

Sub: **Renewal under SAIL Medicaid Scheme (11th July, 2019 – 10th July, 2020)**

Dear Sir/Madam,

As you are aware, the existing Medicaid Scheme (2018-19) shall expire on 10th July, 2019. For SAIL Medicaid Scheme (**Period: 11th July, 2019 – 10th July, 2020**), the benefits under the scheme are as under:

- Hospitalization coverage (IPD) up to **Rs. 2.00 lacs per member with clubbing facility** between the Medicaid member and his/her spouse, for all members.
- The OPD coverage, for members **below 70 years of age as on 11.07.2019, is Rs. 4,000/- per member (no clubbing facility)**.
- The OPD coverage, for members who have **completed 70 years of age as on 11.07.2019, will be Rs. 8,000/- per member (no clubbing facility)**.

It is hereby informed, that SAIL Medicaid Scheme (2019-20) will become operational with M/s. New India Assurance Co. Ltd. (NIA) for a period of one year from 11th July, 2019 – 10th July, 2020. From 11.07.2019, a Medicaid member can avail of the cashless/reimbursement facility under hospitalization, as was being done earlier. The administration of the Medicaid Scheme under cashless as well as on reimbursement basis will be done by Third Party Administrator (TPA). The cashless facility under hospitalization will be available in the hospitals empanelled by the TPA. For other hospitals, members can avail of the hospitalization facility, on reimbursement basis. The claims on account of reimbursement of OPD/IPD treatment for 2019-20 will have to be lodged with TPA for SAIL Medicaid Scheme (2019-20), which is M/s. MD India Health Insurance TPA Pvt. Ltd.

Cappings/Ceilings in the following areas will continue under SAIL Medicaid Scheme (2019-20):

- Room Rent Charges / Procedural Charges / Investigation Charges
- Implants/ Stents for Coronary Angioplasty
- Lenses for Cataract Surgery
- Implants for Knee/ Hip joint replacement
- Cappings on certain Procedures/ Packages

The details are available in the Medicaid Booklet which will be circulated to the members shortly. **The details are also available on the SAIL Website and members are requested to apprise themselves regarding the said Cappings/ Ceilings and exclusions before availing Medicaid facility.**

Members are further requested to strictly adhere to the following:

- i) **Inform/Intimate, in writing to the TPA at least 48 hrs. prior to any elective/planned Hospitalization/Admission.**
- ii) **In case of Emergency Admission/Hospitalization, the TPA to be informed in writing within 24 hrs. of such hospitalization.**
- iii) **Claim intimation to be considered mandatory for both Cashless and Reimbursement claims for IPD.**
- iv) **Claim intimation to be sent via Letter/E-mail/Fax/Personally at TPA offices.**
- v) **Reimbursement claims with respect to IPD to be submitted to the TPA, within 30 days from the Date of Discharge from Hospital.**
- vi) **Reimbursement claims pertaining to Post Hospitalization (IPD) treatment to be submitted to the TPA, within 30 days after the completion of permissible post Hospitalization treatment period of 60 days.**
- vii) **OPD Claims to be submitted to the TPA, at any time but necessarily when the expenses exceed Rs. 2000/- per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.**

The premium payable for a member *under 70 years of age, as on 11.07.2019 is Rs.4802 /- (Rupees Four thousand eight hundred two only) per member, for a member who is aged between 70-80 years as on 11.07.2019, premium payable is Rs.3357/- (Rupees Three thousand three hundred fifty seven only) per member and for members aged 80 years or above as on 11.07.2019, the premium payable is Rs.2238/- (Rupees Two thousand two hundred thirty eight only) per member.* Payment of Premium for renewal is to be made through SBI Online (SB Collect) only. You are requested to refer to the indicative table, and arrive at the premium amount as per the age of the member and spouse. Members are requested to kindly **fill-in PAN and SAIL Personnel No. correctly**, in the fields provided for the same on the SB Collect Payment Portal. The last date of depositing premium is **10th August, 2019. Your membership for 2019-20 will only be activated/renewed only on payment of premium.**

Thanking you,

Yours sincerely,

ITB & Medical Section
Pers. Dte., SAIL CO