

## How to get benefit under Health Insurance Scheme

- **What is Health Insurance Scheme?**

Health insurance is an insurance that pays for medical expenses. It is sometimes used more broadly to include insurance covering disability or long-term nursing or custodial care needs. It may be provided through a government-sponsored social insurance program, or from private insurance companies. It may be purchased on a group basis (e.g., by a firm to cover its employees) or purchased by individual consumers including the family members. In each case, the covered groups or individuals pay premiums or taxes to help protect themselves from high or unexpected healthcare expenses.

- **What is Health Insurance Scheme for Weavers?**

Health Insurance Scheme is one of the welfare schemes for Handloom Weaver implemented by Government of India in collaboration with ICICI Lombard General Insurance Company Ltd. This scheme was introduced in November 2005.

- **What are the benefits?**

- The Health Insurance Scheme aims at enabling the weavers' community to access the best of Healthcare facilities in the country.

- This welfare scheme not only covers weavers but also covers his wife and two children.

- This scheme also provides provision for OPD.

- **Concerned Department**

- Ministry of Textile, Government of India

- Department of Textile & Handloom, Government of Orissa

- **Legal Framework**

This Health Insurance Scheme falls under the partner-agent model as described by the Micro Insurance Regulations issued in November 2005 by the Insurance Regulatory and Development Authority (IRDA). It therefore deserves to be considered as fulfilling the Insurance Companies obligations to the social and rural sectors.

- **Eligibility**

For availing the benefits under the 'Health Insurance Scheme for handloom weavers', (hereinafter the word "weavers" shall include the ancillary handloom workers

like those engaged in warping, winding, dyeing, printing, finishing, sizing, *Jalla* making, Jacquard cutting etc.) the weavers should fulfill the following conditions:-

- All weavers whether male or female earning at least 50% of their income from handloom weaving are eligible to be covered under the “Health Insurance Scheme”.
- All weavers, whether male or female, are eligible to be covered under the “Health Insurance Scheme”. The scheme will cover the weaver’s family of four i.e. self, spouse and two children. The scheme covers persons between the age group of 1 day to 80 years.
- Weavers belonging to Primary Handloom Weavers’ Cooperative Society, Apex Society/ State Handloom Development Corporations are eligible to be covered under this scheme. Weavers outside the Co-operative can also be covered under the scheme.
- Weavers not belonging to above need a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.
- Those who will left the profession shall not be eligible for coverage under the scheme.

- **Procedure to do**

- A prospective beneficiary shall be required to fill up an application-cum-nomination form and submit the same to the nodal agency along with his/her share of the premium. The format of the application form shall be made available to the concerned Zone offices under Directorate of Textile.

- On receipt of the premium amount with the list of beneficiaries from the nodal agency, each weaver shall be issued an individual card carrying distinctive number, names of the family members and validity period for availing the benefits and facilities under the insurance policies.

- Health Cards will be issued by ICICI in the name of Head of the family or spouse.

- **Supportive documents to be submitted**

- Attach the Enrollment form made for Health Insurance Scheme.

- **Premium Amount**

- The premium amount of this health Insurance is Rs. 988.30 per annum. Out of this premium Government of India is Rs.809.10 to ICICI Lombard directly on behalf of weavers. Government of Orissa is providing Rs.129.20 per weaver from Weaver Welfare Fund. The balance premium of Rs.50.00 is being borne by the respective weaver beneficiary.

- **Coverage:**

The ICICI Lombard shall pay / reimburse expenses incurred by the weavers in course of medical treatment availed of in any hospital or nursing home within the country, subject to limits/sub-limits.

- **Cashless Facility**

The ICICI Lombard through its authorized representatives (Third Party Administrator) provides a cashless facility in empanelled hospitals/ nursing homes in Orissa. This means that a patient can avail of treatment in any one of the empanelled hospitals without actually having to pay the bills. In case a patient has to go to a doctor or a clinic, not in the approved list, he can submit the prescription and the vouchers for the medicines to the ICICI Lombard or its authorized representative (TPA) who will ensure that full payment is made within 15 days (as per prescribed limits) after receipt of all the requisite documents and information. The lists of empanelled hospitals/nursing homes/OPDs/IPDs in Orissa are as follows:

