

## **SWAVALAMBAN HEALTH INSURANCE SCHEME**

The Trust Fund for Empowerment of Persons with Disabilities, under the Department of Empowerment of People with Disabilities, Ministry of Social Justice and Empowerment, has signed a Memorandum of Understanding (MoU) with the The New India Assurance Company Limited on providing a comprehensive and affordable Health Insurance Scheme - "Swavlamban Health Insurance Scheme" - for the Persons with Disabilities (PwDs)

Health services and its access to persons with disabilities assume a very significant role in order to enable and empower persons with disabilities (PwDs) to live independently and with dignity as possible. In this context, the Health Insurance facility becomes important but presently such products are not easily available for persons with developmental disabilities. In such a situation, a tailor made Group Health Insurance Scheme like "Swavlamban Health Insurance Scheme" has been conceived with the objective of providing affordable Health Insurance to persons with blindness, low vision, leprosy-cured, hearing impairment, loco-motor Disability, mental Retardation and mental Illness. It also aims to improve the general Health condition & quality of life of persons with disabilities.

The scheme has been designed to deliver comprehensive cover to the beneficiary as well as his family (PwD, Spouse & up to two children), has a single premium across age band and can be availed by PwDs aged between 18 years and 65 years with family annual income of less than Rs. 3,00,000 per annum. The scheme also ensures coverage of any pre-existing condition and a health Insurance cover up to Rs. 2,00,000 per annum as family floater. The scheme will be implemented through active participation of the National Institutes and Composite Regional Centres for Persons with Disabilities (CRC's) under the DEPwD, MOSJ&E .

*The registered organizations shall liaise with the Insurance Company, MOSJ&E, Health service providers, National Institutes, CRCs and all the stakeholders concerned for awareness generation and enrolment. Under the MoU, the New India Assurance Company Limited will create a network of Hospitals, where the Insured can get cashless treatment.*

Divyangjan sashaktikaran is implementing the scheme under its aegis and the Uttar Pradesh Government is bearing 10% of the shared cost-component .