

हक़दर्शक
Haqdarshak

Healthcare Schemes in Karnataka

A Compendium
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01/ Overview

01.1/ About

The scheme aims to extend 'Universal Health Coverage' to all residents in Karnataka State. Under this new scheme, primary health care, and secondary and tertiary health care benefits will be provided to all the citizens of Karnataka state.

01.2/ Type

State Flagship Scheme

01.3/ States Covered

Karnataka

02/ Benefits

A beneficiary can access up to INR 5,00,000 per family per year.

03/ Eligibility

- The scheme applies to all people of the Karnataka state.
- The scheme excludes the following categories of residents as they can avail healthcare facilities themselves through other schemes —
 - Residents covered under Employees' State Insurance Scheme.
 - Residents covered under health assurance or health insurance schemes of their employers.
 - Residents who have taken private health insurance policies on their own.
 - Residents covered under Central Government Health Scheme of the Government of India.
 - Employees of Government of Karnataka till the amendment of the Karnataka Government Servants' (Medical Attendance) Rules.
 - Members of Karnataka Legislature till the amendment of the Karnataka Legislature (Members Medical Attendance) Rules 1968.

04/ Application Process

- Aspirants should visit their concerned taluk-level hospital and the Arogya Mitra.
- They should bring their Aadhaar Card and Ration Card.
- Arogya Mitra will register with Arogya Karnataka.

05/ Claims

Cashless treatment in the empanelled hospitals.

- 06/
Documents
Required**
- Aadhaar Card
 - Ration Card
 - Ayushman Bharat Arogya Karnataka Card
-

- 07/
List of Empanelled
Hospitals**
- A full list of empanelled hospitals can be found here —
<https://arogya.karnataka.gov.in/Forms/HospitalsList.aspx>
-

- 08/
Important Links**
- Scheme Overview —
<https://arogya.karnataka.gov.in/>
-

- 09/
POC Details**
- Department of Health & Family Welfare Services
Arogya Soudha, Madagi Road,
Bengaluru, Karnataka, 560023
 - Toll-free Number —
104
 - Helpline Number —
1800 425 8330
 - Alternatively, contact the concerned hospital's Arogya Mitras.

01/ Overview

01.1/ About

Jyothi Sanjeevini scheme provides cashless tertiary medical treatment for serious diseases or illnesses to state government employees and their dependents through the implementation of the Suvarna Healthcare Trust in the implementation of the scheme.

01.2/ Type

Government State

01.3/ States Covered

Karnataka

02/ Benefits

- The scheme provides cashless treatment in the Arogya Karnataka empanelled hospitals up to INR 1,50,000.
- Employees with a basic salary of INR 16,000 per month, will get their treatment in the General ward.
- Employees with a basic salary of INR 16,001 to INR 43,200 per month can get their treatment in a semi-private ward. The rates will be 10% higher than a general ward.
- Employees with a basic salary of over INR 43,201 per month will get their treatment done in a private ward. The rates will be 25% higher than a general ward.

03/ Eligibility

- Karnataka State Government Employees (currently in service) and their dependant family members.
- In this scheme, all employees can include their life partner, mother, father, and kids, and their total monthly income should not exceed INR 6,000.
- The beneficiary should not have availed benefits from any other health-related government-sponsored schemes.

04/ Application Process

- Government employees and their dependent details should be updated in their HRMS database of e-governance under DPAR.
- Should carry the KGID number and Aadhar Card to the hospital and provide the same to Arogyamitra for verification.

05/ Claims

Cashless treatment in the empanelled hospitals.

06/ Documents Required

- Aadhaar Card
- Karnataka Government Employee ID

**07/
List of Empanelled
Hospitals**

A full list of empanelled hospitals can be found here —
<http://arogya.karnataka.gov.in/sast/arogya/hos.php>

**08/
Important Links**

- Guidelines —
<https://dpar.karnataka.gov.in/new-page/jyothi%20sanjeevini/en>

**09/
POC Details**

- Executive Director, Suvarna Arogya Suraksha Trust
- Phone Numbers —
080 2253 6202 / 1800 425 8330
- Email Addresses —
ed.sast-hfw@karnataka.gov.in / ss.sast@gmail.com

**01/
Overview**

**01.1/
About**

The Secretary or any other officer authorised on this behalf by the Board may sanction financial assistance to a registered construction worker and their dependents hospitalised in a Government hospital or a private hospital included in Schedule I of the Karnataka Government Servant's (Medical Attendance) Rules,1963 or a hospital recognized under any insurance Scheme of the State Government.

The assistance shall be towards hospitalisation for a minimum of 48 hours continuously. The financial assistance shall be INR 300 per day of the hospitalisation to the maximum of INR 20,000 for a continuous period of Hospitalisation subject to actuals.

