



Govt. of Kerala
Department of Health & Family Welfare



HOW INTEGRATION OF KARUNYA BENEVOLENT FUND (KBF) WITH AB-PMJAY – IT SYSTEM BENEFITED IN THE COVID-19 PANDEMIC

Best Practices submitted By: -

STATE HEALTH AGENCY KERALA

(<https://sha.kerala.gov.in/karunya-benevolent-fundkbf/>)

INTRODUCTION

Kerala is the one of the most affected state in the Covid-19 pandemic outbreak. Hospitalization and getting treatment from the hospitals in these difficult timings is not easy. Any financial aid to the poor beneficiaries for the treatment will be an added advantage. With the KBF integration with PMJAY IT system provides both easy option for getting treatment and financial aid for the treatment.

KBF is an old scheme which were implemented as a manual payment scheme and the beneficiaries have to visit several offices for the treatment benefit. Number of hospitals and packages for treatment in the scheme were less. But with the integration beneficiaries were able to get treatment from more no of hospitals in different packages. Integration provided transparency and user-friendly approach to the scheme.

KARUNYA BENEVOLENT FUND (KBF)

Karunya Benevolent Fund is an assurance scheme of the State Government which provides financial aid for poor people suffering from serious ailments, by raising funds through Kerala lottery. The scheme is managed by the State Lotteries Department (Taxes). Karunya Benevolent Fund is providing financial assistance to under-privileged people suffering from acute ailments like Cancer, Haemophilia, Kidney and Heart diseases and for Palliative Care. The amount for the health scheme is raised through lottery. This welfare measure is helpful to those who suffer from ailments, the cost of treatment of which are proved to be unbearable to lower and even middle strata of society with an annual family income of less than Rs. 3 lakh.

Government of Kerala introduced Karunya Benevolent Fund (KBF) on 26th February 2012. Through this scheme it provides an amount of 2lakh for the beneficiary who is suffering from diseases like Cancer, heart diseases etc and 3lakh for beneficiaries suffering from Kidney related diseases. For hemophilia patients scheme provides an unlimited cash benefit. Earlier this scheme was run by department of lotteries and Taxes. In 2019 the KBF scheme was handed over to department of Health and Family welfare and KBF scheme provides treatment benefit in all the AB-PMJAY approved packages.

State of Kerala decided to converge all the Government sponsored health care schemes namely RSBY (Central and State Government combined scheme, where the premium is shared in the ratio 60:40), Comprehensive Health Insurance Scheme-CHIS

(Kerala government fully sponsored scheme i.e. full premium paid by the State), Senior Citizen Health Insurance Scheme-SCHIS (all the senior beneficiaries aged 60 years and above in the RSBY/CHIS families were provided additional coverage of Rs 30,000 per beneficiary) and Karunya Benevolent Fund-KBF (Trust model implemented through Lottery department) along with Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY) and formulated Karunya Arogya Suraksha Padhathi (KASP). State Government constituted a permanent State Health Agency (SHA) to carry out all activities with respect to implementation of Karunya Arogya Suraksha Padhathi (KASP) in the state.

Karunya Benevolent Fund (KBF) integrated with the ABPMJAY IT system on 1st November 2020. As of now 9137 beneficiaries are provided treatment for an amount of Rs.57.88crore through KBF after the integration.

Manual process flow before Integration

Existing beneficiary: -

Those beneficiaries of KBF who have already availed either the entire risk cover or partially utilized the cover are the existing beneficiaries. Hospitals collect the details of beneficiaries including ration card details, declaration forms and submit these to District Project Co-coordinator (DPC), SHA through e-mail. DPC verifies the balance amount in the wallet in KBF (Lottery Dept.) website and the requested package amount as per KASP will be allotted to the beneficiary and approved amount is updated in an excel sheet. If the amount is insufficient then the available amount in the wallet will be allocated to the beneficiary.

New beneficiary:-

Those beneficiaries of KBF who have not availed the entire risk cover and not eligible for AB PM-JAY-KASP. Hospitals collect the details of beneficiaries including ration card details, declaration forms and submit these to DPC through e-mail for approval. DPC verifies the eligibility of the beneficiary (if income in ration card is less than Rs. 300000/- per annum) and a maximum amount of Rs. 200000/- (Rs. 3,00,000 for kidney related treatments) will be approved. As per the package, beneficiary requested amount will be allotted and it will be updated in the excel sheet. Maximum of Rs. 2,00,000 (Rs. 3,00,000 for kidney related treatments) is allotted to the family for the whole life span.

