



# Insurance for Disabled Citizens in India

<https://bit.ly/pwd-insurance-dump>

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## 2023 UPDATE

### IN COURT

[DHC W.P.\(C\) 6074/2019 titled Saurabh Shukla v. Max Bupa Health Insurance Co. Ltd. and Ors](#)

[DHC W.P.\(C\) 9310 / 2020 titled Neeraj Mehta v. TATA AIG General Insurance Co. Ltd...](#)

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[\[AI\] Seeking reviews for Bank of India's National Insurance Plan](#)

## 2023 UPDATE

### IN COURT

**DHC W.P.(C) 6074/2019 titled Saurabh Shukla v. Max Bupa Health Insurance Co. Ltd. and Ors**

**2023-03-17**

[https://dhcappl.nic.in/FreeText/temp/1586174006\\_0.pdf](https://dhcappl.nic.in/FreeText/temp/1586174006_0.pdf)

**2022-12-13**

[https://dhcappl.nic.in/FreeText/temp/1586174006\\_2.pdf](https://dhcappl.nic.in/FreeText/temp/1586174006_2.pdf)

**DHC W.P.(C) 9310 / 2020 titled Neeraj Mehta v. TATA AIG General Insurance Co. Ltd...**

**2023-01-25**

<https://indiankanoon.org/doc/103055196/>

<https://www.scconline.com/blog/post/2023/02/01/delhi-high-court-directs-ir-dai-to-design-products-for-persons-with-hearing-disabilities-and-persons-with-implants/>

### IRDAI

[Modification of the terminology “sub-standard lives” mentioned in IRDAI \(Health Insurance \) Regulations-2016.pdf](#)

[Product for Persons with Disabilities \(PWD\), Persons afflicted with HIV AIDS, and those with Mental Illness.pdf](#)

[Disclosure of underwriting philosophy of offering Insurance coverage to Per.pdf](#)

## **LINKS**

[Spreadsheet](#) of targetted products (WIP)

### **Also Read**

2023-04-18 : [Insurers seek sops to cover specially abled](#)

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## **ARCHIVES**

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### **4 Insurance Schemes Launched for People with Disabilities (PwD)**

*Published on Thursday, December 15, 2016*



## Introduction

The current central government has introduced insurance schemes exclusively for PwD under the Sugamya Bharat Abhiyan (Accessible India Campaign).

## Nodal Agencies

- Department of empowerment of PwD
- Ministry of social justice and empowerment

## Niramaya Health Insurance

- Scheme available all over India except J&K
- Insurance cover of up to 1 lac to PwDs

- Single premium across age bands
- PwDs with disabilities under the National Trust Act are eligible
- No need for pre-medical tests before enrolling in the policy
- OPD treatment facility available including medical check-up, tests, medicines, corrective surgeries and therapies
- Alternate medicine to reduce disability impact
- Covers transportation costs
- Treatment took from any hospital
- Insurance scheme on reimbursement basis only

## **Swavlamban Health Insurance Scheme**

- New India Assurance Company is the implementing agency
- Uniform premium of 357 rupees per PwD person through out the country
- Sum insured is 2 lacs for a year and will cover PwDs in the age group of 0 to 65 years
- OPD benefits include 10000 p.a per PwD and 3000 p.a for mentally retarded people
- PwD family including spouse and up to two children are covered by this scheme
- No premedical tests involved
- Cashless treatment to be taken in New India Assurance created network of hospitals for free treatment under the policy
- Claims must be made to New India Assurance with PwD certificate
- Swavlamban excludes people with autism, cerebral palsy and Multiple

disabilities

## **Gharaunda Scheme**

- To provide basic medical care facilities for life long to PwDs
- Professional doctors to offer quality health care services
- Scheme available throughout India except for J&K
- Every Gharaunda centre to have a maximum of 30 PwDs including LIG and above LIG PwDs in the ratio of 1:1
- Payment to be received annually from family members or institutions or guardians
- Covers all adult PwDs included in the National Trust Act

## **Vikaas Scheme**

- It is a medical day care scheme for welfare of PwDs
- Daycare offered to PwDs for a minimum of 6 hours daily (8 AM to 6 PM)
- Maximum batch size of a Vikaas centre is 39
- Day care centres to be opened for a minimum of 21 days in a month
- Minimum attendance fixed at 15 days
- Covers medical treatment of the disability and other health care services
- Scheme available throughout India except for J&K
- National Trust will fund the PwD

## Conclusion

- GOI has introduced a slew of measures under the Accessible India campaign
- This gives importance and recognises the importance of PwDs in the society
- The contribution of PwDs to the society is on the rise
- The enrollment of PwDs in the government jobs is also on the rise
- The above health insurance schemes will boost the confidence of PwDs and enable them to live with self-esteem in the society
- The hospital and medical expenses of the PwDs are eliminated to the core with these schemes

<http://www.bankexamstoday.com/2016/12/4-insurance-schemes-launched-for-people.html>

The Trust Fund for Empowerment of Persons with Disabilities has collaborated with New India Assurance Company Limited to launch “Swavlamban Health Insurance Scheme”. It is a cashless health scheme for Persons with Disabilities (PwDs) and their families. The scheme will provide affordable health insurance to persons with low vision, blindness, locomotor disability, mental retardation and illness, and hearing impairment.

As reported by [The Business Standard](#), Swavlamban Health Insurance Scheme can be availed by the PwDs between the age of 18 years and 65 years whose annual income is less than Rs 3 lakh/annum. Besides covering pre-existing ailments, the scheme offers family floater health insurance coverage up to Rs 2 lakh. New India Assurance will create a network of hospitals where the insured can get cashless treatment.

The Swavlamban Health Insurance Scheme will be implemented through National Institutes and Composite Regional Centres for Persons with Disabilities (CRC's) under the Department of Education (DEPwD) and Ministry of Social Justice and Empowerment (MOSJ&E).

