Anyuta Universal Health Insurance Service
One Health Care One India
Dr. N. Ravindra Shetty for Anyuta

Aadhaar-linked cards for all under unified universal health insurance scheme
No Age Band, No Exclusion Clauses, No discrimination between Rich and Poor

The solution for Indian Health Care issues is “Anyuta Universal Health Insurance Service” a Family Group Health Insurance, designed after successful SIPF Mediclaim model. The SIPF Mediclaim Policy is issued to the entire Rajasthan State government employees and their families only. It operates with a Premium of Rs.580 per family per year, to cover a value of Rs.3 lakhs on floater. This Policy generated revenue surplus to the Insurer and the Hospitals in each year of its operation while providing quality care to the patients. Anyuta serviced this Policy as TPA for over 5 years. The SIPF coverage is for all ailments, major or minor, acute or chronic, like Heart Bypass surgery, Heart Valve Replacement, Total Knee & Hip Replacements, and Kidney Transplant. The Chronic Diseases covered are Cardiac, Respiratory, Liver, Spleen, Bone and Joint, etc. Here the Cancer treatment is totally covered.

The AUHIS Policy is designed to provides similar coverage at a Premium Rs.1500 + Tax, (250% more than SIPF) to a family unit of Member + Spouse + 2 Dependent Children below 21years + 2 Dependent Parents or Parents in law. The Karnataka State has 6 crore people, i.e. 1 crore families, at a Premium of Rs.1500 is Rs.1500 crores. Certainly, an Affordable Health care. The AUHIS Premium when shared by Centre 40%: State 30%: Family 30% then it is Rs.600: Rs.450: Rs.450 i.e. a Family will be paying only Rs.450 which is a DAY’s wage of a Farm worker. Thus “Right to Health” gets fulfilled. In AUHIS Policy, no duplication of work, documents are digitized; financial transactions are through Banks only. The claims are processed and settled as per CGHS Codes and Rates. Hence there is no Moral Hazard.

This is “sabka-saath-sabka-vikas” “digital India” “make in India” and will empower every Indian to pay and avail quality Cashless Health Care anywhere in the Country and wean people away from governments helps. In Anyuta Care you will see Disruptive Innovation, Business Model, Cashless Health Care & Digitization, Product Optimization, Technology application to reduce Care costs, Administration Costs, Moral Hazards and Data Analysis for future innovation by touching the hearts of people.

Only Doctor based TPA in Health Care with in-depth medical knowledge will bring down Health care costs and Insurance Premium while giving wider coverage without exclusion clauses and age band. Anyuta TPA has proved it with SIPF Medicalim Policy. The New India Assurance Company Ltdshould release of AUHIS Policy on retail with Anyuta as TPA to benefit peoplewithout incurring losses. The AUHIS Policies will make health care affordable and available to all and reach Insurance and Banking to the corners of India keeping it dynamic. The N.I.A.C.L. cannot disprove SIPF ‘s success with Anyuta TPA.

As doctors we do not want any Indian commit suicide for want of finance to get treated. We want people and the governments to participate in this Health care revolution to make health care affordable and available to all. India has the Health care financiers and delivery systems in place and so are the health care laws.

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