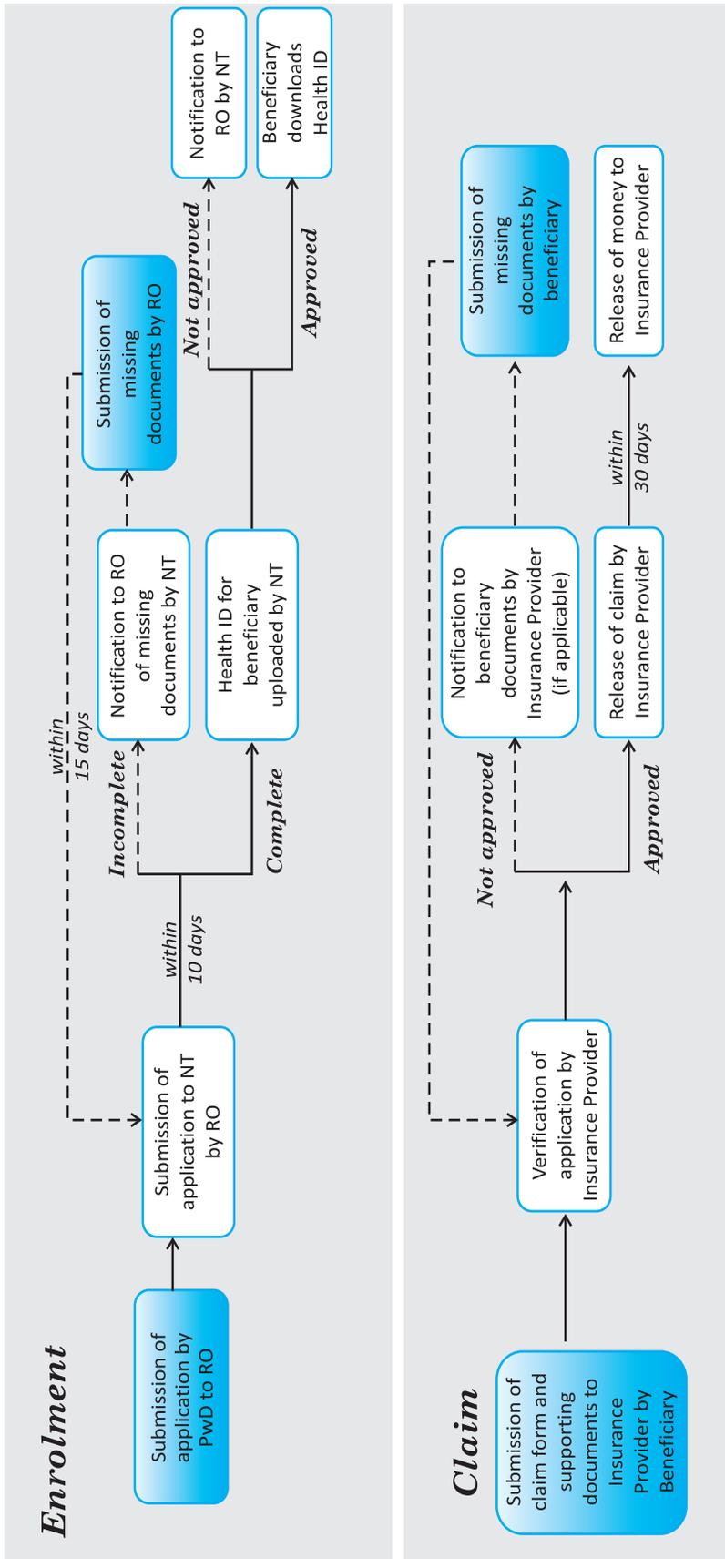
1.5 Process

This section describes the process that should be followed with respect to Niramaya scheme:

1. Submission of online application through organisation registered with the National Trust.
2. Enrolment of PwD for Niramaya
3. Claim settlement

Please note that every year the process shall be specified by NT which reserves the right to change it without prior notification.

Following figure depicts the complete process flow for Niramayas scheme:



Note that the ROs are expected to strictly adhere to all the timelines mentioned in each step of the process. However, in case of any failure in doing so, the National Trust reserves the right to reconsider the further action to be taken, provided the RO submits a reasonable explanation for the delay.

1.5.1 PwD Enrolment by RO (first approval) process

PwD enrolment process defines the steps to be followed while enrolling for Niramaya for the first time. It also details out the required information and documents at each step and timelines for various activity wherever applicable.

Any eligible person can apply for enrolment under the Scheme in the prescribed format through the nearest organization registered with the National Trust or to any other agencies specially entrusted in this regard by the National Trust at any time during the year. The PwD will be responsible for paying the application fee as applicable and the RO will be entitled to INR 40 payable by the National Trust per form for processing.

