

GUIDELINES ON WORKING JOURNALISTS HEALTH SCHEME (WJHS)

In G.O. Ms.No.203, GA (I & PR) Dept., Dt. 27/07/2004, Group Medi-Claim Policy was introduced for the working journalist including photographers and representatives of electronic media through an insurance company.

In order to provide cashless treatment to the accredited Print and Electronic Media Journalists, and accredited freelance journalists, on the lines of Employees Health Scheme, Government of Andhra Pradesh have issued orders in G.O. Ms.No.12, HM&FW Dept., Dt. 11/02/2015, approving 'Working Journalists Health Scheme' for the financial year 2015-2016, which ipso facto replaces the existing Group Medi Claim Policy. The scheme shall come into effect from 21-03-2015.

SALIENT FEATURES OF THE SCHEME:

- **Beneficiaries:** At present, the scheme is applicable to Accredited Print and Electronic Media Journalists and accredited freelance journalists. The Journalists who are having white ration cards have the option either to avail Dr NTR Vaidyaseva or Working Journalists Scheme, but not both.
- **Family members covered:** (i) Dependent parents (adoptive or biological but not both) (ii) one legally wedded wife in the case of male journalist, Husband in the case of female journalist. (iii) wholly dependent legitimate children (including step children and adopted children).
- **Dependency means:** (i) Parents who are dependent on the journalist for their livelihood (ii) unemployed daughters who are unmarried / widowed / divorced / deserted. (iii) unemployed sons below 25 years of age. (iv) disabled children with a disability which renders them unfit for employment.
- **Benefits Covered:** IP treatment for about 1885 medical and surgical procedures specified under Employees Health Scheme, in the hospitals empanelled by the Trust under Employees Health Scheme.
- **Packages:** End to end cashless inpatient services from the time of reporting of the patient, including professional services, investigations, medicines, implants, consumables, diet and ten days post-discharge medication including treatment of complications, if any, upto 30 days post-discharge for those patients who undergo listed therapies .
- **Follow-up services:** one year follow up services through fixed packages to those patients who require long term follow-up therapy and include consultation and medication.
- **Network hospitals:** The hospitals already empanelled by Aarogyasri Health Care Trust under Employees Health Scheme will provide services under Working Journalists Health Scheme.

- **Operations:** Preauthorization will be issued within 12 hours for any IP treatment and claims will be paid to the hospitals within 7 days.
- **Grievances:** There will be a grievance redressal mechanism and call centre cell 24x7 (104-sevakendram) for addressing grievances of beneficiaries and hospitals.
- **Ward Entitlement:** Semi private ward.
- **Implementing Agency:** Aarogyasri Health Care Trust.
- **Nodal Agency:** The Commissioner, I & PR Dept.,
- **Health Cards:** The details of journalists covered under the scheme will be collected by the I&PR Department and forwarded to Aarogyasri Health Care Trust. Aarogyasri Health Care Trust will in turn feed the data and generate the health cards, which the journalists can download from the Trusts' website. Aadhaar number / aadhaar enrolment shall be the identity number for the health coverage.
- **Financial Coverage:** Rs. 2.00 lakhs per episode of illness with no limit on the number of episodes. Even in the cases where the cost exceeds Rs.2.00 lakhs, cashless treatment will continue in the network hospital. The limit does not apply to the cases where the predetermined package rates are above Rs.2.00 lakhs. Chief Executive Officer, Aarogyasri Health Care Trust will settle the claims with the approval of the Standing Committee constituted by Govt.
- **Budget:** Probable premium per annum per journalist will be Rs.2,500/- (Rs. 208/- p.m.) on equal basis i.e., 50:50 between Govt. and journalists. The fund comprising of contribution from journalists will be collected by Commissioner, I&PR in quarterly installments and remitted to 'Government Journalists Health Care Fund' to be established by Government.
- **Review:** Scheme will be reviewed after six months by the Committee constituted by Govt. The Commissioner, I&PR to take action for constitution of Committee