

GUIDELINES OF RASHTRIYA AROGYA NIDHI (RAN)

1. Introduction:

- 1.1 The Scheme provides for financial assistance to patients, living below poverty line who is suffering from major life threatening diseases, to receive medical treatment at any of the super specialty Govt. hospitals / institutes or other Govt. hospitals. The financial assistance to such patients is released in the form of **‘one time grant’** to the Medical Superintendent of the hospital in which the treatment is being received.
- 1.2 The Department related Parliamentary Standing Committee on Human Resource Development in their 31st Report on the functioning of the Central Government Hospitals under the Department of Health, had expressed concern about inadequate facilities for the treatment of poor patients for major illness. The Committee felt that it was essential to explore all appropriate sources of funds to assist poor patients coming to AIIMS or other Central Govt. Hospitals for their **treatment of specific life threatening illness**. In view of the recommendations of the above Committee, it was decided to set up a National Illness Assistance Fund renamed Rashtriya Arogya Nidhi (**RAN**) under the Department of Health, Ministry of Health & Family Welfare. The Committee on non-Plan Expenditure in its meeting held on 17th October 1996 approved the proposal for setting up of the Fund. Accordingly the Rashtriya Arogya Nidhi (RAN) has been set up vide Resolution No. F-7-2/96-Fin-II dated 13/1/1997 as published in the Gazette of India (Extraordinary) and has been registered under the Society Registration Act, 1860, as an **autonomous Society**. This was set up with an initial contribution of Rs. 5 crore from Ministry of Health & Family Welfare. The Fund could also be subscribed by individuals in India or abroad with the approval of FCRA, Corporate bodies in private or public sector, philanthropic organisations and all contributions made to this fund are exempt from payment of Income-Tax under section 80-G of Income-Tax Act, 1961.

2. Setting up of Revolving Fund:

- 2.1 The Fund will provide financial assistance to patients, living below poverty line who are suffering from major life threatening diseases, to receive medical treatment at any of the super speciality Hospitals/Institutes or other Government hospitals. The financial assistance to such patients would be released in the form of ~~one-time grant~~ which will be released to the Medical Supdt. of the Hospital in which the treatment has been/is being received. In a bid to speed up the assistance to the needy patients, the Scheme has been modified and Revolving Fund have been set up at the following Hospitals/Institutes and funds upto Rs. 50 lakh will be placed at the disposal of the Medical Superintendent of the Hospital/Institute concerned:

- I. AIIMS, New Delhi
- II. Dr. RML Hospital, New Delhi
- III. Safdarjung Hospital, New Delhi
- IV. Lady Hardinge Medical College and Smt. SK Hospital, New Delhi
- V. PGI, Chandigarh
- VI. JIPMER, Pudducherry
- VII. NIMHANS, Bangalore
- VIII. SGPGIMS, Lucknow P14-16
- IX. CNCI, Kolkata
- X. KGMC, Lucknow
- XI. NEIGRIHMS, Shillong
- XII. RIMS, Imphal.

- 2.2 Financial powers have also been delegated to the Medical Superintendents/Directors of hospitals/institutes to sanction financial assistance up to Rs. 2,00,000/- in each deserving case reporting for treatment in their respective Hospital/Institute. The advance amount would be replenished as and when the reports of its utilisation complete in all respects are received from the Hospital/Institute. Further it has been decided that Government hospital/institutes will refer their cases to RAN Headquarters, where the amount of treatment exceeds Rs.2.00 lakh.

3. Setting up of State Illness Assistance Fund:

- 3.1 All State Govts./UT Administrations have been advised vide Ministry of Health & Family Welfare letter dated 11/11/1996 to set up an Illness Assistance Fund in their respective States/UTs. It has been decided that grant-in-aid from Central Government would be released to each of these States/UTs (with Legislature) where such Funds are set up. The Grant-in-aid to States/UTs would be to the extent of 50% of the contributions made by the State Governments/UTs to the State Fund/Society subject to a maximum of Rs. 5 crore to States with larger number and percentage of population below poverty line viz. Andhra Pradesh, Bihar, Madhya Pradesh, Karnataka, Maharashtra, Orissa, Rajasthan, Tamil nadu, Uttar Pradesh and West Bengal and Rs. 2 crore to other States/UTs. The State/UT level Funds could also receive contributions/donations from donors, as mentioned for RAN. The Illness Assistance Fund at the State/UT level would release financial assistance to patients living in their respective States/UT up to Rs. 1.50 lakh in an individual case and forward all such cases to RAN, where the quantum of financial assistance is likely to exceed Rs. 1.50 lakh.