Benefits of Karunya Benevolent Fund (KBF)

- ❖ Financial aid for poor people suffering from serious ailments, by raising funds through Kerala lottery
- ❖ 2lakh for the beneficiary who is suffering from diseases like Cancer, heart diseases etc and 3lakh for beneficiaries suffering from Kidney related diseases
- ❖ Unlimited coverage for Hemophilia patients.

Integration solution with AB-PMJAY IT System

AB-PMJAY IT system has two components

Beneficiary identification System (BIS) and Transaction Management System (TMS)

While integrating with IT system, a KBF user should be generated using Beneficiary identification System (BIS) and this generated id used in the Transaction Management System (TMS) for treatment from empanelled hospitals.

BIS (Beneficiary Identification system)- In KBF beneficiaries are identified as

- Beneficiary family have a family income of less than Rs. 3lakh
- Beneficiary should not be a member of PMJAY/KASP scheme (i.e., Not included in the SECC 2011 eligible data or RSBY/CHIS Data)

If a beneficiary visits the hospital and requested for enrollment in KBF then, the Beneficiary will be searched in the current AB-PMJAY data base (**using ration card number**) and verifies whether eligible for PMJAY or KASP id. That is search first in the SECC 2011 eligible data, if not found search in the RSBY data.

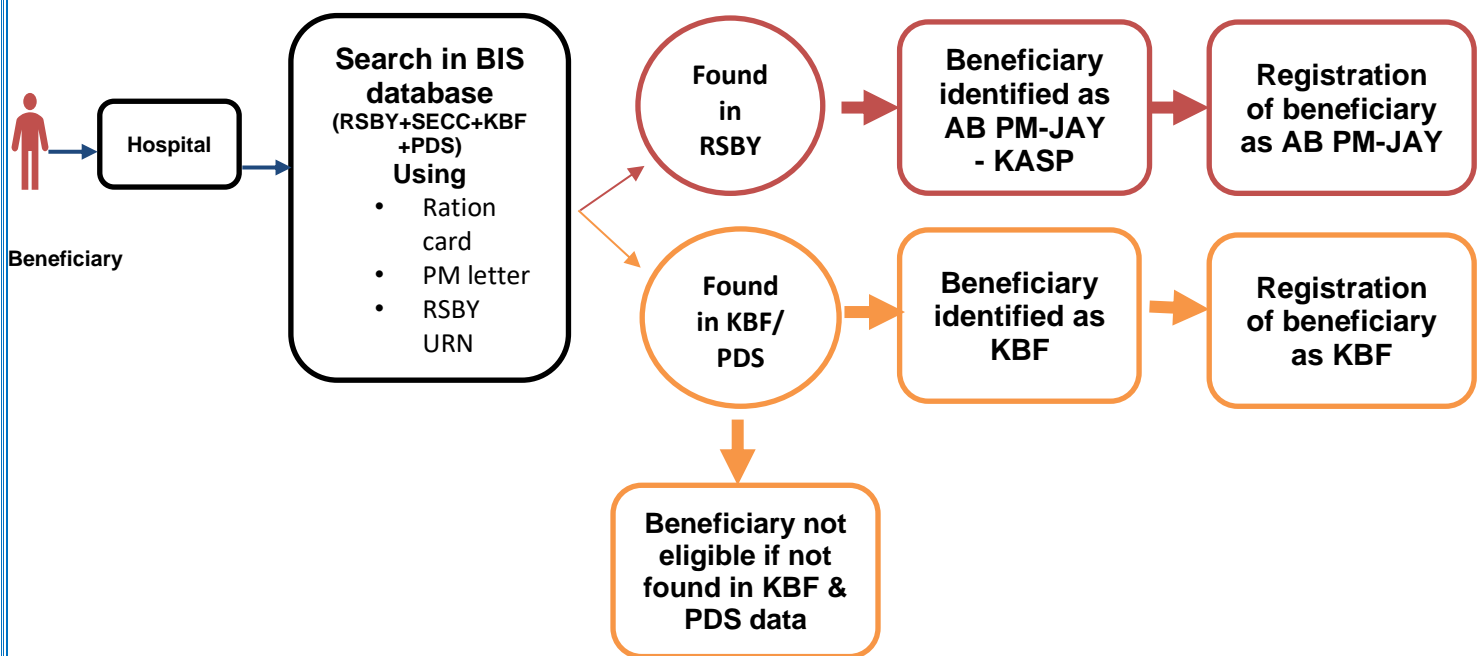
If the beneficiary is not present, then the beneficiary will be searched in the existing KBF data (This existing KBF data in the excel shared with NHA with balance amount in wallet). If the searched ration card is present in the existing KBF database then the beneficiary will added as a KBF beneficiary in BIS and a card will be issued to the beneficiary

