Aadhaar linked Universal Health Insurance Scheme
By merging 7 Government Health Care Schemes the state has realized Rs. 869.4 crores. With this money State wants to float Aadhaar linked Universal Health Insurance Scheme. To get the benefit of this Scheme the Categorized Group must get treated in the Government Hospitals or go to those Private Hospitals that is recommended by the Government Hospital Doctor.

In Karnataka State, the Politicians, Bureaucrats, Government Employees and 80% of the poor prefer to get treated in the Private Hospitals.

Now the question is
1. How do you change this mindset and the pattern without bring government hospitals to world standards?
2. What happens to the Rs. 869.4 crores realized by merging Schemes?

Answer
a. Allow the Insurance Companies to run Health Insurance Schemes
b. Let the State pay 30% of the Premium, Central Government 40% and the Families pay the remaining 30%, thus cover the entire State.
c. Allow the patients to select the Doctor and get treated in the Hospital of their choice.
d. State should not run Hospitals and Health Care Schemes but build State of Art Hospitals.
India is on the cusp of change. The "tipping point" will arrive when the State and Central Governments share the Premium of Rs.1500/- with the Family of 6 members at 40: 60: 40 ratios, i.e. Rs.600 : Rs.450 : Rs.450 (Family).

“sabka-saath-sabka-vikas”

Anyuta Universal Health Insurance

Empowering people

The answer for Indian Health Care is “Anyuta Universal Health Insurance Service” Group Family Health Insurance that provides 3 lakhs health cover on Flooter to a family of 6 members at a Premium Rs.450 i.e. a DAY’s wage of a farm worker. This is “sabka-saath-sabka-vikas” “digital India” “made in India” and will empower every Indian to pay and avail quality Cashless Health Care anywhere in the Country and want people away from government’s help. This Insurance driven Cashless healthcare will bring down the Healthcare costs and the Insurance Premium to make healthcare affordable and available to all. This will teach Insurance and Banking to every Indian and take it to the corners of India in record time. All it needs is people participation, digitization of Medical and Accounting documents and carrying out all financial transactions through Banks only. 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.

ANYUTA TPA IN HEALTHCARE PRIVATE LIMITED IRDAI - 17
Mobile: 98456 19138, 94464 56988, 94464 54311. Tel: 080 41128311. 080 25364765
E-mail: revi@anyuta.co, anyuta@tpa.com Website: www.anyuta.co www.anyuta.org www.anyutatpa.com
Great Indian Dream

- Health Care for all
- Insurance driven health care

Family Group Health Insurance. Six members Rs. 5 lakhs cover at a Premium of Rs. 1500 per family per year on floater

Bhamashah Swashty Bima Yojana of Rajasthan 2015 - 16 started with a Premium of only Rs 370 per family now Rs 1,263 per family per year

National Health Protection Scheme (NHPS) of Budget 2018 Premium recommended is Rs. 1200 per family for Rs 5 lakhs cover

SIPF Mediclaim of Rajasthan – Premium less than Rs. 600 per family

Put the money back into people pocket by sharing the Insurance Premium at 40:30:30 Center : State : family

Social Justice

In a Family Group Health Insurance, Premium needed is just Rs.1500 to cover all illness and generate surplus revenue to the Insurer and the hospitals while providing quality care. Actuarial suggestions prove it.

In the case of "The National Health Protection Scheme" Premium suggested is Rs. 1000 to Rs. 1300 per family per year for Rs. 5 lakhs for secondary and tertiary care hospitalization in the case of announced in the Union Budget 2019.

In the case of Bhamasha Swashty Bima Yojana (BSBY), four crore people cashless treatment of 1,401 diseases of Rs1,00,000 for 663 critical and Rs. 30,000 each for 738 general illnesses. The total insurance premium involved is more than Rs1,300 cr per annum with the State bearing Rs1,261 per family.

In the case of SIPF Mediclaim Premium is less than Rs. 600 per family. Here the 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 Cardio, Respiratory, Liver, Spleen, Bone and Joint, etc. Here the Cancer treatment is totally covered. This health care generated profits to the insurer all those 5 years.

