

**Internship
At
Mukhyamantri Amrutum Yojana,
Government of Gujarat**

**Submitted By
Gaurav S. Mishra**

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Internship Report

Introduction

Internship is a part of the second year program, where we have to observe and learn the work culture of organization. Also it will be necessary to participate in various department/activities so we could orient our self with different departments that gives us first hand exposure. Internship is the process through which we can understand process of work and thereafter be able to involve in decision making.

I have been appointed as Claims Coordinator in Mukhyamantri Amrutum (MA) Yojana, Gujarat. The MA Yojana comes under the Commissionerate of Health, Family Welfare Medical Services and Medical Education of the Government of Gujarat.

Objective of Internship

- a) To understand the structure and operations of the organization.
- b) To learn various managerial and administrative skills needed to work in a government system
- c) To ensure effectively implementation of MA Yojana in the State.
- d) To identify existing gaps in human resource, service delivery quality, analysis and implementation of MA Yojana in the State

About The Organization

Introduction

Mukhyamantri Amrutum Yojana translates as Chief Minister's Scheme to provide tertiary care treatment to Below Poverty Line (BPL) population for catastrophic diseases. Families living below the poverty line are pushed into a vicious debt poverty cycle due to excessive expenditures arising out of catastrophic health shocks. To address this issue, the State Government of Gujarat has launched a medical care scheme called Mukhyamantri Amrutum "MA" Yojana since 4th September 2012. This is a 100% State funded Scheme. The objective of the scheme is to improve access of BPL families to quality tertiary medical and surgical care for the treatment of identified diseases involving hospitalization, surgeries and therapies through an empanelled network of health care providers.

MA provides an opportunity to the poorest of the poor beneficiaries to select hospitals of his/her choice from both private and public (government) hospitals for cashless hospitalization and treatment.

Under the Scheme, all beneficiaries can avail cashless quality medical and surgical treatment for catastrophic illnesses related to:

1. Cardiovascular Surgeries
2. Renal (Kidney)
3. Neurosurgeries
4. Burns
5. Poly-Trauma
6. Cancer (Malignancies) and
7. Neo-natal (newborn) diseases.

The claim load is up to Rs.2,00,000/- per BPL family per annum on a family floater basis. The scheme does not replace the existing public and private health care institutions. Instead, it gives an opportunity to both public and private health care institutions to promote quality healthcare services, Network Hospitals which are registered under National Accreditation Board for Hospitals and Healthcare Providers (NABH)/ JCI (Joint Commission International)/ ACHS (Australia) or by any other accreditation body approved by International society for Quality in Healthcare (ISQua) are given 10% extra as quality incentive over and above the package rates.

The services are delivered to the beneficiaries by means of a QR coded MA card. For effective distribution of these cards, a Technical Support Agency has been appointed, which is responsible for printing, issuing and distribution of cards to the targeted beneficiaries.