**01.2/
Type**

Government State

**01.3/
States Covered**

Karnataka

**02/
Benefits**

The scheme provides financial assistance shall be INR 300 per day of the hospitalisation to the maximum of INR 20,000 for a continuous period of hospitalisation subject to actuals.

**03/
Eligibility**

- The beneficiary should be a resident of Karnataka.
- The beneficiary should be a registered construction worker.
- The beneficiary should have a Labor Card.

**04/
Application Process**

- Click on the given link — <https://labouronline.kar.nic.in/VerifyMobileNo.aspx>
- Register as a new user and login into the portal.
- Select 'Labor Department Available Services' and click on 'Application of Medical Assistance'.
- Fill in the required information and submit the application.

**05/
Claims**

- Cashless treatment in the empanelled hospitals.
- An application can be submitted within 6 months of the hospitalisation commencement date.
- Applicants apply through the Karnataka Building and Other Construction Workers Welfare Board (KB&OWWB) software.

**06/
Documents
Required**

- Proof of Identity/Smart Card issued by the Board (attested)
 - Employment Certificate
 - Proof of Bank Account
 - Bills of hospital showing admission and discharge dates and all treatment given
 - Any medical documents on hospitalisation of beneficiary/dependent in government/private hospital included in schedule-1 of the Karnataka Government Servants (Medical Attendance) Rules 1963.
 - Form XXII-A (one can access this form from a Labour office)
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**07/
List of Empanelled
Hospitals**

- A full list of empanelled hospitals can be found here —
https://drive.google.com/file/d/1fLQt1HqYGNWTbBNsoqAd8Z_Hgn8Uz06N/view
-

**08/
Important Links**

Registration —
<https://karbwfb.karnataka.gov.in/42/schemes/en>

**09/
POC Details**

- Department WhatsApp Number —
+91 98453 53214
- Toll-free Number —
155214

**01/
Overview**

**01.1/
About**

The Sri Shankara Cancer Hospital and Research Center provides cancer treatment at affordable costs including free treatment to the economically disadvantaged. Comprehensive cancer care with services for cancer prevention, screening, diagnosis, treatment, and support for all kinds of cancer is provided here.

**01.2/
Type**

Private State

**01.3/
States Covered**

Karnataka

**02/
Benefits**

- Free cancer treatment to the economically disadvantaged or poor.
- Surgical, Medical, Radiation, and Paediatric, Haemato Oncology, and Bone Marrow Transplant treatment are provided.

**03/
Eligibility**

- The beneficiary should be a resident of Karnataka.
- The beneficiary should be an economically disadvantaged patient.
- The patient should not be a beneficiary of any such similar scheme.

**04/
Application Process**

- Approach the foundation and seek the necessary screening or treatment.
- Produce the necessary proofs reflecting the person's economic status.

**05/
Claims**

Depending upon the affordability of patients, either some of the treatment costs are reduced or a free treatment is provided.

**06/
Documents
Required**

- Aadhaar Card
- Ration Card
- Income and Caste Certificate

**07/
List of Empanelled
Hospitals**

Shankara Cancer Hospital,
1st Cross, Shankara Matt Premises,
Shankarapuram, Basavanagudi, Bengaluru, Karnataka — 560004

**08/
Important Links**

Hospital Overview —
<https://www.shankaracancerhospital.org/about-us>

**09/
POC Details**

- Mrs. Rama Ramamurthy, Charity Cell —
080 26981129
- Helpline —
080 2698 1000
- Email Address —
queries@sschrc.org

01/ Overview

01.1/ About

The Chief Minister's Relief Fund (CMRF) provides emergency assistance to families and individuals affected by natural disasters, accidents, or medical emergencies. Financial assistance is also granted to poor patients suffering from deadly diseases

01.2/ Type

Chief Minister
Relief Fund

01.3/ States Covered

Karnataka

02/ Benefits

The amount of financial assistance will vary depending on the estimated treatment amount, or, the actual expenses incurred.

03/ Eligibility

- The beneficiary should belong to the Below Poverty Line (BPL) category.
- The beneficiary should be unemployed.
- Patients undergoing treatment preferably suffering from deadly diseases
- People with disabilities.
- On the accidental death of the head of the family or the earning member of the family.
- Applications submitted to this Fund after availing benefit from other sources like the Prime Minister's National Relief Fund, Ayushman Bharat, Arogya Karnataka, Private Insurance Co., etc. will not be considered

04/ Application Process

- The applicant needs to visit Seva Sindhu's official website through the link — <https://sevasindhuservices.karnataka.gov.in/>
- Create login credentials using the Mobile Number and Aadhaar Card.
- Login and fill in the required details and submit the application.
- There may be a service fee of INR 30 — INR 35.