In the case of "Aarunya Universal Health Insurance Scheme" is a Family Group Health Insurance Policy that provides 3 lakhs health cover on Floater, to a family of 5 members at a Premium of Rs.1500+Tax +TPA fees. Here the 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 Cardio, Respiratory, Liver, Spleen, Bone and Joint, etc. Here the Cancer treatment is totally covered. This is created on SIPF model.
Insurance driven Healthcare

- It is Possible to cover the family’s health care up to 3 lakhs with a “Day’s wage” of a Farm laborer

- Member + Spouse + 2 Dependent Children up to 21 years + 2 Dependent Parents

- Premium of Rs.1500/- when split 3 ways, Center 40% State 30% and Family 30% i.e. 600 : 450 : 450

- Less than a day’s minimum wage Subka Saath Subka Vikas
Great Indian Dream

Health Care for all

Insurance driven health care

Family Group Health Insurance. Six members Rs.5 lakhs cover at a Premium of Rs.1500 per family per year on floater

Put the money back into people pocket by sharing the Insurance Premium at 40:30:30 Center : State : family

SIPF Mediclaim of Rajasthan – Premium less than Rs.600 per family

Bhamashah Swashtyta Bima Yojana of Rajasthan 2015-16 started with a Premium of only Rs 370 per family now Rs.1,263 per family per year

National Health Protection Scheme (NHPS) of Budget 2018 Premium recommended is Rs.1200 per family for Rs.5 lakhs cover

Great Indian Dream

UIIC Policy Insu

Doctor & Hospital Form

PCC Form Jan 2018

UIIC Policy Insu Institutions
Public Sector Insurance Company

- Letter to CMD UIIC
- Approval
- Police Trust Slide

After Banks Insurance is bleeding the country

Only Doctors can bring down care costs

Anyuta Universal Health Insurance
Social Justice

"Anyuta Universal Health Insurance Service" is the replica of SIFP Mediclaim of Rajasthan. The SIFP Mediclaim of Rajasthan generated profits each year of its operation and today it provides a cover value of Rs. 3 lakhs on Floater for a premium less than Rs. 600/- per family of 6 members per year.

The SIFP Mediclaim generated profits covering all ailments. The 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.

India has the Systems and laws in place to handle Insurance driven Health Care

- The IRDAI license and regulate the Insurers and the TPAs
- State government License and regulate Hospitals
- MCI license and regulate Doctors
- Courts provide justice to all

M C I Regulates Doctors

State Regulates Hospitals

IRDAI Regulates Insurer & TPAs

Judiciary provides justice to all
Premium needed to cover Rs 3 lakhs on floater is only Rs.1500 per family of 5 Members. But the insurer collect about Rs.2000/- for the same cover.

Social Justice

Annual estimated loss to the Insurance industry is over Rs. 10,000 crores. This is attributed to the organizational inefficiencies. These losses are despite the highly loaded Premium.

Today the premium provides a minimal coverage with maximum exclusion clauses, there is age restriction and heavy loading on preexisting diseases. The premium is further loaded against “Policyholder Fraud + Intermediary Fraud + Insurer Internal Fraud” which the insurer should prevent.

Now the people started questioning the insurer, especially after looking at the Premium and coverages of the following Family Group Health Insurances like,

1. The National Health Protection Scheme where the premium worked out by the Actuaries is Rs. 200 to Rs.1200 per family
2. Bharmashira Swasthya Bima Yojana (BSBY), four crore people cashless treatment of 3,403 diseases of Rs.3,00,000 for 664 critical and Rs. 30,000 each for 738 general illnesses. The total insurance premium involved is more than Rs1,200 cr per annum with the State bearing Rs1,261 per family.
3. SIPP Mediclaim Premium is less than Rs.600 per family

Whereas the insurer charges around Rs.20000 for the same coverage!
Something is seriously amiss here.

Serious Fraud Investigation Office in Mumbai

The Bank Chiefs like Chanda Kochhar ICICI and Sishka Sharma of Axis Bank were investigated by Serious Fraud Investigation Office in Mumbai. Does this mean that the Insurance companies are next in line? The annual loss over Rs. 10,000 crores over years is not a small amount!
"Anyuta Universal Health Insurance" Policy will also generate huge profits.