#### IPD LIST OF ORISSA

Sl. No.	State	Cluster	Hospital Name	Address
1.	Orissa	ANGUL	SURENDRA HOSPITAL	MISHRA PARA, ANGUL-759122, ORISSA
2.	Orissa	BALASORE	DURGA NURSING HOME AND RESEARCH CENTER	VIVEKANANDA MARG, BALASORE-756001 (ORISSA)
3.	Orissa	BARGARH	KISHORI NURSING HOME	BHATLI ROAD, N.H.-6, BARGARH-768028 (ORISSA)
4.	Orissa	BARGARH	GAYATRI NURSING HOME	INFRONT OF L.I.C. OFFICE. N.H.-6, BARGARH (ORISSA)
5.	Orissa	BARGARH	CATHOLIC MISSION HOSPITAL	BARGARH-768023 (ORISSA)
6.	Orissa	BARGARH	Janata Chikitsalaya	P.O. Jharapali market, PS Bheden
7.	Orissa	BARGARH	BEHERA NURSING HOME	NH-6, BARGARH-768028 (ORISSA)
8.	Orissa	BARGARH	Sri Saikripa Hospital	Shakti Nagar, Dist: Bargarh-768028
9.	Orissa	BHUBANESWAR	KALYANI POLY CLINIC AND NURSING HOME AND MATERNITY CARE	NEAR BUDHESWARI TEMPLE, 796, CUTTACK ROAD, BHUBANESWAR-6
10.	Orissa	BHUBANESWAR	Kar Clinic & Hospital Pvt. Ltd.	A-32, BHOUMA NAGAR, Unit-IV, Bhubaneswar-751001
11.	Orissa	BHUBANESWAR	Vivekananda Hospital	Dinalipi Bhawan, Fire

				Station Square, Baramunda, Bhubaneswar-751003, Khurda, Orissa
12.	Orissa	BHUBANESWAR	DEPAK CLINIC AND NURSING HOME	PLOT NO 84, SAHID NAGAR, BHUBANESWAR- 751007
13.	Orissa	BHUBANESWAR	Panda Nursing Home Pvt. Ltd	A/115, Unit-III, Press Colony , Bhubaneswar- 751001, Khurda, Orissa
14.	Orissa	BHUBANESWAR	Usthi Hospital and Research Centre	Plot No. N4, 1/1, IRC Village, Nayapalli, Bhubaneswar-751015, Orissa
15	Orissa	BHUBANESWAR	SANJIVANI MEDI CARE	SAMANTRAYPUR, BHUBANESWAR-2
16.	Orissa	BHUBANESWAR	Life Line Clinic 'N' Nursing Home	N-5/121, Jaydev Vihar, IRC Village, Nayapalli, Bhubaneswar-15
17.	Orissa	BOLANGIR	HARIHAR DIAGNOSTIC & NURSING HOME	HOSPITAL ROAD, SUDUPARA. Bolangir- 767001 (ORISSA)
18.	Orissa	CUTTACK	Sun Hospital	Shri Vihar Colony, Tulsipur, Cuttack-753008
19.	Orissa	CUTTACK	Panda Medical Centre	Kesharpur, Beparisahi, Dusibazar, Cuttack-753001
20.	Orissa	CUTTACK	D.G. NURSING HOME	AT- CHANDRA DEIPUR, P.O. SALIPUR, CUTTACK-754021.
21.	Orissa	CUTTACK	Sahara Nursing Home	Katgula Road, Mangalabagh, Cuttack- 753001
22.	Orissa	CUTTACK	SHANTI HOSPITAL & RESEARCH CENTRE	PATNAYAK COLONY, THORIA SAHI, CUTTACK- 753001
23.	Orissa	CUTTACK	Panda Medical Centre	Telengapentha, N.H.-5, Cuttack-753051
24.	Orissa	CUTTACK	ASWINI HOSPITAL	PLOT NO. 3 P, NEAR SATI CHAURA SECTOR- 1, CDA, CUTTACK-14
25.	Orissa	CUTTACK	SHRI KRISHNA HEALTH CARE	KALINGA CHHAK, CHOUDWAR, CUTTACK (ORISSA)
26.	Orissa	CUTTACK	CHITTA RANJAN SEVA SADAN	NIALI, CUTTACK-754004, ORISSA
27.	Orissa	DHENKANAL	SHREE JAGANNATH HOSPITAL	SASANA CHHAK, CHANDAN BAZAR, DHENKANAL, ORISSA
28.	Orissa	DHENKANAL	GENERAL NURSING HOME	GUDIANALI, DHENKANAL, ORISSA, PIN CODE-759001
29.	Orissa	GANJAM	AESHARAT NURSING	CHATARJEE LANE, OLD