If the beneficiary is not present in the existing KBF data then it will be searched in the PDS (civil supplies data) data shared by NIC Kerala. If beneficiary is present in the PDS data, beneficiary details will be retrieved from the database and submitted for

approval. Current BIS approval process is followed, and final approval of beneficiary will be done by the SHA user based on documents uploaded (income certificate is mandatory). If the beneficiary is approved a KBF card will be generated from hospital. Add member provision will be provided to the hospitals for adding any new members in the family to the KBF card

Documents needed for approval.

- Ration card
- Income certificate
- Aadhar card



Approval process would be similar as “AB PM-JAY – KASP” process

Transaction management system (TMS)

Following scenarios of KBF beneficiary will be taken care through the Transaction management system.

Scenario-1: KBF beneficiary used some wallet amount

- If the type of the beneficiary is covered only Under "KBF scheme", the system shall allow the user to avail benefits up to Rs. 2lakh per family for the whole life span. If any amount is used in the old manual scheme, then the wallet will be updated on the basis of this exhausted amount from Rs. 2lakh
- Wallet balance = Rs. 2lakh per family - Manual wallet consumption
- Once KBF wallet amount (i.e.: Rs. 2Lakh) is exhausted, the system shall not allow the beneficiary to register into the application.
- Pre-authorization approval - as per the same NHA PMJAY guidelines
- Same packages as that of KASP and the same KASP hospitals empanelled will be part of this KBF scheme.

Scenario-2: New KBF beneficiary

- If the type of the beneficiary is covered only Under "KBF scheme", the system shall allow the user to avail benefits up to Rs. 2lakh per family for the whole life span
- Wallet balance = Rs. 2lakh per family
- Once KBF wallet amount (i.e.: Rs. 2Lakh) is exhausted, the system shall not allow the beneficiary to register into the application.
- Pre-authorization approval - as per the same NHA PMJAY guidelines
- Same packages as that of KASP and the same KASP hospitals empaneled will be part of this KBF scheme.

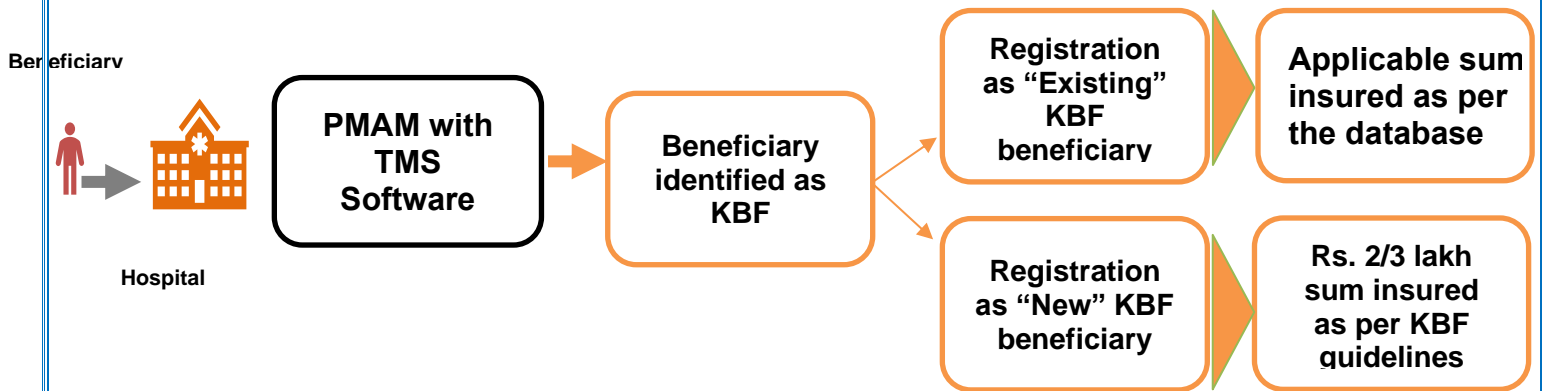
Scenario-3: Enhancement module

- If a beneficiary exhausted Rs. 2lakh and further submitted application for kidney disease then family is eligible for additional Rs. 1lakh.
- Wallet balance = As mentioned in above scenarios, Rs. 3lakh will be the max amount for a family in the case of Kidney related issues. So additional Rs. 1lakh need to be enhanced to these families.
- Approval will be by the SHA. 1lakh will be enhanced and approved by the SHA user and the same will be available for treatment of beneficiaries without any delay