STEP 1. Parents/guardian of the PwD will visit the nearest RO for Niramaya enrolment with required documents (as detailed in Step 2)

STEP 2. The RO will follow the process detailed below for enrolment of the PwD:

- RO to send the online application form/proposal.
- Fill up the Niramaya application form online and upload the scanned documents as required after verification of originals.
- Submit the duly filled in form on the National Trust portal.
- Pay the application fees online (as detailed in the table):

PwD Category	Enrolment Fee (In Rs)	Required Documents
BPL	250	<ul style="list-style-type: none">- Disability certificate (Self attested) issued from the District Hospital or appropriate Government authority- BPL card- Address Proof- Proof of payment
APL (if family income up to INR 15,000/- PM)	250	<ul style="list-style-type: none">- Disability certificate issued from the District Hospital or appropriate Government authority (Self attested)- Address Proof- Proof of payment- Income certificate of (Self attested) the parent/ guardian competent authority as issued by the State
APL (if family income above INR 15,000/- PM)	500	<ul style="list-style-type: none">- Disability certificate (Self attested) issued by the competent authority as issued by the State- Address Proof- Proof of payment

Note: Documents received without application fees shall not be entertained

STEP 3. After the National Trust receives the application form and the documents, these are checked for completion. However, if there is any missing information or wrongly submitted information which needs to be submitted again, the RO is given 15 days' time to submit it again.

STEP 4. On successful enrolment and approval, Health ID No. /card will be issued to each beneficiary. Communication to RO by the National Trust shall be done within 30 days on receipt of final documents.

STEP 5. Enrolment is completed the Health ID card is uploaded online and can be downloaded by the beneficiary online or through RO.

1.5.2 Scheme Renewal

The Niramaya scheme is valid till March 31st of the financial year in which enrolment is undertaken. Beneficiaries are expected to renew the scheme three months prior to expiry to continue availing the scheme. In case of APL category (family income above Rs.15000 pm), the parent/guardian of the beneficiary can renew the scheme online by logging on to the Niramaya website (<http://niramayascheme.com>). In case of APL (family income upto Rs.15000 pm)/BPL, the parent/guardian of the beneficiary will have to revisit the RO for renewal through the process outlined below:

STEP 1. Parents/guardian of the PwD will visit the nearest RO for Niramaya renewal with required documents (as detailed in Step 2)

STEP 2. The RO will follow the process detailed below for renewal of the PwD:

- RO to verify the validity of documents (outlined in the table given below)
- Click on the renewal link on the Niramaya website
- Pay the application fees online (as detailed in the table)

PwD Category	Renewal Fee (In Rs)	Required Documents
BPL	0	- BPL card - Address Proof (in case of change of address)
APL (if family income up to INR 15,000/- PM)	250	- Address Proof (in case of change of address) - Income certificate (self attested) of the parent/ guardian competent authority as issued by the State - Proof of payment
APL (if family income above INR 15,000/- PM)	500	- Proof of payment - Address proof (in case of change of address)

STEP 3. After receipt of payment, the RO/beneficiary will be notified of the renewal for another year through the website.

1.5.3 Claim Process

All claims for settlement under Niramaya have to be submitted to the centres of the insurance provider in the prescribed Claim Form along with relevant vouchers / bills, etc. (preferably within 30 days of treatment) or discharge from hospital. The claim form can be downloaded from the website or collected at the local SNAC and reimbursement can be sought through the following process:

STEP 1. Beneficiaries to download the claim form from www.niramayascheme.com

STEP 2. Submit the filled claim form along with complete supporting documents* (medical bills, prescription, hospitalization report, discharge card etc.) and submit it to the regional centres of the insurance provider.

STEP 3. The insurance provider will verify the documents and transfer the approved claim to the given bank account as per IRDA guidelines.

***Documents required to be submitted at the time of claim:**

- (a) Copy of Niramaya card or mention Health ID No.
- (b) Self-attested copy of Disability Certificate.
- (c) All original prescription papers given by the doctor.
- (d) All original bills of Hospital / Medicine / Doctor fee / Therapy fee / Conveyance etc.
- (e) All reports in original*
- (f) Complete bank details of Beneficiary : Account No. / Bank Name / Branch / (City & State)
- (g) IFSC Code
- (h) Name of Account Holder.

**can vary according to the req. of the Insurance Provider/TPA*

Key Performance Indicators

All Registered Organizations are encouraged to ensure that the beneficiaries they cater to the National Trust Schemes are enrolled under Niramaya Scheme. Further, the stakeholders are expected to follow the following KPIs.

