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Ministry of Health and Family Welfare

Under ‘Pradhan Mantri Garib Kalyan Package (PMGKP): Insurance Scheme for Health Workers Fighting COVID-19’, a New system of processing of the Insurance claims introduced to streamline the Process

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Claims to be certified by the District Collector; Insurance Company to approve and settle the claims within a period of 48 hours

Safety of the Frontline Healthcare providers is the top priority of the Central Government

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The Government of India has been on the forefront of the fight against COVID19 and has been supporting the efforts of States and UTs under the ‘Whole of Government’ approach. In this endeavour, the Union Government had already extended the ‘Pradhan Mantri Garib Kalyan Package (PMGKP) Insurance Scheme for Health Workers Fighting COVID-19’ for one year w.e.f 24.04.2021.

Safety of the Frontline Healthcare providers remains the top priority of the Central Government and therefore the Central Government had revived this insurance policy for a period of one year so as to continue to provide the safety net to the dependents of health workers, who are deputed to take care of COVID-19 patients.

‘Pradhan Mantri Garib Kalyan Package (PMGKP) Insurance Scheme for Health Workers Fighting COVID-19’ was launched w.e.f. 30.03.2020 initially for a period of 90 days to provide comprehensive personal accident cover of Rs. 50 lakh to all healthcare providers, including community health workers and private health workers drafted by the government for the care of Covid-19 patients and for those who may have come in direct contact of COVID-19 patients and were at risk of being impacted by it. The scheme is being implemented through an Insurance policy from New India Assurance Company (NIACL). The insurance policy has been extended twice so far.

States and other stakeholders had been raising the matter that the processing of the insurance claims was getting delayed. In order to cut down on these delays and to further streamline and simplify the processing of the insurance claims, it has been decided to start a new system for approval of claims as

per which the due diligence will be done by State Governments at the level of District Collector. The District Collector in each case will be certifying that the claim is in accordance with SoP of the Scheme. On the basis of this certificate of the Collector, Insurance Company will approve and settle the claims within a period of 48 hours. Further, for the sake of uniformity and prompt disposal, the District Collector will also do due diligence and certify the claims even in case of Central Government hospitals/ AIIMS/ Railways etc.

The Ministry of Health and Family Welfare has informed all States Governments and UT Administrations about this new system which comes into effect immediately.



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HFW/COVID extension of PMGKP w e f 24.4.21 /1stJune 2021/3

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