05/ Claims

- Applicant submits the application.
- Verification by District Collector.
- Application verification by CMRF Caseworker (Hospital Verification).
- Verification by Section Officers/Special Officers.
- Verification by Under Secretary/Special Officer.
- Verification by Joint Secretary.
- Verification by Accounts Officer.
- Sent for DBT by Joint Secretaries for amount disbursement.

06/
Documents
Required

- Applicant’s Photo
 - Estimation Bills from the Hospital where the treatment will be taken
 - BPL Card
 - Aadhaar Card
 - Bank Passbook First Page Copy
 - Address Proof
 - Mobile Number used by the applicant or their family members
 - Bank Account has to be linked with Aadhar Card number.
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07/
List of Empanelled
Hospitals

All government hospitals in Karnataka.

08/
Important Links

- Scheme Overview —
<https://cmrf.karnataka.gov.in/English/index.html>
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09/
POC Details

- Joint Secretary to the Chief Minister, Chief Minister’s Relief Fund Section
242 / A, 2nd floor, Vidhana Soudha, Bangalore — 560001
- Email Address —
cmrf@karnataka.gov.in
- Phone Numbers —
080 2203 3950 / 080 2225 1792
- Alternatively, visit any government hospital for more details.

01/ Overview

01.1/ About

The Employee State Insurance Scheme (ESIC) provides medical facilities to the insured person and their families.

01.2/ Type

Employee State
Insurance Scheme

01.3/ States Covered

Karnataka

02/ Benefits

This scheme differs for medical, disability, unemployment, funeral costs, sickness, rehabilitation, and old age care.

03/ Eligibility

The beneficiary should be an Insured member or family member of the insured person.

04/ Application Process

- The Empaneled Centre will submit the bill for payment to the Medical Superintendent concerned with necessary supporting documents immediately after completion of treatment in respect of ESIC beneficiaries referred/permitted by the respective Medical Superintendents.
- The Medical Superintendents shall, however, ensure the release of payment within 3 (three) working days after submission of the bills by the tie-up hospitals. Three days include the processing of bills by Medical Superintendents and the release of payment by the Accounts Branch concerned.
- The Empaneled Centre shall directly charge the individuals for
 - Telephone Charges
 - Extra Diet Charges, so incurred by the patient or any of his family members during their stay in the empanelled Centre.

05/ Claims

- Visit the ESIC Portal and click on 'Login'.
- On the new page, click on 'Sign Up'.
- Enter your Company Name, Employer Name, State, Region, Email ID (which will be your username), and Phone Number.
- Click on the checkbox to confirm your establishment or factory is under an exclusive labour contract, manpower suppliers, security agencies, or contractors supplying labour categories.
- Click on 'Submit'. An email will be sent with login credentials or details.
- Now that you have signed up, you need to visit the ESIC Portal to login.

- Click on 'New Employer Registration'.
- Select the type of unit and click on submit.
- On the new page, enter the name of the unit, the complete postal address of the factory or the establishment, and the police station under whose jurisdiction your unit is.
- Enter if the building or the premises of the factory or the establishment is owned or hired and click on 'Next' to proceed.
- Enter the nature of the business and category, PAN details, etc., and click on 'Next'.
- On the next page, enter the date of commencement of the factory or establishment and licence details (if any).
- Now, select the constitution of ownership and details of owners and then click on 'Save' after entering all the designations of owners and then click on 'Next'.
- Here, enter the number of employees working in your establishment or factory and the number of employees earning less than INR 21,000 and click on 'Save'.
- On the new page, enter the date when the first 10/20 employees were employed and then click on 'Employee Declaration Form'.
- Select 'Yes' if the insured person is already registered and enter the IP number and date of joining. Select 'No' if the IP is not registered and click on 'Continue'.
- Enter the name of the IP and Father's Name, Address, Date of Birth, Gender, Marital Status, Family Details, and Date of Joining.
- Now, click on the checkbox and click on 'Submit'.
- Once all details are duly filled, click on 'Close' on the new page.
- On the new page, select the respective ESIC branch office and the inspection division.
- Now, click on the checkbox to declare that the information provided is correct and then click on 'Submit'. You'll be redirected to a new page.
- On the new page, you will have to click on 'Pay Initial Contribution' and click on 'Submit'. You will be provided with a Challan Number for future reference.
- Click on 'Continue' to pay through the required payment gateway.

06/
Documents
Required

- ESIC Card (issued by the employer)
- ID Card
- Aadhar Card

07/
List of Empanelled
Hospitals

A full list of empanelled hospitals can be found here —
<https://www.esic.gov.in/ssts>

08/
Important Links

Scheme Overview —
<https://esisms.karnataka.gov.in/english>

09/
POC Details

Regional Office, Bangalore — <https://rokarnataka.esic.gov.in/regional-offices>
Toll-free Number — 1800 11 2526

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