KPI Name	KPI Description	Target	Documents required
1. Turnaround time for the application	Time taken for the National Trust to release the Health ID to the applicant	Within 30 days of the receipt of application	<ul style="list-style-type: none"> • In case of approval, the Health ID must be uploaded on the website within 30 days of receipt of application. • In case of rejection, the reason must be conveyed to the applicant. If the reason is 'incomplete documents', the National Trust must convey the list of missing documents to the applicant and allow him or her 15 days to furnish it.
2. Niramaya Status Report	Overview of Niramaya to be released by the National Trust official and Insurance Provider responsible for the scheme to understand its functioning (minimum 500 words)	Biannual report to be released by the National Trust in September and March for each financial year	<ul style="list-style-type: none"> • Niramaya Status Report detailing the following: <ul style="list-style-type: none"> - Number of applications received, approved and rejected. • Under benefit chart (Hospitalisation, OPD, ongoing Therapies, Alternative Medicines & Transportation Cost <ul style="list-style-type: none"> - Reasons for rejection, in case of any - Heads under which applications were received - Difficulties in process (if any)

BASIC CRITERIA FOR REGISTRATION FOR THE SCHEME

1. Registered Name (at the State/ by the competent authority) of Association of Persons with disabilities OR Association of Parents of persons with Disabilities OR Voluntary Association

2. Date of expiry of registration with The National Trust

3. Date of Expiry of registration of the NGO under PwD Act 1995

4. Registered Address of RO

House No.

Street Name

Landmark

District

State

Pin code

5. Whether the name and registered address is same as the Name and address registered with the bank

Yes

No

6. If No, Name and address registered with the bank

Name

House No.

Street Name

Landmark

District

State

Pin code

7. Whether RO is blacklisted by the National Trust/ any other government organization as on date of submission of application form Yes No

8. Bank details

Name of the Account Holder _____

Bank Account No. _____

Bank Name _____

Branch (City & State) _____

Branch Code _____

IFSC Code _____

Niramaya Application Form for Enrolment of PwD

Enrolment form

1. Name of referring RO

2. The National Trust Registration number of RO

3. Name of PwD

4. Address of PwD

House No.

Street Name

Landmark

District and State

Pin code

5. Contact No. (Mobile)

6. Father's/ Husband's Name

7. Date of Birth

Date Month Year

8. Gender

Male Female

9. Marital status

Single Married Other

10. Name of Legal Guardian and relationship with PwD

11. Mobile No. of Legal Guardian

12. Disability

Autism

Cerebral Palsy

Mental Retardation

Multiple Disabilities

13. Income BPL Upto Rs. 15,000 p.m. Above Rs. 15,000 p.m.

14. Details of Nominee

Name

Age

Relationship with PwD

Email ID

Contact number

15. Bank details of the PwD

Name of the Account Holder

Bank account no.

Bank Name

Branch (City & State)

IFSC code

16. Renewal Fee payment details

If online payment is done:

Reference number (URN number)/ Transaction ID

Date of transaction

If payment is done through - NEFT/ RTGS or submitted in the National Trust Account

Transaction ID

Date

Amount (in INR)

17. Attachments

i. Disability Certificate

ii. BPL card (for BPL)

iii. Address proof

iv. Income certificate

v. Proof of payment of enrolment fee

vi. Passport size photograph

Signature

Name

Place

Date

Niramaya Renewal Application Form of PwD

Enrolment form

1. Name of referring RO

2. The National Trust Registration number of RO

3. Name of PwD

4. Niramaya Application ID No.

5. Address of PwD

House No.

Street Name

Landmark

District and State

Pin code

6. Contact No. (Mobile) of Pwd/ Legal Guardian

7. Father's/ Husband's Name

8. Date of Birth

Date Month Year

9. Gender

Male Female

10. Name of Legal Guardian and relationship with PwD

11. Mobile No. of Legal Guardian

12. Disability

Autism

Cerebral Palsy

Mental Retardation

Multiple Disabilities

13. Income BPL Upto Above
Rs. 15,000 p.m. Rs. 15,000 p.m.

14. Details of Nominee Name _____
Age _____
Relationship with PwD _____
Email ID _____
Contact number _____

15. Bank details of the PwD Name of the Account Holder _____
Bank account no. _____
Bank Name _____
Branch (City & State) _____
IFSC code _____

16. Renewal Fee payment details **If online payment is done:** _____
Reference number (URN number)/ Transaction ID _____
Date of transaction _____
**If payment is done through - NEFT/RTGS
submitted in National Trust Account** _____
Transaction ID _____
Date _____
Amount (in INR) _____

17. Attachments
i. Disability Certificate _____
ii. BPL card (for BPL) _____
iii. Address proof _____
iv. Income certificate _____

v. Proof of payment of enrolment fee

vi. Passport size photograph

Signature

Name

Place

Date