Any Assumptions

- Information on type of beneficiary and number of family members will be fetched from BIS, at the time of registration in TMS

- For KBF scheme beneficiaries, if any amount is utilized in the previous manual processing, scheme wallet is equal to the max amount - the utilized amount
- KBF beneficiaries are eligible for all KASP/PMJAY packages in KASP empaneled Hospitals
- If the selected package amount is greater than wallet balance amount, then over and above wallet amount to be paid by the beneficiaries.



Approval process would be similar as “AB PM-JAY – KASP” process

Benefits of Karunya Benevolent Fund (KBF) Integration

- Quick and Fast processing through online platform
- No need of Filling application forms and queuing up in hospital counters and other offices for approval.
- Paperless and transparent systematic claim processing mechanism
- Beneficiary can go to any KASP empanelled hospitals for treatment.
- Provision to use more number of packages than old specific packages.
- Easy to merge the KBF beneficiaries into the existing KASP - PMAJAY scheme in future.

Comparison Table

Scheme	Old KBF	KBF- after integration with PMJAY portal
Beneficiary application process	Application to be submitted to the District Lottery Officer of the patient district with the photos, ration card copy and family photo in front of the house. Only after getting the approval, the eligibility will be confirmed for treatment benefits.	Application directly submitted at the KASP hospitals and patients need to provide only the Ration card with the income proof. All the processing will be done through an IT integrated system
Benefits	Tertiary care (Rs. 2 lakhs), Kidney ailments (Rs. 3 lakhs), Medicines for the Kidney patients, Haemophilia patients - unlimited. 315 packages	Secondary and Tertiary care as per the KASP packages. 1667 procedures under 26 specialties. All the packages include the hospitalization charges/day care sitting charges including the medicines for 15 days post discharge. Haemophilia patients are also taken care under the scheme.
IT integration	Mostly manual process with data entry into the portal after the application processing. Multiple touch points for beneficiaries to get the application processed.	New IT integration with National Health Authority portal, entire process will be digitalized, and patients will have minimal waiting period with paperless cashless treatment benefits. Also, Hospitals can raise the claims online and get the amount credited in the registered account within a defined timeline.
Hospitals Empaneled	57 Hospitals and 26 dialysis centers	742 Hospitals - 193 Public and 549 Private hospitals

Major Statistics (as on October 10, 2021)

- **11 Renal transplantation surgeries**
- **7 Cardiac Defibrillator Implantation (ICD) and 4 Cardiac Resynchronization (CRT) cases**

- **1877 PTCA, inclusive of diagnostic angiogram procedures**
- **179 CABG Procedures**
- **73 Pacemaker implantation**
- **2 flow diverter treatments and 8 Coil embolization for aneurysms**
- **82371 dialysis and 9298 Chemotherapy procedures**

Districts	No. of beneficiaries	No. of claims	Claimed amount
ALAPPUZHA	148	2187	7465654
ERNAKULAM	812	6802	53203344
IDUKKI	32	873	1813454
KANNUR	2415	20705	189098673
KASARAGOD	86	1922	5084806
KOLLAM	67	1443	2387984
KOTTAYAM	785	3040	47874243
KOZHIKODE	1263	19728	83986781
MALAPPURAM	549	16032	38747662
PALAKKAD	122	3221	8865816
PATHANAMTHITTA	88	2777	3685748
THIRUVANANTHAPURAM	1777	5747	92228110
THRISSUR	871	9156	37741691
WAYANAD	122	4872	6625847
	9137	98505	578809813

In this pandemic time, State supported the poor beneficiaries by providing better treatment in hospitals for their life-threatening diseases other than Covid-19 through integrated online KBF platform.

Submitting this proposal as a best practice for non-covid treatments.