**GOVERNMENT OF RAJASTHAN**

**STATE INSURANCE AND PROVIDENT FUND DEPARTMENT POLICY CONDITIONS**

GROUP MEDICLAIM INSURANCE POLICY (RAJ MEDICLAIM) (01.04.2015 – 31.03.2016)

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Premium/Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Premium by the Rajasthan State</td>
<td>Rs. 12,50,00,000</td>
</tr>
<tr>
<td>2</td>
<td>Premium by the employees</td>
<td>Rs. 500/- + Contribution as per Category A, B, C</td>
</tr>
<tr>
<td>3</td>
<td>Total Premium</td>
<td></td>
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<tr>
<td>4</td>
<td>Beneficiaries</td>
<td>2,50,000</td>
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<tr>
<td>5</td>
<td>Policy Period</td>
<td>01/04/2015 to 31/03/2016</td>
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<tr>
<td>6</td>
<td>Policy Cover</td>
<td>Rs. 3,00,000</td>
</tr>
<tr>
<td>7</td>
<td>Claim Settlement</td>
<td>As per CGHS Rate for Jaipur dated 17/11/2014</td>
</tr>
</tbody>
</table>

**Total Premium**: Rs.14,04,50,000 divided by 2,50,000 Beneficiaries is equal to Rs. 561.80 per beneficiary.

**GENERAL INSURANCE FUND** (herein after called the GIF) for the insurance herein after set forth in respect of Employees/Members (including their eligible family members) named in the Schedule hereto (herein after called the INSURED PERSON) and has paid premium as consideration for such insurance.
India is on the cusp of change. The "tipping point" will arrive when the State and Central Government share "Anyuta Universal Health Service" Premium of Rs.1500/- with the family at 40:60: 40 ratios, i.e. Rs.600: Rs.450: Rs.450 respectively. This Premium of Rs. 450 is a DAY’s wage of a Form worker for a cover value of Rs.3 lakhs on floater. No age band and exclusion clause.

One India
One Health Care

"sabka-saath-sabka-vikas"
Health Insurance Premium should be just a DAY’s wage per year. "Anyuta Universal Health Service" is just that. Make Public Sector Insurance Companies issue this policy.

Indians prefer Private Health Care.
In India the politicians, bureaucrats, government employees, about 80 per cent of the poor, and their family’s get treated in Private Sector or Corporate Hospitals. The reason being that there is no State of Art; NABH accredited well managed Hospitals providing quality Care in the Government Sector.

Empower people
to pay for their Family’s Health Care with pride. Karnataka with 6 crore people (1 Crore Families) paying Rs.1500 as Premium is Rs.1500 Crores. Health Care is Free for all with Rs.1500 Crores.

Care Providers & Infrastructure Providers
Health Care industry has Doctors as "Care Providers" who come with knowledge and skills. It also has the Government, Private & Corporate Hospitals as “Infrastructure Providers.” Consumers are willing to buy Health Care Policy at a low Premium to cover high value. Government should not run Hospitals and Health Schemes.

Putting Care before Costs
Doctors come with Knowledge & Skill to help the people in pain and misery. Let Doctors run the Hospitals and Insurer to provide Health Insurance.

Make Health Care Affordable & Available
Build State of Art Hospitals and allow Doctors to admit and treat patients. Provide soft loans to Doctors to upgrade their existing set ups to promote home and outpatient care. Pay Doctors and Hospitals separately for their services.

Provide good governance
Wean the people away from Government helps. Make them Creditworthy to access finance. Provide Student Scholarship.

"Anyuta Universal Health Insurance Service" is the replica of SIFP Medclaim of Rajasthan State for the entire Government employees and their families at less than Rs.600 as a Premium 1

Putting Care before Costs
Doctors come with Knowledge & Skill to help the people in pain and misery. Let Doctors run the Hospitals and Insurer to provide Health Insurance.

SIFP Medclaim
Covers all ailments with a Premium less than Rs.600 per Family. No age band & no Exclusion Clauses.

SIFP coverage is for all ailments, major or minor, acute or chronic, like Heart Bypass surgery, Heart Valve Replacement, Total Knee & Hip Replacements, Kidney Transplant. Chronic Medical Conditions like Cardiac, Respiratory, Liver, Spleen, Bone and Joint diseases, etc. Cancer treatment is totally covered. The SIFP Medclaim generated surplus revenue to the Hospitals and the Insurer while providing quality care.

in crises you are not alone
Anyuta Trust Members Form

Member
First Name  Last Name  DOB  Age  M/F  Blood Group  Mobile No

1st Child below 18 yrs.
2nd Child below 18 yrs.
Father or Father in Law
Mother or Mother in Law

Address

House Name  Door No  Area  Street

Village / Town / City  Pin Code  State  Country

Email Id:  Mobile No.

