

Health Insurance Schemes

**For All Persons With Autism, Down Syndrome or
other developmental disabilities**



Where Do We Live?

Please Note

This list is not exhaustive!

There may exist other health insurances for you according to where you live and what documents you can produce.

NOTE

This is for information purposes only!

Nayi Disha Resource Centre does not make recommendations regarding which schemes are best for you.

Information displayed in this presentation is as per information available in the reference URL shown under each scheme/policy.

Please consult with social workers or healthcare finance experts before making any decisions!

Circular on Disclosure of philosophy by Insurers covering PWDs-IRDAI 2020

The **Insurance Regulatory and Development Authority of India** (IRDAI) is a government authority under the jurisdiction of **Ministry of Finance**, **Government of India**, which is responsible for **regulating** and **licensing** the **insurance** and **re-insurance** industries in India.

“Every insurer shall evolve a health insurance **underwriting policy covering approach and aspects relating to offering health insurance coverage** not only to standard lives but also to substandard lives.

All the insurers(life, general and health) are instructed to publish on their respective websites the underwriting philosophy and approach with regard to offering insurance coverage to the following category of population:

- a. Persons with Disability(PWD)
- b. Persons affected with HIV/AIDS
- c. Persons affected with Mental Illness diseases”**

According to this, every insurance company needs to have a specific underwriting for the above three categories clearly written on their website. This underwriting policy will cover the approach and aspects related to the health insurance coverage. To know more, click [here](#).

Also, the IRDAI circular(2019) on ‘**Guidelines on Standardization of Exclusions in Health Insurance Contracts**’ states that:

‘**Treatment of mental illness, stress or psychological disorders and neurodegenerative disorders**’ shall not be allowed to be excluded from health insurance policies (Other than PA & Travel). No health insurance policy shall incorporate the above mentioned medical condition as an exclusion in the terms and conditions of the policy contract. To know more, click [here](#).

Though it was earlier mandated that internal congenital diseases, genetic diseases or disorders are not allowed to be incorporated as exclusions in the terms and conditions of the policy contract, insurance companies failed to implement it fully. Thus, a new circular(2022) was issued on ‘**Insurance cover for new-borns/infants under health insurance policies**’, which states that all insurance products that cover newborns/unborns shall provide coverage from day one without imposing any waiting periods/sub-limits or any other restrictive conditions. To know more, click [here](#).

STAR Special Care by STAR Health Insurance

This policy is specially designed for children diagnosed with Autism.

- **Sum Insured:** Rs. 3,00,000/-
- **Entry Age:** Between 3 and 25 years.
- **Documents to be submitted at the time of buying the Star Special Care Insurance policy:** Copy of all prior treatments taken by the autistic child from concerned specialists.
- Regular **indemnity health cover.**
- No **pre acceptance medical test.**
- All **day care procedures** are covered.
- **Specialized covers:** Behavioral Therapy, Physiotherapy, Occupational Therapy and Speech Therapy covered under OPD
- **Policy Term:** 1 year
- **Cashless Hospitalization:** Cashless hospitalization facilities at more than 12000 network hospitals of Star Health & Allied Insurance Company.
- **Tax Benefits:** The premium paid for this policy is eligible for tax deductions under Section 80D of the Income Tax Act 1961.
- **Waiting Period:**
 - Pre-existing Diseases Waiting Period – 48 months
 - Specified Diseases/ Procedures Waiting Period –24 months
 - Initial Waiting Period – 30 days
- Kindly find more details about STAR Special Care [here](#).