- 3.2 The following States/UTs (with Legislature) have set up Illness Assistance Fund:-

Karnataka, Madhya Pradesh, Tripura, Andhra Pradesh, Tamil Nadu, Himachal Pradesh, Jammu & Kashmir, Maharashtra, West Bengal, Kerala, Mizoram, Rajasthan, Goa, Gujarat, Sikkim, Bihar, Chhattisgarh, Jharkhand, Haryana, Uttarakhand , Punjab, Uttar Pradesh and Manipur and the NCT of Delhi and Puducherry.

- 3.3 The following States/UTs have not yet set up the States Illness Assistance Fund in spite of repeated reminders.

1. Meghalaya
2. Nagaland

- 3.4 It has also been provided in the Scheme that Union Territories (which do not have Legislature) will be sanctioned a budget outlay out of the RAN, as and when the UT administrations set up Illness Assistance Society/Committee. It was decided in the first meeting of the Managing Committee held on 21-10-1998 that each UT will be sanctioned a budget outlay of Rs. 50 lakh. **Accordingly budget provisions are made in respect of the following UTs:**

1. Lakshadweep
2. Daman & Diu
3. Dadra & Nagar Haveli
4. Andaman & Nicobar Islands
5. Chandigarh

4. Eligibility for Assistance under RAN:

- (i) Only for persons below the poverty line suffering from specified life threatening disease.
- (ii) Assistance admissible for treatment in Government Hospital only.
- (iii) Central Government/State Government/PSU employees not eligible.
- (iv) Re-imburement of Medical Expenditure already incurred shall not be permissible. However, in those cases of cancer patients, found eligible for financial assistance under RAN, medical treatment/operation in the interim period, between date of receipt of application form for assistance under RAN (complete in all respects) and date of communication of sanction for financial assistance under RAN, is permissible for assistance under RAN, within the sanctioned limit. Accordingly, reimbursement shall be allowed, of medical expenses already borne by the cancer patient and paid to the hospital/institute concerned, within the sanctioned limit. Reimbursement of medical expenditure of those cases of cancer patients, already incurred prior to date of receipt of application form (complete in all respects) for financial assistance under RAN, shall not be permissible.
- (v) Diseases of common nature and disease for which treatment is available free of cost under other health programmes/schemes are not eligible for grant.
- (vi) Patient taking treatment in his/her State has to avail assistance from State Illness Fund (where such fund has been set up) provided medical estimate does not exceed Rs. 1.50 lakh.
- (vii) Cases of estimates above Rs.1.50 lakh to be referred by States for assistance from Rashtriya Arogya Nidhi (Central Fund) of the Ministry of Health & Family Welfare.

5. Management Committee of RAN

5.1 Rashtriya Arogya Nidhi is managed by a Management Committee, consisting of the following members:-

- | | |
|----------------------------------|--------------------|
| 1. Union Health Minister | - Chairman |
| 2. Additional Secretary (Health) | - Member |
| 3. Spl. DG, DGHS | - Member |
| 4. Economic Adviser (M/o H& FW) | - Member Secretary |
| 5. C.C.A. (M/o H& F.W) | - Treasurer |

6. Technical Committee of RAN

- 6.1 There is a Technical Committee to advise the Managing Committee on technical matters, such as nature of illness to be covered for assistance under the Scheme and other ancillary issues.
- 6.2 The Technical Committee comprises of the following:-
1. Spl. DG (Senior Most), DGHS
 2. Economic Adviser
 3. Medical Superintendent, Dr. RML Hospital, N. Delhi,
 4. HOD, Cardiology, AIIMS, New Delhi.
 5. HOD, Haematology, AIIMS, New Delhi
 6. HOD, Medical Oncology, Safdarjung Hosp. New Delhi.

7. List of diseases covered under the Scheme

- 7.1 An illustrative list of categories of treatment to be provided from the Fund is given in the **Annexure -1**

8. Procedure for submission of application for availing of Assistance

- 8.1 Procedure for submission of application for availing of Assistance under RAN is at **Annexure-II**.