			HOME POLY CLINIC	BUS STAND ROAD, BERHAMPUR-760001, GANJAM, ORISSA
30.	Orissa	GANJAM	AMIT HOSPITAL	GATE BAZAR, CANNAL STREET, NEAR RADHA KRISNA TEMPLE, BERHAMPUR-760001, DIST:GANJAM , ORISSA
31.	Orissa	GANJAM	PARADISE NURSING HOME	NEW BUS STAND ROAD, BRAMHA NAGAR, BERHAMPUR-760001, GANJAM, (ORISSA)
32.	Orissa	JAGATSINGHPUR	LIFE LINE CLINIC & NURSING HOME	HATABAZAR, JAGATSINGHPUR, ORISSA, (NEAR- SOMANATHA HATA POLE) PIN-754103
33.	Orissa	KALAHANDI	SURAKHYA NURSING HOME	GHODAGHAT CHOWK, NEAR K.A.G.B. KALAHANDI EVENING BRANCH, BHAWANIPATANA- 766001, KALAHANDI
34.	Orissa	KHURDA	KHURDA NURSING HOME	NEW BUS STAND, KHURDA, ORISSA
35.	Orissa	KHURDA	SNEHA CLINIC	PLOT NO. 2508-B, LEWIS ROAD, BHUBANESWAR- 751002
36.	Orissa	KHURDA	PRACHI HOSPITAL & RESEARCH CENTRE	PALTAN PADIA, KHURDA-752055
37.	Orissa	KHURDA	HI-TECH MEDICAL COLLEGE & HOSPITAL	PANDARA, RASULGARH, KHURDA- 751010
38.	Orissa	MAYURBHANJ	ORISSA NURSING HOME	WARD NO. 13 STATION BAZAR, BARIPADA- 757001, MAYURBHANJ, ORISSA
39.	Orissa	ROURKELA	SHANTI MEMORIAL HOSPITAL	UDITNAGAR, ROURKELA, 769012
40.	Orissa	SAMBALPUR	SANJIVANI	FARM ROAD, SAMBALPUR-768002 (ORISSA)
41.	Orissa	SONEPUR	MAHANADI HOSPITAL	NEAR HANUMAN MANDIR, MAJHIPADA, SONEPUR- 767017(ORISSA)
42.	Orissa	PURI	SANJEEVANI HOSPITAL	SANJEEVANI HOSPITAL NEAR, PURI BUS STAND, DISTRICT-PURI

**List of Cashless OPD in the State of Orissa**

<b>Sl.No.</b>	<b>Location</b>	<b>District</b>	<b>State</b>	<b>Name &amp; Address</b>	<b>Cluster</b>
1.	Mishrapada	Anugul	Orissa	<b>Surendra Hospital</b> Mishrapada AT/PO:Anugul Dist:Anugul Pin:768028	Mishrapada
2.	Khaira	Balasore	Orissa	<b>Shree Durga Medical Store</b> In front of khaira C.H.C. At/Po: Khaira Dist: Balasore	Khaira
3.	Makidia	Balasore		<b>Sri Raghunath Jew Medical Store</b> At/Po:Makidia Dist:Balasore Pin:756033	Makidia
4.	Padampur	Bargarh	Orissa	<b>Sibu Medicines</b> In front of Govt Girls High School Po:Rajbarasambar Dist:Bargarh Pin-768036	Padampur
5.	Bheden	Bargarh	Orissa	<b>Sanjibani Health Care Hospital</b> Thuapali, Remunda, Bheden Dist:Bargarh	Bheden
6.	Shakti Nagar	Bargarh	Orissa	<b>Sri Sai Kripa Hospital</b> Shakti Nagar Dist:Bargarh Pin:768028	Shakti Nagar
7.	Bhatli Chowk	Bargarh	Orissa	<b>Kishori Nursing Home</b> Bhatli Chowk, NH-6 Bargarh Pin:768028	Bhatli Chowk
8.	Sohela	Bargarh	Orissa	<b>Panda Medicines</b> N.H.-6, Near State Bank of India AT/PO: Sohela, Bargarh Pin-768033	Sohela
9.	Barpali	Bargarh	Orissa	<b>Dr. Subrata Mund</b> AT/PO: Barpali Dist: Bargarh	Barpali
10.	Attabira	Bargarh	Orissa	<b>Om Nursing Home</b> At/Po: Attabira Dist:Bargarh Pin: 768027	Attabira
11.	Bhatli	Bargarh	Orissa	<b>Dr. Sunil Kumar</b>	Bhatli