Mr. Awanish Kumar Awasthi, Secretary, Trust Fund for Empowerment of Persons with Disabilities and Ms. Neera Saxena, Deputy General Manager, The New India Assurance Company Limited, signed the memorandum of understanding in the presence of Mr. Luv Verma, Secretary, Department of Empowerment of People with Disabilities. The insurance scheme has been launched with an objective of improving the general well-being and quality of life of PwDs.

Also Read: A Quick Financial Guide For Differently-Abled People

<https://www.policybazaar.com/health-insurance/general-info/news/new-cashless-health-insurance-scheme-for-disabled-people/>

<http://thenationaltrust.gov.in/content/scheme/niramaya.php>

<http://www.mbcnschool.org/blog/medical-insurance-facility-now-for-mbcns-special-kids/>

<http://www.hrln.org/hrln/images/stories/pdf/insurance-judgment-delhi-hc.pdf>

[http://www.moneycontrol.com/news/health-insurance/disabilityinsuranceindia-6-key-questions\\_1272607.html](http://www.moneycontrol.com/news/health-insurance/disabilityinsuranceindia-6-key-questions_1272607.html)

<http://english.mathrubhumi.com/news/kerala/govt-announces-comprehensive-insurance-for-persons-with-disabilities-health-and-social-welfare-minister-k-k-shaylaja-anuyatra-sruthitharangam-1.1597353>

<https://sites.google.com/site/oasisorgindia/Home/projects/insurance-for-disabled>

<http://www.insightsonindia.com/2017/01/02/insights-editorial-excluded-financial-inclusion/>

<http://www.moneylife.in/article/irda-chairman-ldquo-we-are-working-towards-insurance-coverage-for-persons-disadvantaged-one-way-or-otherrdquo/25781.html>

[http://www.business-standard.com/article/pf/getting-insurance-for-disabled-is-a-difficult-costly-affair-112110500013\\_1.html](http://www.business-standard.com/article/pf/getting-insurance-for-disabled-is-a-difficult-costly-affair-112110500013_1.html)

## **Research Analysis- Insurance policies for the physically and mentally challenged people**



### **The Demographics**

India houses the largest population of disabled people in the world; 26.8 Million disabled in India, as per Census 2011, that basically means every 2 out of 100 Indians are disabled. With such an astounding number of disabled people in India, almost every family is either dependent on a disabled person, or is responsible for taking care of a disabled member.

### **Why do they matter ?**

The only disability a person can have is his attitude! There would not be gems like Albert Einstein , Mozart , Frida Kahlo, Helen Keller who suffered various mental and physical challenges and yet excelled in their talents and abilities. We have an obligation and a duty to protect and enable such people who may have disabilities but are not limited in their knowledge and talent.

## What's the future of this section of people?

Due to the various socio-economic limitations, this section of people have the slowest progress in infrastructure and quality of life. They are often dependent on people for functioning on any regular day. However, a steady progress is made in making life easier for them.

### Special Aadhaar Card

The Unique Identification Authority of India (UIDAI) has eased out the norms of biometric data entry for physically challenged people. The government has also started a special mobile van to enroll them for Aadhaar Card.

Visually impaired and people can also buy insurance and investment products. Companies use software that reads out the policy to them. Fortunately, the visually-impaired can use automated teller machines (ATMs). Banks like Union Bank of India have set up talking ATMs, where both the card reader and card slot are Braille-supported.

### The Regulatory framework

While there are no restrictions for providing insurance facilities to handicapped and mentally challenged persons, it is the professional decision of the insurance company based on their own risk bearing capacity and approach. There are no specific Regulations/Guidelines issued by the Authority in this regard.

### How does the government help in easing rules for this section:

The Government of India is implementing a scheme by name 'NIRAMAYA' through which the handicapped and mentally challenged persons are covered for medical treatment upto Rs. 1 lakh. **Aam Admi Bima Yojana (AABY)** is also a Government Social Security Scheme being administered through Life Insurance Corporation of India (LIC) that provides life/accident insurance protection to the rural and urban poor persons (including rural landless households) and people belonging to certain identified vocational groups. One such identified vocation is "Physically Handicapped Self-Employed Persons".

Additional programs and schemes have been set up to aid the mentally challenged section of people, this is the NIRAMAYA scheme which is further explained below.

**IRDAI** has also notified IRDA (Rural and Social Sector Obligations) 2002 mandating every insurer to cover the specified number of lives from the defined social sector market segment. Of the categories of lives that are defined as social sector lives, "other categories of persons" is one of the categories, which includes persons with disability as defined in the Persons with Disabilities (Equal Opportunities, Protection of Rights, and Full Participation) Act, 1995 and who may not be gainfully employed; and also includes guardians who need insurance

to protect spastic persons or persons with disability.

#### **Is there an effort to enable?**

Several schemes have been launched by NTC in order to support them further in daily needs –

**DISHA** – School readiness scheme for children upto 10 years

**VIKAAS** – A day care scheme for children with Autism , CP , retardation , multiple disabilities

**SAMARTH** – A respite home for children or PwD from families of BPL , LIG families .

**GHARAUNDA** – A Scheme to provide housing and care service throughout the life of the person

**SAHYOGI** – A scheme to set up care giver cells for training and creating skilled workforce for PwD

**GYAN PRABHA** – To encourage PwD in education and vocational

**PRERNA** – A marketing scheme to create viable and wide spread channel to sell products and services made by PwD

**SAMBHAV** – A scheme to set up additional resource centres in the city and collect aids, software and devices

#### **The Policies and the protection Offered**

If the person being insured is *partially* handicapped and employed or self employed then he, himself can buy **LIC POLICY** on his name and any normal **LIC POLICY** will work for him . Like **LIC ENDOWMENT PLAN**, **LIC MONEY BACK PLAN** etc. (**Note**: It should not be a high risk plan like LIC JEEVAN ANAND or LIC JEEVAN MITRA TRIPLE COVER). For taking **LIC POLICY** on his name he has to undergo medical test and **LIC OF INDIA** will pay for this test. These tests are basically questionnaires and are known as CNS Questionnaire and Deformity Questionnaire.