9. Contact person

- 9.1 For detailed information please contact:

Director (Grants)
Ministry of Health & Family Welfare,
Room No. 433-C, Nirman Bhavan,
New Delhi-110011
Tel.: 23063481/23061731

Annexure- I

An illustrative list of categories of treatment to be provided from the fund is as follows : (This list is reviewed by the Technical Committee from time to time):

1.Cardiology & Cardiac Surgery:

1. Pacemakers
2. CRT/Biventricular pacemaker
3. Automatic Implantable Cardioverter defibrillator (AICD)
4. Combo devices
5. Diagnostic Cardiac Catheterization including Coronary Angiography
6. Interventional procedure including Angioplasty, Rota-ablation, Balloon Valvuloplasty e.g. PTMC, BPV etc.
7. ASD, VSD and PDA device closure
8. Peripheral Vascular Angioplasty, Carotid Angioplasty, Renal Angioplasty
9. Coil Embolization and Vascular plugs
10. Stents including Drug Eluting Stents
11. Electrophysiological Studies (EPS) and Radio Frequency (RF) Ablation
12. Heart surgery for Congenital and Acquired conditions including C.A.B.G
13. Vascular Surgery
14. Cardiac Transplantation etc.

2. Cancer :

1. Radiation treatment of all kinds including Radio Therapy and Gama Knife Surgery.
2. Anti-Cancer Chemotherapy supportive medication and antibiotic, Growth factor,
3. Bone Marrow Transplantation- Allogenic & Autologous
4. Diagnostic Procedures- Flow cytometry/cytogenetics /IHC Tumour Markers etc.
5. Surgery for cancer patients
6. Catheters, central lines and venous access devices.

3.Urology/Nephrology/Gastroenterology :

- 1.Dialysis and its consumable (Both haemodialysis as well as Peritoneal)
- 2.Plasmapheresis in acute renal failure
- 3.Continuous renal replacement therapy in acute renal failure in ICU sick patient.
- 4.Vascular access consumables (Shunts, catheters) for Dialysis
- 5.Renal transplant-cost of renal transplant varies from 2.5 to 4.0 lakh Depending upon type of drug used as per patient need.
- 6.PCN and PCNL Kits
- 7.Lithotripsy (for Stones)
- 8.Disposables & Stents for endoscopic surgical procedures in Urology & Gastroenterology.
9. Liver Transplantation and Surgery for portal hypertension.

4. Orthopedics:

1. Artificial prosthesis for limbs
2. Implants and total hip and knee replacement
3. External fixators
4. AO implants, used in the treatment of bone diseases and fractures
5. Spiral fixation Implant- Pedicle Screws (Traumatic, Paraplegic, Quadriplegic)
6. Implant for Fracture fixation (locking plates & modular)
7. Replacement Hip óBipolar /fixed
8. Bone Substitutes

5. Neurosurgery – Neurology :

- 1 Brain Tumors
- 2 Head injuries
- 3 Intracranial aneurysm
- 4 AVMs
- 5 Spinal tumors
- 6 Degenerative /Demyelinating diseases of brain/spinal cord
- 7 Stroke
- 8 Epilepsy
- 9 Movement disorders
- 10 Neurological infections

6. Endocrinology :

1. Hormonal replacement for lifelong therapy :
 - Cases of complicated diabetes which require one time treatment e.g. amputation or renal transplant
 - Hypo pituitarism
 - Hypo thyroidism
 - GH deficiency
 - Cushings Syndrome
 - Adrenal insufficiency
 - Endocrine surgery

7. Mental Illness :

1. Organic Psychosis acute and chronic
2. Functional psychosis including Schizophrenia, Bio-polar Disorders, delusional disorders and other acute polymorphic psychosis
3. Severe OCD, Somatoform disorders, eating disorders
4. Developmental disorders including autisms spectrum disorders and Severe behavioural disorders during childhood.

8. Drugs :

1. Immunosuppressive drugs
2. Anti D

3. Anti Haemophilic Globulin
4. Erythropoietin
5. Blood & Blood products/Plasma for patients of Burns
6. Liposomal Amphotericin
7. Peg Interferon
8. Ribavirin
9. CMV treatment (IV Gancyclovir, Valganciclovir)
10. Voriconazole
11. Anti-rejection treatment (ATG, OKT 3)
12. Treatment for Post ótransplant viral infection
13. Any life supporting drugs.

