



Govt. of Kerala
Department of Health & Family Welfare



INITIATIVES TO ENSURE FINANCIAL SECURITY TO COVID-19 PATIENTS DURING SARS-CoV-2 VIRUS PANDEMIC

Best Practises Submitted By:

STATE HEALTH AGENCY KERALA

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I. INTRODUCTION

Kerala is one of the most affected state during the Covid-19 pandemic outbreak since the first detected case in the country. The State has been combating the surge in Covid-19 cases requiring hospitalisation in large numbers. The virus is causing not only a health crisis but also an economic crisis. Many industries and sectors fell into recession and more people fell below the poverty level.

a. Catastrophic Health Expenditure for Covid-19 testing and treatment

The financial expenditure incurred to the general public during the Covid-19 pandemic for testing and treatments were catastrophic. The catastrophic medical expenses during an economic crisis of the pandemic pushed several Covid-19 affected families below the poverty level.

b. 41.5 Lakh families covered under AB-PMJAY-KASP scheme

State Health Agency Kerala (SHA Kerala) caters to about 40% of the state's population, who are beneficiaries under the AB-PMJAY-KASP scheme. The scheme provides cashless treatment benefits to its beneficiaries whenever they require hospitalisation. During the Covid-19 pandemic, the National Health Authority (NHA) and the SHA Kerala have incorporated specific changes in the current transaction management system whereby the AB-PMJAY-KASP beneficiaries can avail free testing and treatment for Covid-19 in all the Empanelled Public and Private Hospitals.

c. Overwhelmed HR and infrastructure of the public health system

During the initial period of COVID-19 pandemic, Kerala State had designated its premier public health institutions like medical colleges as dedicated centres for treating COVID-19 patients, leading to an immensely overwhelmed human resources and infrastructure of the public health system.

II. INITIATIVES

a. Packages for Covid-19 Treatment

Given the Covid-19 pandemic, the State Health Agency with the National Health Authority's assistance has incorporated six treatment packages for Covid-19 treatment in the current transaction management system. The KASP beneficiaries and Government referred patients can avail free treatment for Covid-19 in all the Empanelled Private Hospitals.

As Covid-19 has brought the cessation of non-urgent procedures and because there is an increase in overhead cost to the private hospitals for treating Covid-19 patients, standard package rates for private hospitals were arrived at after multiple rounds of consultation with the private hospitals' representatives to ensure active participation, vide G.O. (Rt) No. 1246/2020/H&FWD dated 06/07/2020.

b. Packages for Covid-19 - Testing

To ensure the health workers' safety in public and private hospitals, SHA Kerala enabled provision to claim for Covid-19 testing during hospitalisation for emergency and elective procedures of AB-PMJAY-KASP beneficiaries. This initiative ensured the financial burden for testing is not incurred to the beneficiaries.

c. Public-Private Partnership Programme

The State government ensured that no restrictions are in place on the private hospitals to provide or not provide Covid-19 treatment.

Any patient can avail health services for both Covid and Non-Covid either in Government Hospitals or in Private Hospitals.

The Government decided to bear all the expenses of Category B and C Covid-19 treatment of eligible beneficiaries under Karunya Arogya Suraksha Padhati (KASP).

The Government also decided to bear all the expenses of Category B and C Covid-19 treatment of non-KASP Covid patients, who were referred from public hospitals to empanelled private hospitals. This initiative ensured that the financially constraint Covid-19 patients also had access to good treatment facilities free of cost.

If a non-KASP patient desires to go to the private hospitals, they may do so by contacting the respective private hospitals and bearing the expenses as per the rates defined by the Government.

d. Hospital Empanelment

During initial stages of the pandemic, SHA Kerala provided provision for temporary empanelment of hospitals onto the scheme. Temporarily empanelled hospitals were eventually converted to permanent empanelment.

District level meetings with hospital authorities chaired by the concerned District Collector was taken regularly to ensure active participation by the private hospitals.

A total of 549 private empanelled health care providers were empanelled by SHA Kerala, out of which, 137 hospitals were exclusively empanelled to provide covid treatment.

Some premier private health care providers like KIMS Health and Ananthapuri Hospitals in Thiruvananthapuram, DM WIMS in Wayanad, Aster Medicity, Medical Trust and Rajagiri Hospitals in Ernakulam, Travancore Medicity in Kollam, IQRAA, Baby Memorial and Aster MIMS Hospitals in Kozhikode, Avitus Hospital in Palakkad and majority of the private medical colleges in the state are empanelled with SHA Kerala to provide Covid-19 treatment.

e. Treatment for Non-KASP Covid Patients

Cashless Treatment for Non-KASP Covid-19 patient referred from public hospitals was extended at AB-PMJAY-KASP empanelled hospitals providing Covid -19 treatment under Private Public Partnership Programme. Empanelled hospitals provided treatment to such patients under the private Covid-19 treatment package rates.

SHA Kerala serviced claims raised for non-KASP patients through the already available Transaction Management System of NHA after making necessary provisions. The patients were registered into the system with the phone number of the patient mentioned in the referral letter issued by the Government Medical Officers.