What is CNS Questionnaire: Is a questionnaire related to the Central nervous system condition to be filled by the medical examiner before the policy is availed .

If he is **fully** physically or mentally handicapped and dependent on someone even then **LIC OF INDIA** offers two **plans** namely **JEEVAN AADHAR** and **JEEVAN VISHWAS** which can be bought for handicapped people.

Insurance Policy	Guaranteed Amt	Premium	Tax	Age	Benefits	Maturity

LIC Jeevan Aadhar	Rs.100 per thousand assured	10-35 years	Exempt under 80DDA	22-65	Terminal additions	On death 20% of NCO
LIC Jeevan Vishwas	Rs.60 per thousand Plus Loyalty additions	Max25 years	80C	20-65	Loyalty additions, Accident benefit	On maturity , 20 % of NCO
Bajaj Allianz – Asmita , Group life insurance , including parent , guardian, supporter	10 lakhs	1 year renewable yearly	NA	18-59	SA is paid in full to the trust	On death
LIC & AABY	30,000-3,75,000	Max 35 years		18-59	Childrens Scholarship benefits, subsidized premiums	Death/Disability

### **Health Insurance**

#### **Niramaya can help ease your burden**

The National Trust has introduced “Niramaya”, an insurance scheme for persons suffering from autism, cerebral palsy, mental retardation, multiple disabilities (sclerosis) and other similar diseases. The scheme covers overall medical expenses up to `1 lakh within separate sub-limits. With an application fee of Rs.250 for APL and free incase of BPL families, the application will be processed and claims upto Rs.1 Lakh can be made on reimbursement basis and treatments can be obtained in any hospital.

### **Swavlamban Health Insurance Scheme:**

New India Assurance Company Limited have launched a Group Mediclaim Policy for persons with disabilities. Swavlamban Health Insurance Scheme has been conceived with the objective of providing affordable Health Insurance to people who are blind, low vision, leprosy, hearing disability, motor and mental disabilities. It also aims to improve the general Health condition and quality of life of persons with disabilities.

The scheme has been designed to provide comprehensive cover to the beneficiary as well as his family (persons with disabilities, Spouse & up to two children) with a single premium across age band and can be availed by persons with disabilities aged between 18 years and 65 years with family annual income of less than Rs. 3,00,000 per annum.

The scheme also ensures coverage of any pre-existing condition and a health Insurance cover up to Rs. 2,00,000 per annum as family floater.

The scheme will be implemented through active participation of the National Institutes and Composite Regional Centers for Persons with Disabilities (CRC's) under the DEPwD, MOSJ&E.

- Sum insured of Rs. 2 lacs on family floater for a period of 12 months.
- Family size up to 1+3. Primary member is Person with disabilities.
- Age band 18 – 65 years.
- Available for persons with disabilities with annual income of Rs. 3 lacs and below on declaration basis in proposal form.
- No premedical tests.
- Uniform premium contribution of Rs. 355 per person / family.
- OPD cover for corrective therapy up to Rs. 10,000 a year for person with disability. For persons with mental retardation and mental illness, OPD cover is Rs. 3000 per annum.
- No exclusion of pre-existing conditions. However corrective surgery for existing impairment can be done with consent of insurer/TPA.
- Pre-post hospitalization expenses covered sub to limits.
- Rest of terms as per standard New India Flexi Floater Group Mediclaim Policy.

- Persons with multiple disabilities, Cerebral Palsy & autism are not covered under this scheme.

#### ***What is the cost involved ?***

For a PwD , if he has a disability of more than 40% , private insurance companies do not cover . There are many schemes set up by the government to support such people and their families. The plans start with as low as Rs.250 premium per person and upto 16,000 depending on age.

**For Jeevan Aadhar** – This is an illustration of a parent of age 35 years having a special child of age 5 years. The premium is Rs 4095 for Rs 1 lakh SA and paid for 15 years. The table below is an example of a policy taken for a child of 5 years who is a PwD ( person with disability) , the guardian , trust or parent can take this policy with nominee as the child . The maturity amount or death benefit is to be used for the benfit of the disabled child alone. Since there is a variable addition paid after completion of 10 years of premium payment , the IRR is the highest then.

Age at Death	Total Premium Paid (Rs)	Guaranteed Additions (Rs)	Variable Additions (Rs)	IRR
45	40950	190000	0	27%
50	61425	240000	0	15.76%
55	61425	291000	1000	11.74%
65	61425	390000	33000	8.46%
75	61425	400000	140000	6.68%

**For Jeevan Vishwas** – This is an illustration of a parent of age 35 years having a special child of age 5 years. The premium is Rs 4008 for Rs 1 lakh SA and paid for the term of policy or earlier death. This example shows the benefit or maturity amount that will be received by the nominee ( the disabled child) if the premiums are paid regularly for min 10 years . Here again a loyalty addition is made as a survival benefit after the first 10 years. The Jeevan Vishwas policy has less stringent rules about the disability certificate , they only need a parents declaration.

Age at Death/Maturity	Total Premium Paid (Rs)	Guaranteed Additions (Rs)	Variable Additions (Rs)	IRR
45	40080	154000	0	23.64%
50	60120	184000	1000	13.12%
55	80160	214000	10000	9.02%
65	120240	280000	31000	5.58%

#### **Can they avail any insurance cover ?**

Low risk endowment insurance schemes can be availed by any person with a partial disability who wants to insure himself and his family .

#### **Tax Benefits**

*If covered under a policy , is there a tax benefit given:*

As per table below , a deduction can be claimed while filing your annual income tax returns.

Section	Type of deduction	Limit	For whom
80DD	Medical expenses incurred at a Govt hospital	15000	For a dependent who is a PwD( person with disability )
80DDA	Annuity or lump sum amount made for benefit of PwD	20000	For a dependent who is a PwD
80DDB	Medical treatment	15000	For himself or a dependent PwD
80U	In respect of permanent disability	40000	For himself <b>The role of NGO's in obtaining Insurance cover for differently-abled people.</b>

The NGO sector is all set to play a vital role in financing health care through health insurance schemes. This will also lead to a change in the system of health care delivery and payment mechanisms. In such a situation, the interests of the poor and under privileged sections of the society need to be guarded by appropriate regulatory mechanisms so as to ensure that equity and efficiency are maintained in the provision of health care.