STAR Special Care by STAR Health Insurance

Inclusions of Star Special Care Insurance

The following treatments/ medical expenses are included under a Star Special Care Insurance plan:

- **In-patient Hospitalization Expenses:** It covers hospitalization expenses that include room charges, nursing charges and boarding expenses of up to Rs 5,000 on a daily basis. It also covers the fees charged by the surgeons, doctors, anaesthetists, specialists and along with the cost of blood, oxygen, anaesthesia, surgical appliances, operation theatre charges, medicines and drugs.
- **Day Care Procedures:** All the day care procedures are claimable.
- **OPD Cover:** It covers OPD expenses incurred by the insured on treatment taken for Occupational Therapy, Behavioral Therapy, Physiotherapy, and Speech Therapy.
- **Emergency Ambulance Cover:** It covers ambulance charges for up to Rs 750 for each hospitalization and up to Rs 1500 for each policy term.
- **Post-hospitalization Expenses:** The policy covers post-hospitalization expenses equivalent to 7% of the hospitalization cost or actual charges for up to 60 days after getting discharged.
- **Modern Treatments:** It also covers the expenses incurred on availing modern treatments.
- **Specific Ailments/ Treatments:** It covers the expenses incurred on specific ailments/ treatments, including Adeno Tonsillectomy, seizures treatment, botox injection and hospitalization for fracture treatment requiring surgery,

STAR Special Care by STAR Health Insurance

Exclusions of Star Special Care Insurance

The following treatments/ medical expenses are excluded under a Star Special Care Insurance plan:

- Unproven treatments & therapies
- Naturopathy treatment
- Psychological, Psychiatric, Bone marrow transplantation, Implantation, Chondrocyte, and Immunotherapy without proper indication
- Hospital registration charges, record charges, admission charges, telephone charges, etc.
- Non-allopathic treatments
- Change of sex or aesthetic or cosmetic treatment, plastic surgery, erectile dysfunctions, etc.

STAR Special Care by STAR Health Insurance

Claims Procedure

- Call the 24 hour help-line for assistance – 1800 425 2255 / 1800 102 4477
- Inform the Policy Number for easy reference
- Documents to be submitted in support of claim are (as applicable)
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- In case of emergency hospitalization, information to be given within 24 hours of hospitalization
- Cashless facility can be availed only in networked Hospitals
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
- Prescriptions and receipts for Post-Hospitalization

For Out Patient Treatment: (Applicable for Behavioral Therapy, Physiotherapy, Occupational Therapy and Speech Therapy)

- Prescription recommending the therapy from the treating doctor.
- Receipt

STAR Special Care by STAR Health Insurance

Renewal

Renewal upto the age of 25 years. Beyond 25 years of age the insured person/s will be offered any other suitable Individual Indemnity based Health Insurance Product with continuity benefits for applicable waiting period

Grace Period for renewal :

30 days from date of expiry of policy.

Free-look Period:

A free look period of 15 days from the date of receipt of the policy by the insured is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company may allow refund of premium paid after adjusting the stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look Period is not applicable at the time of renewal of the policy

Cancellation:

The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below:

| Period of Risk | Rate of premium to be retained |
|---|--------------------------------|
| Up to one-month | 25% of annual premium |
| Exceeding One-month and up to three months | 40% of annual premium |
| Exceeding Three months and up to six months | 60% of annual premium |
| Exceeding Six months and up to nine months | 80% of annual premium |
| Exceeding nine months | Full annual premium |

Care freedom by Religare health insurance

Religare Care Freedom is a health insurance plans suitable for customers with Diabetes/ Hypertension/Thyroid/**Autism**/Depression/Anxiety

- **Sum Insured:** Rs. 3,00,000/- to Rs. 10,00,000/-
- **Entry Age:** The minimum entry age for adults is 18 years, and for children, it is 90 days.
- **Annual health check-up.**
- **Life-time renewability** option
- **No pre policy medicals** even for pre-existing diseases at any age.
- **Automatic policy recharge** if claim amount exhausts the coverage, at no extra cost
- Free look period of **15 days** from the receipt of policy documents
- **Tax Benefits:** The premium paid for this policy is eligible for tax deductions under Section 80D of the Income Tax Act 1961.
- **Waiting Period:**
 - For pre-existing disease- **2 years**
 - For making claims- **30 days** except for case related to injury
- **Grace period:** 30 days from the expiry date
- **What does the plan cover?**
 - In-patient care, Day care treatment, Pre and post hospitalisation, Ambulance charges, Daily allowances, Organ donor cover, second opinion, Domiciliary Hospitalisation, Annual Health Checkup
- Kindly find more details about Care freedom scheme [here](#).