				<b>Acharya</b> Nabajeevan Chikitsalaya Thana Road At/Po: Bhatli Pin:768030	
12.	Bijepur	Bargarh	Orissa	<b>Maa Tarini Medical Store</b> At/Po:Bijepur Dist:Bargarh	Bijepur
13.	Patnagarh	Bolangir	Orissa	<b>Dr. Brundaban Meher</b> C/O:Viewell X-Ray & Diagnostics Main Road, Patnagarh Bolangir-767025	Patnagarh
14.	Kantabanjhi	Bolangir	Orissa	<b>Dr. Govind Agarwal</b> Sanjivani Diagnostic Hospital Road, Kantabanjhi Dist:Bolangir Pin:767001	Kantabanjhi
15.	Bolangir	Bolangir	Orissa	<b>Sarveswari Health Care</b> Hospital Road, Bolangir At/Po:Bolangir	Bolangir
16.	NAC Chhak, Lakxmi Bazar	Boudh	Orissa	<b>Samaleswari Medical Store</b> N.A.C. Chhak Laxmi Bazar Dist: Boudh, Pin:762014	NAC Chhak, Lakxmi Bazar
17.	Baunsuni	Boudh	Orissa	<b>Meher Medical Store</b> At/Po: Baunsuni Dist:Boudh	Baunsuni
18.	Mangalabag	Cuttack	Orissa	<b>Sahara Nursing Home</b> Kathgola Road Mangalabag Cuttack	Mangalabag
19.	Manijanga	Cuttack	Orissa	<b>Sushri Medical Store</b> At:Bilahat, Manijanga Po:Tendakura Cuttack-754134	Manijanga
20.	Maniabandha, Athagarh	Cuttack	Orissa	<b>Chiranjiv Mdicines</b> Maniabandha Dist:Cuttack-754031	Maniabandha
21.	Nuapatna, Athagarh	Cuttack	Orissa	<b>Sitaram Medicine Store</b> Near nuapatna SBI, Nuapatna Athagarh	Nuapatna, Athagarh

22.	Nuapatna,Athagarh	Cuttack	Orissa	<b>Sanjeevani Medical Store</b> Film Hall Road, Chandi Chhak Nuapatna, Athgarh Dist: Cuttack	Nuapatna, Athagarh
23.	Salepur	Cuttack	Orissa	<b>D.G. Nursing Home</b> Near S.B.I. Salepur Branch Salepur Dist: Cuttack	Salepur
24.	Kanpur, Athagarh	Cuttack	Orissa	<b>Sahoo Medicine Store</b> At/Po:Kanpur,Athagarh Dist:Cuttack Pin:754037	Kanpur, Athagarh
25	Baramba,Athagarh	Cuttack	Orissa	<b>Biraj Medicine Store</b> Gandhi Chhak, Baramba Dist: Cuttack-754031	Baramba, Athagarh
26.	Chandan Bazar	Dhenkanal	Orissa	<b>Shree Jagannath Hospital</b> Sasana Chowk Chandan Bazar Dhenkanal	Chandan Bazar
27.	Paralakhemundi	Gajapati	Orissa	<b>Laxmi Medical Hall</b> Market Square Paralakhemundi Pin:761200	Paralakhemundi
28	Berhampur	Ganjam	Orissa	<b>Dr. V.V.L.N. Rao</b> Venkateswar Clinic Chandrama Street Berhampur Pin: 760009	Berhampur
29.	Digapahandi	Ganjam	Orissa	<b>Gobinda Medical Store</b> At/Po:Digapahandi In front of Canara Bank, Bazar Street Dist:Ganjam Pin:761012	Digapahandi
30.	Bhanjanagar	Ganjam	Orissa	<b>Laxmi Medical Store</b> Red Cross Road, Bhanja Nagar Pin:761126	Bhanjanagar
31.	Hinjlicut	Ganjam	Orissa	<b>Dr. Rama Chandra Sahu</b> At/Po:Hinjlicut Dist:Ganjam	Hinjlicut
32.	Hata Pola	Jagatsinghpur	Orissa	<b>Life Line Clinic &amp; Nursing Home</b> Hata Pola Dist: Jagatsinghpur	Hata Pola
33.	Kolabira	Jharsuguda	Orissa	<b>Abanti Medical Store</b> At/Po:Kolabira In front of Asit Hotel Dist:Jharsuguda	Jharsuguda