Couple of studies have also looked into the experiences of prepayment schemes run by NGOs in India. Pre-payment/insurance schemes were usually contributions made by individuals and households in advance for need based services. Only the sick availed of services. Therefore, in such financing schemes risks were shared between the healthy and sick. Schemes will provide different level of coverage for community and hospital care, varying from partial coverage to total coverage.

#### ***The four laws which a person with disability should be aware of are :***

National Trust for the welfare of persons with autism, cerebral palsy, mental retardation & multiple disabilities act 1999.

Persons with disabilities equal opportunities, protection of rights and full participation act 1995.

The Rehabilitation Council of India Act, 1992.

The Mental Health Act, 1987.

#### ***Mental disorders are of many kinds: ( some of them are )***

- ***Autism*** is a neurodevelopmental disorder characterized by impaired social interaction, verbal and non-verbal communication, and restricted and repetitive behavior. Parents usually notice signs in the first two years of their child's life.
- ***Aspergers Syndrome***: is an autism spectrum disorder (ASD) that is characterized by significant difficulties in social interaction and nonverbal communication, alongside restricted and repetitive patterns of behavior and interests. It differs from other autism spectrum disorders by its relative preservation of linguistic and cognitive development
- ***Bipolar Syndrome*** : is a mental disorder characterized by periods of depression and periods of elevated mood. The elevated mood is significant and is known as mania or hypomania depending on the severity or whether symptoms of psychosis are present.
- ***Dyslexia***, also known as reading disorder, is characterized by difficulties with reading words. This difficulty is not related to intelligence and individuals across the intellectual spectrum can exhibit the condition. Different people are affected to varying degrees. Problems may include difficulties in spelling words, reading quickly, writing words, "sounding out" words in the head, pronouncing words when reading aloud and understanding what one reads

- **Epilepsy** is a group of neurological diseases characterized by epileptic seizures. Epileptic seizures are episodes that can vary from brief and nearly undetectable to long periods of vigorous shaking. These episodes can result in physical injuries including occasionally broken bones. In epilepsy, seizures tend to recur, and have no immediate underlying cause. Seizures that occur due to a specific cause are not deemed to represent epilepsy. People with epilepsy in some areas of the world experience stigma due to the condition.
- **Down syndrome (DS or DNS)**, also known as trisomy 21, is a genetic disorder caused by the presence of all or part of a third copy of chromosome 21. It is typically associated with physical growth delays, characteristic facial features, and mild to moderate intellectual disability. The average IQ of a young adult with Down syndrome is 50, equivalent to the mental age of an 8- or 9-year-old child, but this can vary widely.
- **Schizophrenia** is a mental disorder characterized by abnormal social behavior and failure to recognize what is real. Common symptoms include false beliefs, unclear or confused thinking, hearing voices, reduced social engagement and emotional expression, and a lack of motivation. People often have additional mental health problems such as major depression, anxiety disorders, or substance use disorder. Symptoms typically come on gradually, begin in young adulthood, and last a long time

There are currently **554 institutions authorized by the RCI** (Rehabilitation Council of India) for the mentally challenged , this list is updated monthly and is available at <http://rehabcouncil.nic.in/writereaddata/Updated%20List%20of%20Trg%20Colleges%20February%202016.pdf>

**Some prominent institutions are :**

1. **Karnataka Parents' Association for the Mentally Retarded Citizens**, Regd. Office: #18, Bysandra Main Road, Jayanagr 1st Block (East), Bangalore, Karnataka – 560011 Tel. No.: 080 – 22441289, 09844043996 Fax: 080 – 22444234 Email: kpamrc@gmail.com Website: www.kpamrc.org. The mission is to actively involve parents in setting up various services, such as Portagé Programme, Inclusive Education, Vocational Training and Recreational Centers, Respite Care Homes / Half Way Homes and Group Homes for rehabilitation of elderly mentally handicapped for life long care and to ensure they also join the mainstream and live in the community as other citizens of the society.

2. **The Spastics Society of Karnataka** This institute provides various services

and programs: Physical and functional assessment, sensory profiling , infant stimulation programme (In this intensive therapy programme , parents are given guidance on stimulating and handling babies with developmental delays by qualified and experienced physiotherapists and occupational therapists.) Life skills program and a home based therapy services.

### **3.National Institute of Mental Health & Neurosciences (NIMHANS)**

**4.Asha Kirana School for the Mentally Retarded, Rotary 75th Anniversary Trust, Vidhya Nagar, Shimoga, Karnataka – 577201 Tel. no.: 08182-273236, 09448288487**

**5. Raksha Society for the Care of Children with Multiple Handicaps** Raksha has been looking after the training and therapy of children with special needs in two special schools it established in Cochin. and Vypeen Raksha now serve all congenital disabilities, with the exception of the blind and the hearing impaired. Together with the two units, Day Home, Sheltered Workshop, Institute, and Ernakulam Centre we serve the needs of 500 children and young adults between the ages of 0 to26. Apart from cerebral Palsy Raksha educate and provide therapy to children with Delayed milestones, Muscular Dystrophy, Down syndrome, Learning Disabilities, and children who are mentally and physically challenged

**6. SAVALI Association for the Mentally Retarded & Cerebral Palsy Children** Vocational Training Center has Multiple disabled children such MR & CP. Keeping in mind their disability, in the Pre Vocational Training Center they teach the students the skills which have repeated activities such as Liquid Soap, Phenyl, Candle Making, Paper Bags, etc. They have started collection of used news paper. The children go from house to house for collecting the used news papers. From this task they learn conversation skills, dealing with different type of people, they also learn stacking papers of 5 kg etc. by this activity its noted that many of the behavior problems are diminishing.