NIRAMAYA Scheme

The Niramaya Health Insurance Scheme provides affordable health Insurance to persons with Autism, Cerebral Palsy, Mental Retardation & Multiple Disabilities. It is administered by the National Trust.

Steps to be followed for applying Niramaya Insurance Scheme:

New applicant-

1. Visit nearest registered organization to enroll for Niramaya Health Insurance Scheme. (You can find list, by entering your State and district details in the drop down of National Trust Website).
2. Parent has to ensure that they carry the documents required.
3. Parent have to provide the basic information required to fill Enrolment form.
4. Application ID will be generated which will be used for tracking the status of the application. (kindly make note of this ID number)
5. Once the form is submitted, it take about 30 days for verification and the issuance of National Health Scheme Card (NHS).
6. After the card is generated, parent will receive the hardcopy / e-copy, and can further utilize the benefits of NHS card.

Note: If there is any missing information or wrongly submitted information which needs to be submitted again, the RO is given 15 days' time to submit it again.

NIRAMAYA Scheme

7. Parents can claim the bills up to 1 lakh amount and the amount will be credited to their linked bank account in 30 days.

8. **Renewal** of the NHS card has to be done by end of March, parent can do the process online or with the help of e-mitra. Note: Parent who are not comfortable with online process for renewal can visit nearest R.O.)

- Enrolment fee for NHS:

| PWD CATEGORY | ENROLMENT FEE (IN RS) | REQUIRED DOCUMENTS |
|---|-----------------------|---|
| Below Poverty Line(BPL) | Rs. 250/- | *Disability certificate (self attested) issued from the District Hospital or appropriate Government authority *BPL card *Address Proof |
| Non BPL | Rs. 500/- | *Disability certificate issued from the District Hospital or appropriate Government authority (self attested) *Address Proof *Income certificate of (self attested) the parent/guardian competent authority as issued by the State |
| PwD with Legal Gurdian (Other than natural parents) | Free | *Disability certificate(self attested) issued from the District Hospital or appropriate Government authority. *Legal Guardian Certificate issued from the Local Level Committee constituted under section 13 of The National Trust Act, 1999 *Address Proof |

NIRAMAYA Scheme

NIRAMAYA is a scheme comes under *The National Trust, 1999*.

Mandatory documents required to avail this scheme:

- A disability certificate/UDID
- Aadhar card
- Passport size photo
- BPL card (if applicable)
- Income Certificate (latest IT return/ income certificate from tehsildar)
- Proof of payment of applicable fee (Bank receipt).
- Passbook of joint account (if the PWD is minor/ dependent) on the caregiver.

Kindly find more details about Niramaya Health Scheme [here](#).
To refer to registered organization of your state, kindly click [here](#)

Note: No need for pre-insurance medical tests
Coverage is applicable in any Indian hospital



THE NATIONAL TRUST

NIRAMAYA Scheme

This covers up to ₹1 lakh per year:

- Medicines,
- Pathology,
- Diagnostic tests,
- Regular medical check-ups,
- Dental & preventive dentistry
- Corrective surgeries
- Surgeries to prevent further aggravation of the disability
- Ongoing therapies
- Alternative medicine.
- OPD and IPD charges
- Travel expenses for treatment purpose

Note: It covers following disability, CP, ID, ASD and multiple disability. Multiple disability can be combination of 2 disability, but one of the the disability has to be CP, ID, ASD in order to avail this scheme.



