

## **Medical Facilities for Staff and Students**

Students and staff at MGIMS, Kasturba Hospital and Kasturba Health Society are offered a health insurance that offers them free outpatient consultations, diagnostics and treatment in Kasturba Hospital, Sevagram. It is a comprehensive plan; it is convenient, it covers them 12 months a year anywhere on Sevagram campus, offers excellent benefits, and is affordable. The 932- bed hospital provides free consultations, Biochemical, Microbial, Pathology ( Haematology, Cytology, Histopathology, Coagulation tests), Radiology (Radiography, Computed Tomography, Magnetic resonance Imaging) , Gastrointestinal ( Endoscopy) and Cardiac tests ( ECG, Echocardiogram and coronary angiography) free of charge.

All registered undergraduate and graduate MGIMS students are automatically enrolled in the MGIMS Student Health Insurance Plan, and charged a health insurance fee.

### **Premium**

The staff pays a premium equivalent to 0.5% of basic+ grade-pay + DA that is deducted each month from the salary. The medical students pay a premium of Rs.2000 per year; nursing students and BSC nursing students Rs. 1000 per year; interns and post-graduate students 1% of stipend and agricultural workers 0.5%.

### **Benefit package**

The benefit package is applicable to the student or the principal employee and his/her dependents covered under the scheme. The coverage includes:

- All inpatient hospitalization expenses (which includes all items which are billed by Kasturba Hospital, Sevagram).
- All drugs indented during a hospitalization, and procured from Kasturba Hospital Medical stores subject to annual limit.
- All outpatient registration services (Includes registration OPD, Physiotherapy, radiotherapy charges).
- All outpatient investigations (except CT scan, MRI scan and angiography). Drugs purchased as an outpatient, with an annual limit of Rs 7500 per employee (including dependants).

For outpatient drug prescriptions:

- Cumulative cost of drugs procured in a calendar year and, equal to employee's annualized premium amount is free.(100% subsidy)

- When the cumulative cost exceeds annualized premium amount, employees get drugs at 50% co-pay. (or a 50% subsidy on the sale price)
- 50% co-pay has an annual limit of Rs 7500

Emergency drugs not available at our hospital stores and required for catastrophic medical or surgical emergencies are procured from an outside source provided a prior permission of the unit head, head of the department and the medical superintendent has been obtained.

All care must begin at Kasturba Hospital, Sevagram. For off-campus care, Students or the staff have to ensure that they get a written referral from the consultant and an approval from the medical superintendent. If a student or an employee needs services at another health care facility, the consultants and the medical superintendent work together to provide a comprehensive health care, coordinating the care they need both on and off campus. Office staff provides authorizations for covered services and ensures that claims are handled accurately. All referrals for off-campus care must be authorized by the medical superintendent Office prior to receiving services or else the claim are denied. KHS pays Rs 5000 per year for such a procedure.

### **Workers Welfare Fund**

In addition, the institute has also set up a contributory Workers Welfare Fund. It transfers contributions collected each month to the Welfare Fund and brings employees under cover of health insurance. The hospitalisation expenses incurred by a student or employee outside Kasturba Hospital are covered, partly or substantially under this scheme. A committee consisting of the Secretary, Kasturba Health Society; Dean, MGIMS and Medical Superintendent, Kasturba Hospital, Sevagram considers each application on case-to-case basis and decides the amount that could be reimbursed to the insured student or employee.