**Sneha Ramamurthy- Research Analyst**

**Dilzer Consultants Pvt Ltd.**

### **Credits**

<http://www.thehindu.com/todays-paper/tp-national/tp-andhrapradesh/health-insurance-launched-for-physically-challenged/article1387789.ece>

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<http://lichelpline.com/blog/tag/lic-policy-for-physically-handicapped-people/>

<http://www.dnaindia.com/money/report-insurance-options-for-the-disabled-1476195>

<https://www.healthcare.gov/people-with-disabilities/coverage-options/>

[http://niramayascheme.com/docs/national\\_trust\\_1443527453.pdf](http://niramayascheme.com/docs/national_trust_1443527453.pdf)

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[money/comment\\_niramaya-can-help-ease-your-burden\\_1408943](http://money/comment_niramaya-can-help-ease-your-burden_1408943)

<http://www.thenationaltrust.gov.in/content/innerpage/schemes.php>

<http://medind.nic.in/hab/t01/i4/habt01i4p206.pdf>

<http://rehabcouncil.nic.in/forms/Sublink2.aspx?lid=1028>

<http://www.gimrc.nic.in/index.html>

[http://savalimrcp.org/index.php/what\\_we\\_do/vocational-training/](http://savalimrcp.org/index.php/what_we_do/vocational-training/)

<http://www.accesshub.org/service-providers/raksha-society-care-children-special-needs>

<http://www.nimhans.ac.in/research>

[http://www.accesshub.org/service\\_provider/karnataka-parents-association-mentally-retarded-citizens](http://www.accesshub.org/service_provider/karnataka-parents-association-mentally-retarded-citizens)

<http://www.spasticssocietyofkarnataka.org/services/therapy-services/>

[https://en.wikipedia.org/wiki/List\\_of\\_mental\\_disorders](https://en.wikipedia.org/wiki/List_of_mental_disorders)

## Credits

<http://www.thehindu.com/todays-paper/tp-national/tp-andhrapradesh/health-insurance-launched-for-physically-challenged/article1387789.ece>

[http://www.moneycontrol.com/news/health-insurance/disabilityinsuranceindia-6-key-questions\\_1272607.html](http://www.moneycontrol.com/news/health-insurance/disabilityinsuranceindia-6-key-questions_1272607.html)

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<https://www.healthcare.gov/people-with-disabilities/coverage-options/>

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Re: [AI] Circular/guidelines of IRDA for getting insurance for blind?

Vamshi. G

Tue, 01 Dec 2009 06:45:11 -0800

Hi

I have taken L I C policy and I'm not paying any additional premium for that.

I have disclosed that I'm a blind person and submitted my disability certificate along with the application. I also met the authorised doctor. But I haven't been charged any additional premium.

--

G. Vamshi

PH Res : +91 877-2243861

Mobile: +91 9949349497

E-mail ID:

gvamsh...@gmail.com

Skype: gvamshi81

God helps those who help themselves

On 11/30/09, Amar Jain <amarjain2...@gmail.com> wrote:

> Dear All,

> Facing problems in getting health saver plan of ICICI on the ground of  
> disability.

> 1. Extra premium on the ground of disability.

> 2. Thumb impression needs to be verified or not.  
> Shall be obliged if someone can send me the circulars/guidelines of IRDA  
> regarding the same.  
> Regards  
> Amar Jain.  
>  
>

[http://accessindia.org.in/mailman/listinfo/accessindia\\_accessindia.org.in](http://accessindia.org.in/mailman/listinfo/accessindia_accessindia.org.in)

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<http://www.mail-archive.com/accessindia@accessindia.org.in/msg10990.html>

[AI] Disability insurance policies: 4 tips

sweety bhalla

Mon, 12 Nov 2007 21:52:44 -0800

Disability insurance policies: 4 tips

When Sunil Kumar Sinha, 34, lost his left hand in an accident, he felt completely desolate. An engineer by profession, Sinha had got married recently,

was

planning to purchase an apartment soon and then there were other financial goals that he wanted to attain in the years to come. But all seemed lost now.

A sad story that can happen to any of us. In advanced countries, there are support systems for people like Sinha, either in the form of direct financial assistance or in terms of identification of opportunities.

For instance, in New Zealand, if you are above 16 years of age and have been permanently and severely incapacitated, the government has schemes under the

head of disability allowance and sickness benefits.

However, in India, there is no protection available for such people. Also, with the rising cost of medical treatment, it is a huge financial hit that one has to incur in case of an unfortunate event. Thus, it is always prudent to plan for such issues in advance.

In order to plan for your financial support in case of disability you need to look into:

**Cost of medical treatment:** First, you should be aware of the insurance cover that your employer provides for you and your family. If this cover is not enough, you need to buy additional cover.

Ideally, the total insurance should be to the tune of Rs 300,000 to Rs 500,000 per head. The expense is also not too much. For a 30-year old, health cover of Rs 300,000 would cost only about Rs 3,000 per year. Of course, the premiums are higher for older citizens.

It is also important that when you are taking additional cover, mention the existing cover from your employer in the application form. Most insurance agents may ask you not to do it or may not even bring up the subject. But this is important because such hidden facts may allow the insurance company to reject your claim at the time of need.

**Transfer of other expenses:** If your life insurance policies offer premium waiver benefit, take it. Essentially, these waivers are offered in case you are incapacitated. Here, the insurance company, on your behalf, will pay for the premiums, either till the disability continues or the end of the policy term, whichever comes earlier.

The cost of such riders is not very high. For a 30-year old taking a policy of Rs 50 lakh (Rs 5 million) for 20 years, the premium waiver option comes for a mere Rs 490 a year.

**Compensation:** While expenses covered above are useful, they do not help in running a household. Here too, there are some good policies available. Almost all policies have a critical illness plan as well as a disability rider.

If you are diagnosed with critical illness like paralysis, stroke, heart attack etc, you will get the entire assured sum. For a 30-year old, a critical

illness policy of Rs 10 lakh (Rs 1 million) would cost Rs 3,000 a year.

