• The Below Poverty Line (BPL) population is especially vulnerable to the catastrophic health risks and large number of households is pushed into poverty as a result of high costs of household spending on health care.

• To address this key vulnerability faced by the BPL population in the Gujarat, the State Government has launched a medical care scheme called Mukhyamantri Amrutam (MA) Yojana from 4th September 2012.

• Based on success of the “MA” Yojana and feedback from various stakeholders, the Scheme was extended to “all the females and their children (below the age of 21 years) belonging to the families having an annual income below Rs.1.20 lakh per annum names as Mukhyamantri Amrutum Vatsalya”. It is implemented from 15/08/2014 in Gujarat.

• In Financial Year 2015-2016, limit of 21 years for male is removed from MA Vatsalya. So, now in MA Vatsalya Yojana all females and males (up to five members of family) are included under MA Vatsalya Yojana.

• This is a unique scheme, 100% funded by the State Government and is not an insurance based scheme.

• ‘MA’ and ‘MA Vatsalya’ provides a total sum assured of Rs.2,00,000/- per family per annum on a family floater basis.

• A unit of five members (Head of family, spouse, and three dependents) of family is covered under ‘MA’ and ‘MA Vatsalya’. A newborn is covered from day one as a 6th Member under the scheme for that financial year.

• A sum of Rs. 300/- is paid to the beneficiary as transportation charges for every instance of availing treatment from the empanelled hospital with a limit of Rs. 4500/- per year.

• A total 544 Procedures/Surgeries along with Follow-up procedures for the following 7 Specialties are covered under the scheme:
  • Cardiovascular Surgeries
  • Neurosurgeries
- Burns
- Poly Trauma
- Cancer
- Renal (Kidney)
- Neo-natal (newborn) diseases

**MA CARD**

- Each enrolled families are given a QR Coded MA & MA Vatsalya card. The MA card contains photograph of head of the family/spouse, a unique registration no., biometric thumb impressions of all the enrolled family members, and a QR code for instant fetching of data from the central data base server.

**CASHLESS SERVICE:**

The Hospital has to ensure that all the Beneficiaries are provided with adequate facilities and treatment without the need to pay any deposits right from the entry into the hospital, till the expiry of 10 days post discharge, for all the procedures covered under the Mukhyamantri Amrutam (MA) Yojana. It is envisaged that for each hospitalization the transaction shall be cashless for covered procedures. Enrolled beneficiary will go to hospital and come out without making any payment to the hospital subject to procedure covered under the scheme. The same is the case for diagnostics if eventually the patient does not end up in doing the surgery or therapy.

- ‘MA’ provides cashless medical and surgical care for the catastrophic illnesses to the beneficiaries involving hospitalization, surgeries and therapies through an empanelled
network of around **65 Network Hospitals** (46 Private & 19 Government/Corporation/Grant in aid Hospitals), which provides tertiary care treatment.

- For beneficiaries enrolment, **227 Taluka kiosks and 52 Civic Centre kiosks** have been established at the Taluka and City civic center Kiosk where beneficiaries can enroll themselves, can get his/her card split, can addition/deletion of family members, and can get a new card in case of lost card.

- IEC activities are also carried out. Under this, **Mega Heath Camps** are conducted in every district in which participation of empanelled hospitals, both private and govt. is necessary. In addition to Mega Health Camps, **General Health Camps** are also conducted by the empanelled hospitals every month. Radio and Print advertisements are given in local radio channels and newspapers to generate awareness about the scheme in the targeted population. **Rs.100 per BPL family is given to ASHA** to accompany BPL family for enrollments at their respective Kiosk.

**Scheme Features : -**

It’s a **Health Assurance** and not health Insurance scheme and hence no intermediaries like Insurance Company/Agents etc. are involved.
**Package rates** are derived from market through competitive bidding process via e-tendering and low in compare to other states.

The QR coded plastic card ensures the **genuineness of beneficiaries and avoids duplications** and frauds

Gives an opportunity to **both public and private healthcare institutions** to promote quality healthcare services.

Network Hospitals certified by National Accreditation Board for Hospitals (NABH)/ Joint Commission International (JCI)/ Australian Council on Healthcare Standards (ACHS) (Australia) or by any other accreditation body approved by International Society for Quality in Healthcare (ISQua), are given **10% extra as quality incentive over and above the package rates.**

**Achievements:**

- Mukhyamantri Amrutam Yojana has been awarded by the prestigious **PlatinumSKOCH Awards for Smart Governance 2014 on 20th September, 2014.**
- Mukhyamantri Amrut (MA) Yojana has been awarded by the prestigious **CSI-Nihilent e-Governance Awards 2013-14 on 13th December, 2014.**

- It is expected that through this scheme the present life expectancy will be improved significantly in poorest of the poor.

- To implement the scheme State Government has established a “State Nodal Cell (SNC)” at the State, which will administers the Mukhyamantri Amrutum (MA) Yojana.

- For the claim processing, deployment of Arogya Mitras, District Coordinators, IEC activities, empanelment of hospitals etc. from Implementation Support Agency (ISA) has been selected.

- MA website is [www.magujarat.com](http://www.magujarat.com) & Toll free number is 1800-233-1022.