				Pin:768213	
34.	Korua	Kendrapara	Orissa	<b>Dr. Bhima Charana Sahoo</b> C/O: Sarala Clinic At:Pundalo Haat Po: Patkura Dist: Kendrapada Pin:754228	Korua
35.	Salapada	Keonjhar	Orissa	<b>Jhadeswar Pharmaceuticals</b> At: Salapada By Pass Po:Salapada Dist:Keonjhar Pin:758020	Salapada
36.	Raj Sunakhala	Khurda	Orissa	<b>Radhashyam Clinic</b> AT/PO: Raj Sunakhala Dist: Khurda Pin: 752065	Raj Sunakhala
37.	Paltan Padia	Khurda	Orissa	<b>Prachi Hospital &amp; Research Centre</b> Paltan Padia Dist: khurda Pin: 752055, Orissa	Paltan Padia
38.	Balipatna	Khurda	Orissa	<b>Moti Medical Store</b> At/Po:balipatna Naer Balipatna Haat Dist:Khurda Pin:752102	Balipatana
39.	Kotpad	Koraput	Orissa	<b>Sri Santoshi Medical Store</b> At/Po:Kotpad Near Medical Sahi Dist:Ganjam Pin:764058	Kotpad
40.	Udala	Mayurbhanj	Orissa	<b>Dr. Jaladhar Madhual</b> C/O: Ananda Clinic AT/PO: Udala Mayurbhanj-757041	Udala
41.	Nabarangpur	Nabarangapur	Orissa	<b>Sri Sai Laxmi Medicals</b> At/Po:Nabarangpur In front of Town Hall Dist:Nabarangpur Pin:764059	Nabarangpur
42.	Nayagarh	Nayagarh	Orissa	<b>Bijaya Laxmi Medical Store</b> In front of Dist H.Q.Hospital, Main Road, Dist: Nayagarh Pin:752069	Nayagarh
43.	Khalisahi	Nayagarh	Orissa	<b>Alok Medicine Store</b> At/Po:Khalisahi	Khalisahi

				Dist:Nayagarh Pin:752077	
44.	Pipili	Puri	Orissa	<b>Dr. SK. Dayanullah</b> Naya bazaar, Pipili Dist:Puri Pin:752104	Pipili
45.	Puri	Puri	Orissa	<b>Sanjeevani Hospital</b> Near Puri Stand, Puri District-Puri	Puri
46.	Niali	Puri	Orissa	<b>Chittaranjan Seva Sadan</b> Niali, Cuttack Pin: 754004	Niali
47.	Khadalpara Road,	Sonepur	Orissa	<b>Sahoo Pharma</b> Khadalpara Road, Dist: Sonepur, Orissa	Khadalpara Road
48.	Biramaharajpur	Sonepur	Orissa	<b>Medilab &amp; Research</b> AT/PO: Subarnapur Sonepur, Orissa	Birmaharajpur
49.	Binka	Sonepur	Orissa	<b>Dr. Kedarnath Subudhi</b> Subudhi Clinic Rajaji Nagar, Kedar Chhak Binka Sonepur-767019	Binka

- **Plan Benefits**

(in Rs.)