Likewise, with the disability benefit rider with your life insurance, the company (depending on type of plan) will pay you regular instalments. For instance,

Reliance Life Insurance pays you basic sum assured in ten equal annual instalments.

However, while all these policies sound great, it is important to remember that

it is cheaper to create safety nets through investment rather than insurance plans. So, it would be great if you can get rid of such insurance policies as you grow older because the premiums are much higher.

That is, a Rs 10 lakh (Rs 1 million) health cover costs just Rs 3,000 for a 30-year old but the same policy costs Rs 30,000 for a 55-plus person. It is the same case with other policies as well. Moreover, it is at this later age where your chances of such illness or disabilities are higher.

If you plan your finances well, you will be able to knock off the critical illness cover much before your retirement. Later, if need be, you can get rid of other covers as well. The idea is to get rid of these covers as soon as possible. This is because you save the premiums which can be directly used to

invest in income generating assets.

Also, since these premiums get higher with age, it becomes particularly difficult to pay them during retirement years when income is practically zero.

But remember, this can only be achieved if you have planned your finances properly and amassed enough resources to take care of any contingency.

To do list:

List of 4 items

- . Buy insurance of Rs 3 lakh to 5 lakh per person
- . Opt for the disability rider in a health plan
- . Get a premium waiver rider in the health plan
- . Get a critical illness policy

list end

The writer is director, Acorn Wealth

(Sweety Bhalla)  
Assistant Manager  
IFCI LTD  
New Delhi India  
Mobile No. 09868300466, 09818132488

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Re: [AI] what is the latest with p.l.i? Please respond.

SC Vashishth  
Sun, 11 Apr 2010 23:46:52 -0700

Dear Friends,

The PLI case is pending before the Delhi high Court where important questions related to discrimination have been raised like not giving same insurance cover to PWD and charging extra premium. However, Govt. came out with a notification on 04 Jan 2010 equating the insurance cover of the PWD with those of non-disabled employees. However, the issue of extra premium and discrimination among congenital and acquired disabilities and not providing insurance at all to those with neurological disabilities like Cerebral Palsy is being contested.

On 10th March 2010, the Court had asked the Govt. of India to explain this on affidavit. However, in compliance to the order dated 10-3-2010 Govt. of India has on this date i.e. 07th April 2010 merely stated the extant provision of the special scheme for the disabled and not provided any reasons for extra premium and or denying the insurance cover to those with disabilities of neurological origin.

UNCRPD is being quoted in the orders of the Court to challenge the discriminatory practices in the PLI. We are hoping that the outcome of this petition will be turning point in the insurance sector. The petition is being pursued by Panka (HRLN) for Mr. Vikas Gupta (Delhi University)

Will keep you updated.  
regards

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Warm regards,

Subhash Chandra Vashishth  
Advocate-Disability Rights  
Mobile: +91 (11) 9811125521

<http://www.mail-archive.com/accessindia@accessindia.org.in/msg35155.html>

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## Access India Posts

### **[AI] Disabled get a Leg-up with pension plan**

*mukesh jain*

Sun, 07 Jun 2009 23:56:38 -0700

Continuing its focus on the social sector, the Government has introduced a pension plan for the disabled—the Indira Gandhi National Disability Pension Scheme.

While pension schemes may appear an easy dole-out in an election year, the government is counting on the goodwill it creates among rural voters and marginalized sections of the society. In 2007, the Government had launched the AAM ADMI BIMA YOJANA to provide death and disability cover for rural landless. Then there's the recently-launched Rashtriya Swasthya Bima Yojana providing health insurance to BPL families in the unorganised sector. A revised and modified Indira Gandhi National Old Age Pension Scheme was also launched in November, 2007.

Source: The Times Of India, Feb 17, 2009  
thanks,  
mukesh jain.

<http://www.mail-archive.com/accessindia@accessindia.org.in/msg26512.html>

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<http://www.mail-archive.com/accessindia@accessindia.org.in/msg19600.html>

### **Health insurance scheme for persons with disability**

*Gopal*

Tue, 23 Sep 2008 19:43:00 -0700

Health insurance scheme for persons with disability

Special Correspondent

CHENNAI: A health insurance scheme for persons with autism, cerebral palsy, mental retardation and multiple disabilities was launched at the Spastics Society of Tamil Nadu here on Tuesday.

'Niramaya' aims at providing affordable health insurance and improving the general health condition and quality of life of persons with disability. The scheme will be implemented and monitored by the National Trust through a third party nodal agency with the active participation of local-level committees.

Inaugurating the scheme, Social Welfare Minister Geetha Jeevan said as an experimental measure, the scheme was introduced in Erode district and now extended to all districts. It would be a boon to persons with disability, she said, and appealed to parents of disabled children to make use of the scheme.

N. Raveendran, Managing Director, ALEGION Insurance Broking, the implementing agency, said enrolment had started. So far 2,500 affected persons were covered. "We want to cover the entire population of affected people in the State." Over 300 hospitals had been identified in the State so far and more would be included in future.

The premium had been fixed at Rs.250 per annum. For those whose parents' monthly income was less than Rs.15,000, the government itself would pay the premium. Enrolment procedure was simple and insured person could take treatment in one of the identified hospitals. This was the first time that health insurance was introduced for disabled persons as they were considered high risk group, Mr. Raveendran said.

N.S. Palaniappan, Secretary, Social Welfare Department, said the State government had initiated many welfare schemes for the disabled children.

Annie Shyam, Director of the Society, spoke.

Source: "The Hindu", date: 24-09-2008

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## **[AI] Parents of the disabled: reasons for a furrowed brow**

*pradeep banakar*

Mon, 17 Jan 2011 06:29:16 -0800

When were gone... Rema Nagarajan

For most parents of the disabled, it's not life that is a burden. It's death. With India's policies and infrastructure inadequate, there is reason for the furrowed brow

Last year, the headlines screamed of deaths in Asha Kiran, a government-run home for mentally challenged persons. Most of the deaths, it was reported, were due to neglect. As the death count climbed to touch 26, the hearts of thousands of parents across the country with intellectually and developmentally challenged children sank. The plight of these lonely people who died in the home uncared for filled their hearts with dread about the fate of their own children after they are gone.