THE NATIONAL TRUST

NIRAMAYA Scheme

Break-up of 1 lakh coverage

| NIRAMAYA' HEALTH INSURANCE SCHEME REVISED BENEFIT CHART | | | | |
|---|--|--|-----------------------|---------------------------------------|
| ON REIMBURSEMENT BASIS ONLY (W.E.F APRIL, 2015) | | | | |
| SECTION | SUB- SECTION | DETAIL | SUB LIMIT (IN RUPEES) | OVER ALL LIMIT OF SECTION (IN RUPEES) |
| I | Over all Limit of Hospitalization | | | 70,000/- |
| | A | Corrective Surgeries for existing Disability including congenital disability | 40,000/- | |
| | B | Non- Surgical/ Hospitalization | 15,000/- | |
| | C | Surgery to prevent further aggravation of disability | 15,000/- | |
| II | Overall Limit for Out Patient Department (OPD) | | | 14,500/- |
| | A | OPDtreatment including the medicines, pathology, diagnostic tests, etc. | 8,000/- | |
| | B | Regular Medical checkup for non-ailing disabled | 4,000/- | |
| | C | Dental Preventive Dentistry | 2,500/- | |
| III | Ongoing Therapiesto reduce impact of disability and disability related complications | | | 10,000/- |
| IV | Alternative Medicine | | | 4,500/- |
| V | Transportationcosts | | | 1,000/- |



THE NATIONAL TRUST

Claim Settlement process for Niramaya:

- Download claim form from the National Trust website.
- Fill in details and upload the form along with the bills within 30days of treatment or discharge from the hospital.

Guidelines for Claim Settlement

- (a) Copy of Niramaya card or mention Health ID No.
- (b) Self-Attested copy of Disability Certificate.
- (c) All original prescription papers given by the doctor.
- (d) All original bills of Hospital / Medicine / Doctor fee / Therapy fee / Conveyance etc.,
- (e) All reports in Original.
- (f) Complete bank details of Beneficiary: Account No. / Bank Name / Branch (City & State)
- IFSC Code.
- (g) Name of Account Holder.
- Most Important Tip: Please update your mobile number to get updated information about NIRAMAYA on regular basis

Jan Aushadhi Yojana

This nation-wide scheme makes quality **generic medicines** available at affordable prices.

Anyone can visit a Jan Aushadhi store and avail subsidised medicines.

Find the nearest distributor to you:

- http://janaushadhi.gov.in/cfa_distri_franch.aspx
- <http://janaushadhi.gov.in/StoreDetails.aspx>

Under this Yojana one can also avail Free/ EWS category for treatment at concessional rates for health treatment at some of the well known charitable hospitals and AIIMS at many locations.

Stay up to date on the available medicines [here](#).



Smile Train Free Cleft Surgeries

Free **corrective surgery** to children born with a cleft.
For documentation, you'll need a medical certificate.

Available only at designated treatment centers such as:

NIZAM INSTITUTE OF MEDICAL SCIENCES - [NIMS](#)

Department of Plastic Surgery

Panjagutta, Hyderabad 500082

Dr. Parvathi Ravula +91-040-23489049

Find a **centre in your city** [here](#).



Free Artificial Limbs

- This scheme is administered by [Jaipur Foot](#) only available in selected cities. Book an appointment with [your nearest center](#) between 9am & 4pm.
- Doctors there will check whether that person is eligible for artificial limbs.

Documents you'll need:

- Voter ID OR Aadhaar card.
- Disability certificate.

| | |
|--------------|-----------|
| Ajmer | Indore |
| Ahmedabad | Jaipur |
| Ambala | Jodhpur |
| Bikaner | Kota |
| Bharatpur | Mumbai |
| Bengaluru | New Delhi |
| Bhubaneshwar | Pali |
| Chennai | Srinagar |
| Guwahati | Udaipur |
| Hyderabad | Varanasi |



Free Surgery Scheme, Delhi

- (a) If you've visited a public hospital, are recommended a surgery AND
- (b) you cannot get a surgery date within 30 days OR
- (c) the hospital cannot perform the surgery at all...

...then you are eligible to avail that **surgery for free at a private hospital**.
Check out the applicable hospitals and procedures [here](#).

You'll need:

- Medical report + Voter ID OR Aadhaar card + voter ID/ration card/
driver's licence/birth certificate
- An authorization letter has to be signed by the Nodal Officer of
Delhi Arogya Kosh of the government hospital

Find more details about this scheme [here](#).