<b>Annual Limit per family (1+3)</b>	<b>15,000/-</b>
Sub Limits per family:	
All pre-existing Diseases + New Diseases	15,000/-
Maternity Benefits (per child for the first two)	2,500/-
Dental treatment	250/-
Eye treatment	75/-
Spectacles	250/-
Domiciliary Hospitalisation	4,000/-
Ayurvedic/Unani/homeopathic/Siddha	4,000/-
Hospitalisation (including pre and post)	15,000/-
Baby Coverage	500/-
OPD	7,500/-
Limit per illness	7,500/-

**Exclusions:** Corrective cosmetic surgery or treatment, HIV, AIDS, Sterility, Venereal diseases, Intentional self-injury, use of intoxicating drug or alcohol, War, riot, Strike, Terrorism acts and nuclear risks.

- **Policy Period**

- The Policy shall be valid for a period of 12 months, from the date of receipt of premium by the insurer.

- One weaver family would normally receive the benefits for one year on payment of his/her share of the premium.

- **Nodal Agency**

The office of the State Director-in-charge of Handloom and textile and its zone offices in the field are the Nodal Agencies for implementation of the scheme.

- **Claim Procedure**

- **Planned Hospitalization:**

In case of Hospitalization, a patient can go to any empanelled hospital/nursing home of his/her choice. The concerned hospital will communicate details of the patient (name, policy no./nature of ailment/name of the hospital) to the insurance company or its Third Party Administrator( TPA). The patient would take the treatment, sign the bill and get discharged and no payment will be charged from him/her, subject to the prescribed limits/sub-limits.

- **Emergency Hospitalization:**

In case of Emergency hospitalization the patient can rush to any empanelled hospital. He will have to produce the Health Card to the hospital and take treatment and subsequently the insurance company can be contacted. The patient would take the treatment, sign the bill and get discharged and no payment will be charged from him/her, subject to the prescribed limits/sub-limits.

- **Reimbursement Claims:**

The patient can avail treatment from a doctor or at a clinic in addition to the Network/empanelled hospital and settle the hospital bills directly by paying all the charges. Thereafter, he will submit all the vouchers/bills to the insurance company and the company will reimburse the amount subject to limits/sub-limits and at the rate not more than the rate approved by the CGHS.

- **With whom to register complaint?**

Concerned Zone offices under Directorate of Textile, Government of Orissa

- **For more information contact**

- Directorate of Textiles  
Satya Nagar  
Bhubaneswar-751007  
Tel No. – 0674-2571991/2573271

- The concerned Zone Offices and their addresses are given below:

Sl. No	Designation of the Officer	Office Location / Place Name	Telephone Nos.
1	2	3	4
1	Director of Textiles & Handloom, Orissa	Bhubaneswar	0674-2575783
2	Additional Director of Textiles, Hqrs	Bhubaneswar	0674-2571991
3	Deputy Director of Textiles (H. Qtrs)	Bhubaneswar	0674-2573271
4	Deputy Director of Textiles (Cluster)	Bhubaneswar	0674-2570301
5	Joint Director Textiles, Central Division	Bhubaneswar	0674-2515236
6	Joint Director Textiles, Western Division	Bargarh	06646-233325
7	Deputy Director Textiles, South Central Division	Khurda	06755-211696
8	Deputy Director Textiles , Southern Division	Berhampur	06680-2291234
9	Deputy Director Textiles , K.B.K. Division	Koraput	06852-250204
10	Deputy Director Textiles	Cuttack	0671-2649133
11	Assistant Director Textiles	Athagarh	06723-220214
12	Assistant Director Textiles	Khurda	06755-220576
13	Assistant Director Textiles	Nayagarh	06753-252015
14	Assistant Director Textiles	Balasore	06782-262907
15	Assistant Director Textiles	Baripada	06792-252482
16	Assistant Director Textiles	Bargarh	06646-233161
17	Deputy Director Textiles	Sonepur	06654-220232
18	Assistant Director Textiles	Sundergarh	06622-272437
19	Assistant Director Textiles	Berhampur	0680-2291234
20	Assistant Director Textiles	Koraput	06852-250464
21	Assistant Director Textiles	Boudh	06841-222085
22	Assistant Director Textiles	Bhawanipatna	06670-230429
23	Assistant Director Textiles	Dhenkanal	06762-226491
24	Assistant Director Textiles	Patnagarh	06658-223044

- **Reference URL**

<http://handlooms.nic.in>