In response to this question that haunts all parents of children with mental disabilities: What will happen to my child when I am no more? the National Trust Act was enacted in 1999. A decade later, the scene is still pretty bleak.

Shabnam Aggarwal, who has worked with the mentally challenged for decades, says that most enquiries to the helpline are from people seeking homes to put their children in. Most often, it's due to a real lack of options and information about available options, she says. There are hardly any support services such as therapy, vocational training or day care for mentally challenged children. It's exhausting for parents who cannot take a break even for a few hours when support services are not available, explains Shabnam.

Poonam Natrajan, chairperson of the Trust, rues the dearth of NGOs willing to work with mentally challenged adults as everyone wants to work with children. The lack of awareness among families of people with mental disabilities is also a hurdle to them demanding access to various services, she says.

Lack of financial resources and consequently human resources seems the biggest challenge for the sector. Most people who work in the sector leave for better paying jobs, says Shanti Aulakh who runs Muskaan, an organisation for mentally challenged adults.

Incidentally, the National Trusts initial corpus of Rs 100 crore has never been enhanced since. The Trust was to run programmes from the interest earned on the corpus. About half the interest is spent on administrative costs of the Trust and the rest of it does not even get fully utilised. Hence the ministry refuses to enhance the amount. It shows a lack of efficiency to return money unutilised when the demand is so huge, says J P Gadkari, president of Parivaar, a federation of associations of parents with mentally challenged children. Gadkari explains that he has no faith in government run homes. Parent-run homes seem to work better, he adds. He, along with a few other parents with similar concerns, has built such homes in Bangalore. We chose not to take the Rs 20 lakh the Trust gives because then the property belongs to the Trust. There's also a scheme by which the Trust pays a home Rs 8 lakh for a below poverty line person. The persons needs are looked after for a lifetime from the interest earned on the amount, says Gadkari.

A look at the Trust website shows a string of schemes for training carers, for building the capacity of NGOs to run homes, vocational training, financial support to construct homes, health insurance and so on. However, parents and those working in the sector feel that schemes suffer from the lack of effective monitoring. With the state unwilling to put its money where its mouth is, the support systems required for the 20 million plus mentally challenged citizens to live with dignity seems a remote dream.

\* MAMAS BOY: Abhishek Bannerjee, who has cerebral palsy, with his mother Mitra

URL:

<http://lite.epaper.timesofindia.com/getpage.aspx?pageid=21&pagesize=&edid=&edlabel=TOIM&mydateHid=17-01-2011&pubname=&edname=&publabel=TOI>

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With Regards  
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<http://www.mail-archive.com/accessindia@accessindia.org.in/msg44803.html>

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## **[AI] Bench ruling on insurance claim to disabled**

*rajesh asudani*

Thu, 26 Apr 2007 22:33:12 -0700

Bench ruling on insurance claim to disabled

Staff Reporter

MADURAI: The Madurai Bench of the Madras High Court has ruled that physically challenged people who meet with road accidents cannot be denied compensation on the ground that they are already suffering from a disability.

Dismissing a civil appeal moved by the United India Insurance Company against the compensation granted to a polio affected person, Justice S. Manikumar said that refusing compensation for such persons would amount to discrimination and also a violation of Article 14 (equality before law) of the Constitution.

"When a normal person is compensated for the disability suffered on account of the injury sustained in an accident, could it be different in the case of a disabled person, that too a person affected with polio," the Judge wondered.

Expressing anguish over the attitude of the insurance company, he said: "It is unfortunate that the company had taken such a hard stand to challenge the physically challenged."

Afflicted with polio, M. Balamurugan, 40, a petty shop owner at Tiruvanaikovil in Tiruchi, was thrown out of his hand-pedalled tricycle when a speeding two-wheeler rammed the vehicle on April 21, 2003. His right thigh bone fractured causing reduction of movement by 70 degrees and twisting capacity by 25 degrees.

A doctor assessed the disability, pursuant to the accident, at 40 per cent and confirmed that the victim could not sit, squat or do hard work as he was doing before the accident.

Relying upon the medical opinion, the Tiruchi Motor Accident Claims Tribunal on April 10, 2006 awarded a compensation of Rs.72, 000 with interest at the rate of 7.5 per cent per annum.

<http://www.mail-archive.com/accessindia@accessindia.org.in/msg06842.html>

**Re: [AI] Bench ruling on insurance claim to disabled**

*rajesh asudani*

Thu, 26 Apr 2007 23:20:29 -0700

So, here was a general insurance company, ensuring the accident causing vehicle for damage to third party, and pleading that it is not liable to pay damages to the victim because he is already disabled!

Height of absurdity!

Rajesh

<http://www.mail-archive.com/accessindia@accessindia.org.in/msg06844.html>

**Re: [AI] Bench ruling on insurance claim to disabled**

*Subramani L*

Thu, 26 Apr 2007 23:37:39 -0700

One other common trick by the insurance companies is denying medical insurance to those who have taken one (and are paying premium) saying that the ailment they have suffered from is not in the "list of ailments" covered by the insurance. This happened to one of my colleagues, who had to shell out a large sum to a private hospital and is still fighting with a private insurance company to get compensated for it.

Subramani

<http://www.mail-archive.com/accessindia@accessindia.org.in/msg06845.html>

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Published: January 13, 2012 00:00 IST | Updated: January 13, 2012 08:12 IST

**Do away with discrimination**

Aarti Dhar



LEARNING OPPORTUNITIES: Towards inclusive education. Photo: M. Periasamy

About 70 per cent of children with disabilities in India have still not been identified after more than 10 years of implementation of the Education for All programme -- the ambitious Sarva Siksha Abhiyan (SSA) and of those enrolled, close to 95.5 per cent drop out after primary school. These are findings of a Stakeholders' Report brought out by the National Disability Network of National Centre for Promotion of Employment for Disabled People (NCPEDP) and Disabled Rights Group (DRG) that highlights continued rights abuse and discrimination of people with disabilities in the country.