To standardise the referral letter issued in the State for availing KASP benefits, the generalised format was designed and implemented into the Covid-19 Jagratha Portal, which is a comprehensive portal for effective reporting and monitoring of Covid-19 and to avail information related to Covid-19 in the state.

f. Capping of rates by Private Hospitals for Covid-19 treatment for Walk-in Patients

It was noticed by the State that some of the private hospitals were charging exorbitant rates for the treatment of Covid-19 patients. The State, along with the inputs from the Honourable High Court of Kerala wanted to curb these inhumane practises, which was adversely affecting the vulnerable population of the State during the pandemic.

As a result, vide G.O. (Rt) No. 1066/2021/H&FWD dated 10-05-2021 and G.O. (Rt) No. 1436/2021/H&FWD dated 07-07-2021, the State Government capped the rates that can be charged by the private hospitals from Walk-in Covid-19 patients.

g. Capping of price of 15 medical essential items

The State government has declared 15 medical items such as PPE Kits, N95 masks, Triple layered masks, Face shield, Disposable apron, Surgical gown, Examination gloves, Sterile gloves, Hand Sanitisers, NRB masks, Oxygen masks, Flow meter with humidifier, Fingertip pulse oximeter as essential items and the maximum retail prices were fixed to ensure availability of medical items to common man at fair price.

III. ANALYSIS OF AVAILED COVID-19 TREATMENT

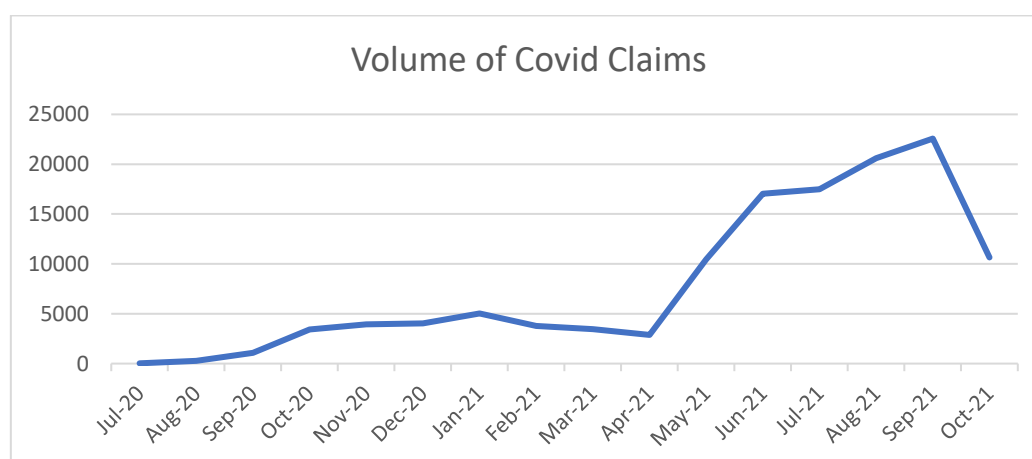
Hospital Type	Beneficiaries Treated	Claims Raised	Claimed Amount
Public EHCPs	21519	21519	Rs. 23.83 Crores
Private EHCPs	52600	105200	Rs. 365.17 Crores
Total	74119	126719	Rs. 389 Crores

a. Public Empanelled Health Care Providers

SHA Kerala provided cashless treatment facilities for Covid-19 to 21,519 patients at empanelled public hospitals. Total claims amounting to Rs. 23.83 Crores have been raised to date in the state.

b. Private Empanelled Health Care Providers

SHA Kerala provided cashless treatment facilities for Covid-19 for 52,600 patients at empanelled private hospitals. Total claims amounting to Rs. 365.17 Crores have been raised to date in the state.



Kerala had a total of 48 lakhs Covid-19 positive cases to date. Based on the State Government study, during the peak of the second surge, 7% to 11% of the daily positive cases required hospitalisation. For this analysis, an average 9% of the total positive cases required hospitalisation.

Based on the above analysis, the estimated number of Covid-19 patients who required hospitalisation is 4.32 lakhs. Thus, the State Government aided 17% of the Covid-19 patients in the State who required hospitalisation with free treatment, out of which, 71% of the patients availed the services from the empanelled private hospitals of SHA Kerala.

IV. CHALLENGES

- a.** The first hurdle faced during the implementation was the lack of a proper referral mechanism. SHA Kerala utilised the already available web-based monitoring system – COVID JAGRATHA and designed a standard referral letter format generated automatically from the web portal. The referral letter could be downloaded from the portal by the private hospital on receiving the patient.
- b.** The provision to register the non-KASP beneficiaries into the already available Transaction Management System proved challenging, which was eventually resolved by the prompt actions taken by the IT teams of State Health Agency Kerala and National Health Authority.
- c.** Additional healthcare providers' empanelment proved difficult since many hospitals in the state only had a single block with a single entry and exit point. Also, the lack of infrastructure in many hospitals impaired the Hospital Networking Team of SHA's empanelment process. Many of the hospitals were reluctant to empanel due to fear of losing out to non-COVID patients.
- d.** Abuse of the provision was rampant at the beginning of the Private Public Partnership Programme. Several Category-A patients and non-referred Covid-19 patients were hospitalised, and empanelled hospitals raised claims for such patients. Family members of Category B and C patients who were COVID positive were the most typical abuse of the scheme observed. Implementation of common referral mechanism and strict scrutiny of the Audit Team of SHA Kerala significantly brought down abuse instances.