I hereby declare that I enroll with Anyuta Wholly Charitable Trust at my free will to set up a Medical and Paramedical Team that will teach me to,

- Stay fit and Healthy.
- Practice healthy food habits and living standards.
- Practice Preventive Care and get immunized in time.
- Undergo Medical checkups by the Family Physician.

I also learn about the medical and surgical conditions like the injury, illness, need for investigation, medication, medical and surgical procedures, differential and final diagnosis, prognosis, recuperation, benefit of the Hospitalized over Domestic and Outpatient care and then take an informed Medical decision. I shall pay for the services availed by me and my family.

Primary Care Center (PCC), Outpatient Care by the Family Physician

Free Services
- Free Out-patient consultation and clinical examination by the Family Physician.
- Teaching CPR, First Aid, Exercises, Healthy food habits, Healthy living style, Preventive Care, Immunization.

Paid Services
- Specialized consultation, second opinion, compiling medical reports, coordinating with specialist doctors, organizing endless tests, MRI & CAT scans, X-ray, ECG, Treadmill, Thallium Test, Angiography, Angioplasty, Home Care, Physiotherapy, etc.
- Assisting in hospital care, procuring medicines, and surgical supplies, medicines, medical aids, implants, stents, etc.
- Assisting in insurance matters like availing Cashless Health Care. Compiling and submitting claim documents to the insurer.

In case the Member has a Health insurance policy, then the Hospitalized Care becomes Cashless or reimbursable. The Insurance Company will settle the claims as per their policy conditions and the members should read the policy before buying it.

Benefits
- Medical surveillance 24x7 and 365 days.
- Efficient transportation and home care.
- Home blood collection, nursing care and physiotherapy.
- Procuring Family Group Health insurance at a Minimum Premium with Maximum Coverage.

In-patient Care
- Family Physician to be on phone always.
- Family Physician to help in taking informed medical decisions.
- Second opinion on any of the health care issues.
- Trust or the family physician will help in getting maximum discount in investigation, treatment and hospital bills.

Annual PCC membership fee is Rs. 1200 per family per year. Payment must be done by any of the Banking Instruments like Cheque, RTGS, etc.

Anyuta Trust

Organization

Bank
Canara
Brench
Larellie Road - CA

Branch Code
Customer ID
IFSC Code
MICR No

Amount

Rs. 1500

Banking details

No.: 51/18, Mente Road, Lanye LAYOUT, Mente Road, Ward No.: 111, Shahadka Town, Bangalore 560047.

Mobile: 94450 10153, 94484 56986, 94484 15411, 94484 15411. Tel: 988 4112 931, 21564 766

E-Mail: ravi@anyuta.co cashless@anyutacare.com www.anyuta.org www.anyutacare.org

Twitter: RaviKumarShetty V @ 2217947

IN CRISIS YOU ARE NOT ALONE
I am forwarding herewith the proposal of Ayunta Healthcare, No. 31/18, Loyola Layout Main Road, Ward No. 111, Shanthala Town, Bangalore on "One India One Health Care" an Insurance Scheme for all health needs.

I shall be grateful if you could kindly look into the matter and do the needful.

With regards,

Yours Sincerely,

Sd/-
(D.V. Sadananda Gowda)

Shri Jagat Prakash Nadda,
Hon’ble Minister for Health and Family Welfare,
Government of India,
348-A, Nirman Bhawan,
New Delhi.

Copy to Ayunta Healthcare, No. 31/18, Loyola Layout Main Road, Ward No. 111, Shanthala Town, Bangalore.

(D.V. Sadananda Gowda)
AROGYA BHAGYA YOJANE (ABY)

Initiated in 2002, this scheme aims at cashless hospitalization under authorization from the department to all serving personnel, their families and dependent parents at empanelled hospitals across the state, run through a trust created for this purpose and a contracted professional company handling the day to day operations of the project. It works primarily on CSHS rates and any additional expenditure is compensated as per the prescribed norms.