9. **Investigations:**

Ultra-sound, Doppler studies, Radio-nucleotide scans, CT Scan, Mammography, Angiography for all organs, M.R.I, E.E.G, E.M.G, Uro-dynamic studies, Cardiac Imaging- Stress Thallium & PET, Cardiac MRI, Investigation for CMV, BK Virus, TMT, Echocardiography.

Psycho diagnostics, neuropsychological assessments, IQ assessments, blood tests like serum lithium and drug level of carbamazepine, valporate, phenytoin and any other similar medications : CSF studies screening for substances or abuse/toxicology.

10. **Others :**

1. Immunoglobulin for AIDP (GB Syndrome) and Myasthenia Gravis.
2. Anti viral
3. Anti Fungal
4. Wilson disease : Penicillamine A
5. Botulinum A toxin injection for spasticity
6. Baclofen for spasticity

11. **Miscellaneous :**

Shunts for Hydrocephalus.

12. Other major illness/treatment/intervention considered appropriate for financial assistance by Medical Superintendent/Committee of Doctors could be considered for grant.

Annexure-II

How to Apply for availing of Financial Assistance under RAN:

The following information /documents are required to be sent to this Ministry in original to process request for financial assistance under RAN :-

1. An application in the enclosed format with medical report on the Page no. 2 of the attached proforma duly signed /stamped by the **treating Doctor/ Head of Department and Countersigned by Medical Superintendent in original** from the Government Hospital where you receive the treatment and Page 1 of the proforma should be filled in respect of all columns.
2. Monthly Income Certificate (in original) of the patient/parents/other major earning members of the family duly certified by the Block/Mandal Development Officer/ Tehsildar/ S.D.M/ Administrator/ Special Officer of Municipal Boards/District Officer stating that the beneficiary belongs to a family living below poverty line in the area of their jurisdiction and including the source of income.
3. A copy of the entire ration card along with its cover page, covering details of all the family members, issued by the Food and Supply Department of the State Government **duly attested by a Gazetted Officer** with seal bearing the name and designation of the Officer and Department where working.
4. **It may be noted that re-imburement of medical expenditure already incurred for treatment /operation is not admissible under Rashtriya Arogya Nidhi except for those cases which fall within the purview of Para 4 (iv) of the guidelines.**
5. **Cases for treatment in private hospital are not entertained.**
6. All the columns of the application form may be filled properly.
7. The request for financial assistance will be considered immediately on receipt of above said information/papers **in original**.

Statement showing State Wise Poverty Lines for Rural and Urban Areas for 2004-05 and 2011-12**Poverty Line (Rs per capita per month)**

Name of State /UT	Year 2004-05		Year 2011-12	
	Rural	Urban	Rural	Urban
Andhra Pradesh	433.43	563.16	860.00	1009.00
Arunachal Pradesh	547.14	618.45	930.00	1060.00
Assam	478.00	600.03	828.00	1008.00
Bihar	433.43	526.18	778.00	923.00
Chhattisgarh	398.92	513.70	738.00	849.00
Delhi	541.39	642.47	1145.00	1134.00
Goa	608.76	671.15	1090	1134.00
Gujarat	501.58	659.18	932.00	1152.00
Haryana	529.42	626.41	1015.00	11.69.00
Himachal Pradesh	520.40	605.74	913.00	1064.00
Jammu & Kashmir	522.30	602.89	891.00	988.00
Jharkhand	404.79	531.35	748.00	974.00
Karnataka	417.84	588.06	902.00	1089.00
Kerala	537.31	584.70	1018.00	987.00
Madhya Pradesh	408.41	532.66	771.00	897.00
Maharashtra	484.89	631.85	967.00	1126.00
Manipur	578.11	641.13	1118.00	1170
Meghalaya	503.32	745.73	888.00	1154.00
Mizoram	639.27	699.75	1066.00	1155.00
Nagaland	687.30	782.93	1270.00	1302.00
Odisha	407.78	497.31	695.00	861.00
Puducherry	385.45	506.17	1301.00	1309.00
Punjab	543.51	642.51	1054.00	1155.00
Rajasthan	478.00	568.15	905.00	1002.00
Sikkim	531.50	741.68	930.00	1226.00
Tamil Nadu	441.69	559.77	880.00	937.00
Tripura	450.49	555.79	798.00	920.00
Uttar Pradesh	435.14	532.12	768.00	941.00
Uttarakhand	486.24	602.39	880.00	1082.00
West Bengal	445.38	572.51	783.00	981.00
All India	446.68	578.80	816.00	1000.00