If you don't live in Delhi, [check here](#) for similar schemes in your state!

Loan for Self-Employment, Maharashtra

This covers up to **₹5 lakh worth's appliances** to increase the employability of persons with disabilities.

To apply, look for your nearest district office of the Maharashtra State [Handicapped Finance & Development Corporation](#).

If you're applying for your child with an IDD, you must prove your relationship to them through:

- I. ₹100 stamp-paper, declaring your relationship with your child.
- II. 3 photographs with your child.



SOCIAL JUSTICE &
SPECIAL ASSISTANCE DEPARTMENT
GOVERNMENT OF MAHARASHTRA

Loan for Self-Employment, Maharashtra

Other documents you'll need:

- Dated quotation from a dealer with rates of the equipments.
- Domicile certificate.
- Disability certificate.
- 3 passport-sized photographs.
- Your voter ID / Aadhaar card / Pan Card.
- Birth certificate / 10th-passing marksheet / transfer certificate.

Sanctioned amount is directly paid to the dealer.

The loan is for a period of 5 years, repayable by monthly cheques, cash installments, ECS, or net banking.

Find more details about this scheme [here](#).



SOCIAL JUSTICE &
SPECIAL ASSISTANCE DEPARTMENT
GOVERNMENT OF MAHARASHTRA

If you don't live in Maharashtra, [check here](#) for schemes in your state!

Heart and Neuro Surgery Scheme, Karnataka

Free treatment of heart and neurological ailments.
This includes **surgeries as well as consultations** for all ages.

Contact to apply:

Shri Sathya Sai Institute of Higher Medical Science
E.P.I.P area, Whitefield
Bangalore - 560066
+91-80-28004600/28411500
adminblr@sssihms.org.in



Sri Sathya Sai
Institute Of Higher
Medical Sciences

You'll need a **medical certificate** as a proof of treatment and your **voter ID OR Aadhaar card**.

Find more details about this scheme [here](#).

Arogya Karnataka

First, enrol your child on the IT portal established by [Suvarna Arogya Suraksha Trust](#). They will receive a unique identity number -- ARKID or Arogya Karnataka ID Card.

They are now entitled to ₹30,000/- per annum for specified complex secondary healthcare treatment for themselves and 4 other immediate family members.

You'll need a ration card + an Aadhaar card.

Find more details about this scheme [here](#).



If you don't live in Karnataka, [check here](#) for schemes in your state!

Points to keep in mind

- Parents shall maintain proper records and all copies of documents submitted, should there be any dispute about claims.
- Each scheme may have specified a time limit that needs to be adhered to for submitting the claim, and that needs to be kept in mind.
- The Insurance Regulatory and Development Authority of India (IRDAI) is an autonomous and statutory body which is responsible for managing and regulating insurance and re-insurance industry in India.
- From 1st October 2020 many changes in health insurance are implemented. These changes brought by IRDA intends to ease the life of health insurance policy holders. The change ranges from waiting period later getting health insurance to claim rejection by the companies and inclusion of many more illnesses in the health cover.

Summary of schemes covered with regard to health management

| Name of service | Validity | Specifications |
|--|-----------|----------------------------|
| Niramaya | Pan India | Insurance |
| National Handicapped Finance and Development Corporation (NHFDC) | Pan India | Loan for Self-Employment |
| Jaipur foot | Pan India | Free Appliances |
| Jan Aushadhi Yojna | Pan India | Subsidised Medicine |
| Smile Train | Pan India | Free Treatment (Surgeries) |
| Free Surgery Scheme | Delhi | Free Treatment |
| Heart and Neuro Surgery Scheme Aarogya Karnataka | Karnataka | Free Treatment |

**Nayi Disha** & parents
inform · connect · empower
are here to help!

Nayi Disha's *parent WhatsApp groups* & **monthly support groups**
are here
for all your doubts regarding raising a special-needs child.

To join the parent community &/or for more information,
write to us:

contactus@nayi-disha.org