The monthly subscription is Rs. 100 for non-gazetted and Rs. 110 for gazetted officers. On an average the Scheme processes 2000 bills a month from 149 empanelled hospitals with the assistance of Basket option, a professional private company, handling day to day operations of this project.

The monthly expenditure comes to around Rs 4.5 crores.

The New India Assurance Co. Ltd should adopt Anyuta TPA methods of Claim processing to contain Care Costs, generate marginal revenue to the Insurer and the Hospitals while providing quality Care to the patients.

If this is not scam what else is it?
SIPF spending less than 11 crores per year for 3 lakhs families where as ABY spending 56 crores for 88000 families!

In depth knowledge of Medicine, Transparency & Accountability is what Anyuta TPA is all about. Perhaps The New India Assurance Co. Ltd is shy of it!

<table>
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<tr>
<th>SIPF Payment Status</th>
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<td>Employee : 254000 Approx Dependent 4 per family</td>
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<table>
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We have the Systems in place to handle Insurance driven Health Care

India has the Healthcare laws and regulators in place and courts are there to provide justice

a. The IRDAI license and regulate the Insurers and the TPAs
b. State government license and regulate Hospitals
c. MCI license and regulate Doctors
d. Courts provide justice to all

- Hence there is no need to empanel the Hospitals and TPAs.
- Empanelment and allotting work, is duplication of work and the source of Moral Hazard!
“One Health Care One India”

Health Care Revolution
It is time to bring about Health Care Revolution by changing the way the health care is “Financed and Delivered” in India. This is possible by weaning people from depending on the government for their health care needs.

People participation
Health Care is not the responsibility of the government alone, it is ours too. Hence, people must group under a “Not for Profit” organization like Anyuta Trust with 80 G Tax relief.

Anyuta Trust Membership
People join Anyuta Trust to create 24/7 Medical Surveillance, avoid unnecessary hospitalization, investigation, medication, procedures. Members want to learn the ways of staying fit and healthy, practice Preventive Care and adopt healthy living standards.

People join Anyuta Trust to undergo bi-annual medical check-ups by the Trust Family Physician, discuss with him issues like injury / illness / investigation / medication / procedures / benefits of Hospitalized care over Domiciliary / Outpatient care and then take the decisions. This will help them in cost cutting and getting quality care for the money’s worth.

People join Anyuta Trust to set up a Medical Help Line, create 24/7 Clinic with Doctors available round the clock to listen to our medical issues and provide solutions over the phone and treat us in the clinic. Members are willing to pay for the services received. Members know that it needs a substantial number of members in an area to create a “Walk in Clinic” for Free Physical Examination and advice.

People join Anyuta Trust to avail Family Group Health Insurance under Anyuta Trust where the Premium is low and cover value is high. Trust negotiates with the Hospitals and Diagnostic Centers reduce costs to large groups and so are the Insurance Companies on their Premium. The benefits availed are shared amongst the members.
Key to low Premium high cover value is Transparency & Accountability

Anyuta TPA being Doctor based contains Care Costs, thus helps in lowering the Premium and increasing the Care Cover Value. Generates marginal revenue surplus to the Care provider Hospitals and the Insurer while providing quality care to the patients.

Anyuta TPA has digitized the Medical, Billing and Accounting documents and conducts all the financial transactions through Banks only.

India is on the cusp of Change

The "tipping point" will arrive when the State and Central Governments share the Premium of Rs.1500/- with the Family of 6 members at 40: 60: 40 ratios i.e. Center, State & Family as Rs.600: Rs.450: Rs.450 respectively. The Rs.450 is the day’s wage of a Farm worker and hence it is affordable to every Indian rich or poor.
We at Anyuta, were saying that it is possible to provide total hospitalized health cover to every Indian family at a Premium equal to a farm worker’s DAY’S WAGE. Bhamasha earned a profit with Rs. 370 as Premium in its first year, so will National Health Protection Scheme will.

**UNHEALTHY TRENDS**
Data for 2017-18, (2 crore)

- Claims ratio in 2017-18 rose from 36% in Week 1 to 93% in Week 17

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**Anyuta Universal Healthcare**

**Family Health Cover for 6 members Rs. 3 Lakhs**

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**Premium of Rs.1500 + Tax**