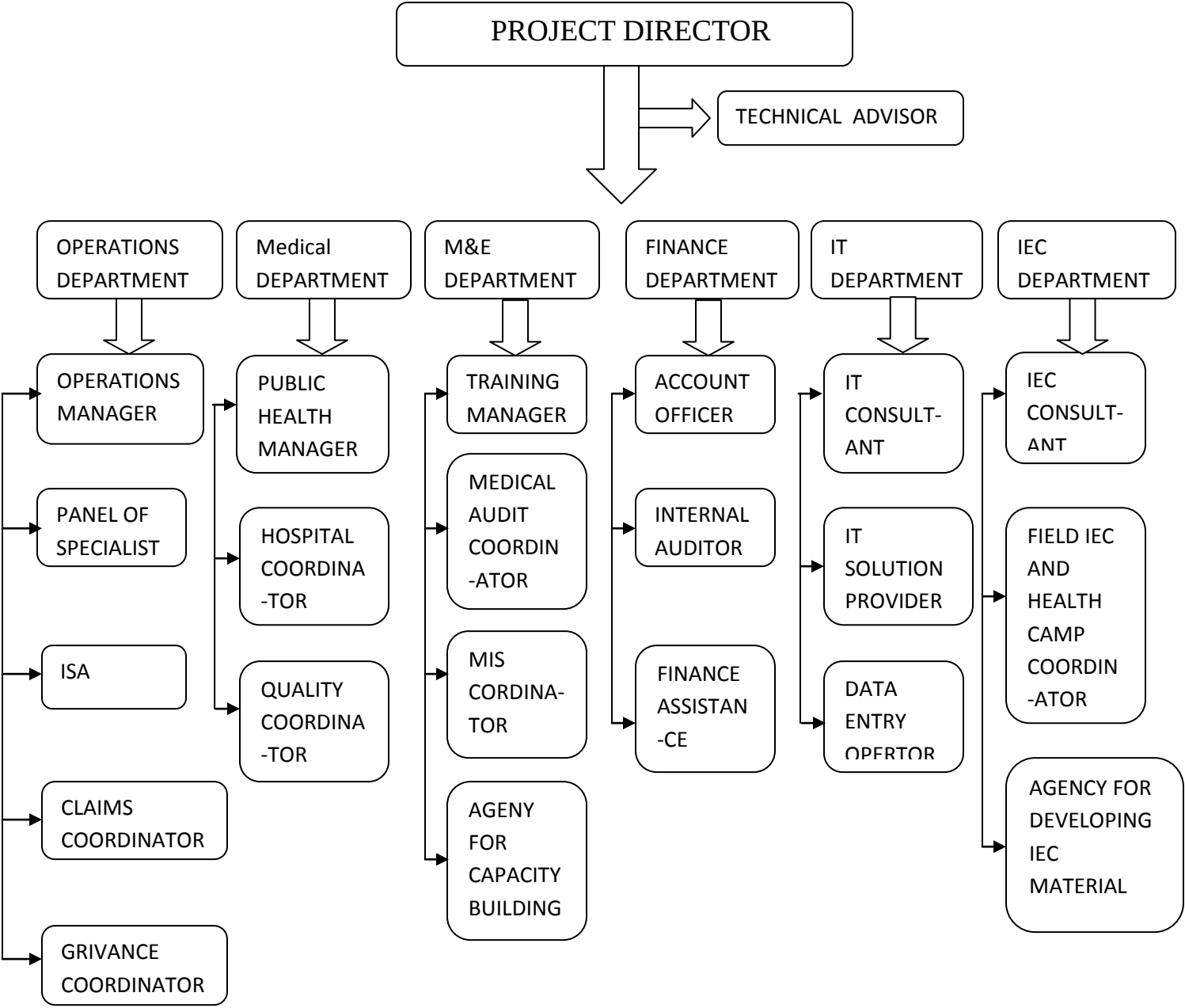
For left out BPL families, 226 Taluka Kiosks and 51 Civic Center have been established all over Gujarat. At these Kiosks, beneficiaries can enroll themselves, can get his/her card split, can add/delete family members, and can get a new card in case of a lost card.

Disbursement of the approved claims to the hospitals is made directly by a State Nodal Cell appointed by the Government of Gujarat directly via RTGS

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A robust system to control moral hazard through the use of technology has been deployed, wherein a QR coded plastic card containing photograph of head of the family/spouse, a unique registration no., biometric thumb impressions of all the enrolled family members, is issued to the beneficiary. The QR coded plastic card ensures the genuineness of beneficiaries and avoids duplication and frauds. Instances of forgery are thus monitored and controlled. A total of 21 lakh BPL families have been enrolled so far. A total of 22887 Preauthorization Claims have been received so far with an average of 60 to 70 pre-authorization claims per day. Till date over 45 Crore Rupees have been paid to network hospitals in claims amount. A 24x7 helpline has also been set up for the assistance of the beneficiaries. This helpline service receives about 300 calls requiring assistance in a day.

ORGANOGRAM - “MA YOJANA”



2.1 Organizational Learning

1. Understood the functioning of Mukhyamantri Amrutum (MA) Yojana.
2. Understood the functioning of various departments like Operations, Medical Management, Capacity Building and M&E, Finance and Admin., IT and IEC.
3. Provided administrative and managerial support in the effective implementation and monitoring of MA Yojana in the State.
4. Coordinated with the Implementation Support Agency (ISA) in management of claims activity.
5. Attended review meetings of MA Yojana and drafted agenda and minutes of the meetings