The Report has been submitted to the Office of the High Commissioner on Human Rights as part of India's Universal Periodic Review (UPR) for June 2012. The children who drop out are 98.5 per cent with severe disability, 95 per cent with a moderate disability and 93 per cent with a mild disability, says the report which focuses on neglect, violence and abuse of people with disabilities, lack of support services, education, employment, accessibility, political participation, legal capacity, health and issues of people with disabilities in conflict affected areas.

Pointing out that Article 16 of the Constitution, which is on equality of

opportunity in employment, does not mention disability as a protected group. The report says that at present there is identification of only certain jobs in the government and public sector as suitable for persons with disabilities, which is discriminatory and in violation of Article 3 of Convention on the Rights of People with Disabilities, which emphasises freedom of choice.

Armed conflict and extensive use of non-lethal weapons in civilian areas creates a variety of physical traumas, health problems and severe disabilities among men, women as well as children. There are no supports of any kind available in these places for people with disabilities. The report also mentions concerns over the continued use of Electro Convulsive Therapy (ECT) in state-run institutions. There are cases where disabled people have been chained, locked up, beaten, harassed, abused by family members, neighbours and people in the community; and over a hundred civil laws in the country, including the Constitution, depriving persons with 'unsound' mind of their rights.

Only about 6 per cent people with disabilities have access to rehabilitation programmes in the country. The flagship health programme, 'National Rural Health Mission' does not include access to health for persons with disabilities. Most persons with disabilities are denied health insurance, the report says. People with mobility and communication challenges find it extremely difficult to exercise not only their socio-economic rights but also their civil and political rights, as the existing infrastructure for redress - courts, police stations, and others - are inaccessible to persons with disabilities. India must ensure for all its persons with disabilities protection from violence and abuse through legislative and other appropriate measures, including making the existing mechanisms for human rights inclusive for people with disabilities.

The report recommends that India must ensure for all its persons with disabilities protection from violence and abuse through legislative and other appropriate measures, including making the existing mechanisms for human rights inclusive for people with disabilities. It must amend its statutes that bar people with certain disabilities from exercising their civil and political rights and discourage the use of electric shock as a means of treatment.

## ***A recent Stakeholders' Report focuses on neglect, violence and abuse of people with disabilities***

More In: [NEW DELHI](#) | [NATIONAL](#)

Printable version | Jun 29, 2012 8:57:11 AM |

<http://www.thehindu.com/todays-paper/tp-national/tp-newdelhi/article2797532.ece>

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Published: April 20, 2012 23:09 IST | Updated: April 20, 2012 23:09 IST

### **National Insurance plans product for HIV, AIDS patients**

Special Correspondent

NSR Chandra Prasad

National Insurance Company is planning to come out with a new product that may enable it to extend coverage to HIV positive and AIDS patients. "This has been discussed and we are planning to come out with a new product," Chairman and Managing Director NSR Chandraprasad said.

On the settlement of the fire claims of the AMRI Hospital, Dhakuria, where a fire in December 2011 took many lives, he said that NIC representatives were allowed to enter the premises only two weeks ago and they were now assessing the situation.

Mr. Chandraprasad, who was talking to the media after participating in an interactive session organised by the Merchants Chamber of Commerce, said that there seemed to be need for some sort of regulation in the health insurance sector so that hospitals could be made to do reasonable pricing. "This would benefit the common man," he said.

S. K. Bhattacharyya, General Manager, said recently, the company has begun recruiting doctors to help clients availing themselves of the cashless facility. "We plan to hire 30 doctors who will visit hospitals to check whether the line of treatment is alright and whether the claims are justified."

To suggestions from MCC members that NIC had stopped renewing fire insurance policies from the jute and the plastics industries, Kuldip Singh, Director and General Manager, said that while this was not the case, the fact remained that these age-old industries needed to tone up their operations and installations.

Mr. Chandraprasad said business growth rate was good and a

Rs.9,500-crore business was being targeted for 2012-13 against Rs.7,800 crore last fiscal.

Keywords: [National Insurance](#), [insurance plans](#), [HIV](#), [AIDS](#)

More In: [Companies](#) | [Business](#)

[Printable version](#) | Jun 29, 2012 9:00:24 AM |

<http://www.thehindu.com/business/companies/article3336771.ece>

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### **Re: [AI] Regarding Insurance & home loan**

*sr mittal*

Sun, 07 Aug 2011 18:50:13 -0700

HDFC is better.  
Mittal.

-----Original Message-----

From: accessindia-boun...@accessindia.org.in  
[mailto:accessindia-boun...@accessindia.org.in] On Behalf Of ekinath ekinath  
Sent: Sunday, August 07, 2011 6:36 PM  
To: accessindia  
Subject: [AI] Regarding Insurance & home loan

Hello Senior Access Indians

I need your guidance regarding insurance and home loan.

Which insurer would have policies already laid down for VIs.

I have mediclaim with Mediassist through company. What kind of problems they create for claims for VI and in general.

Importantly, I am planning to raise loan for purchasing a house. Which bank would be the best in terms interest rates, efficiency and procedural and legal nuances.

Kindly guide

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Regards

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<http://www.mail-archive.com/accessindia@accessindia.org.in/msg51686.html>

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**[AI] Seeking reviews for Bank of India's National Insurance Plan**

*amjadahmedfitwala*

Wed, 11 May 2011 22:23:31 -0700

Hello List Members,

I was planning to have the Bank of India's National Insurance Plan to cover myself into a mediclaim policy and also for the exemptions of income tax and TDS. I have read all terms and conditions from the Bank of India website, but still confused. Please guide me if anyone is already purchase this insurance policy.

Your response will be highly appreciated.

With Warm Regards,  
Amjad Ahmed Fitwala

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