What is the Niramaya Scheme?

The Niramaya Health Insurance Scheme provides affordable health insurance to persons with Autism, Cerebral Palsy, Down syndrome, Intellectual Disability and Multiple Disabilities. It is administered by the National Trust.

Coverage under the Niramaya Scheme:

- Comprehensive insurance cover up to INR 1 lakh.
- Single premium with no age limit.
- Same coverage irrespective of the type of disability.
- No exclusion of pre-existing conditions.
- Services covered include regular medical check-ups, hospitalization, therapy, corrective surgery and transportation.
- Conditions requiring repetitive medical intervention as an inpatient are covered.
- Pre- and post-hospitalization expenses are covered, subject to prescribed limits.
- No pre-insurance medical tests are required.
- Reimbursement of claims for OPD services from any qualified medical practitioner and for IPD treatment from any hospital in the country.

Who can apply?

- Niramaya is available to persons with Autism, Cerebral Palsy, Intellectual Disability, and Multiple Disabilities.
- The Niramaya Scheme is available throughout the country*.

Whom to approach?

National Trust of India

Enrollment under the scheme can be made through organizations registered with the National Trust.

Registered organizations: https://thenationaltrust.gov.in/content/registered_organization.php

For more information: https://nationaltrust.nic.in/

Nayi Disha

Where Hope Meets Courage

Niramaya Insurance Scheme Factsheet

Coverage upto 1 Lakh

Reimbursement Policy

No exclusion of pre-existing condition

30 days claims submission window

*Everywhere in the country except J&K.

How to apply for the Niramaya Scheme?

New Applicants / Fresh Enrollment:

- Download the application form from the National Trust website i.e https://nationaltrust.nic.in/
- Enrollment fee: ₹500 for APL and ₹250 for BPL, payable to the National Trust.
- Children with a Legal Guardian (Other than Natural Parents) enroll free of cost.
- Once approved, each beneficiary receives a Health ID/Number/Card and can print the e-Card online.
- Fresh enrollment and renewal are valid from the date of enrollment with the insurance company until 31 March.
- Beneficiaries enrolling in any month of the financial year remain covered until 31 March.
- The full enrollment/renewal fee is payable, and beneficiaries are eligible for coverage of up to ₹1 lakh.
- Fresh enrollment is available throughout the year through National Trust-registered organizations.

Important Tip:

Please update your mobile number on the National Trust website by clicking on the Mobile No. link to receive regular updates about NIRAMAYA.

Renewal

• The policy can be renewed online.
• A Pay Later option is also available. https://thenationaltrust.in/auth/Niramaya/HTML/pay2nt.php
• The Application ID should be safely noted for future reference.
• The renewal fee is 250/- for APL beneficiaries and Rs 50/- for BPL beneficiaries.
• Fees can be paid via DD, NEFT or cash only, cheques are not accepted.
• For children who have Legal Guardian (Other than Natural Parents) fee is exempted.
• Payments can be made at any branch of Corporation Bank or State Bank of India.

CONTACT US

+91 84484 48996
contact us @nayi-disha.org
www.nayi-disha.org
@nayidisharesourcecentre

Disclaimer: This article is for informational purposes only. Goverment schems are subject to change. Kindly check the official website for updated information.

Claims

Reimbursement Policy – No Cashless Facility

- Submit the claim form with all bills, vouchers and supporting documents within 30 days of treatment/discharge.
- Download the claim form from the website and submit it to the insurance company's authorized TPA, either online or offline.
- Only original bills are accepted; photocopies/Xerox copies will not be accepted.
- UDID Card is mandatory for processing claims.
- Bank details must match those provided during registration; no other bank account will be accepted.

Required Documents for Claims:

• Copy of the Niramaya Card or mention the Health ID Number.
•Attested copy of the Disability Certificate.
• All original prescription papers issued by the doctor.
• Original hospital, medicine, doctor's fee, therapy and conveyance bills (self-attested).
• All medical reports in original.
• Complete beneficiary bank details: Account Number, Bank Name, Branch, IFSC Code and Name of Account Holder.

Claim Submission

Claim forms should be sent to the Regional Centres of Raksha TPA Pvt. Ltd. The Niramaya website provides contact details of the Third Party Administrator (TPA): https://nationaltrust.nic.in/how-to-claim/