

**Guidelines regarding implementation of Umbrella Scheme of Rashtriya Arogya Nidhi**

**(RAN).**

The Umbrella Scheme of Rashtriya Arogya Nidhi (RAN) will have three components namely (i) Rashtriya Arogya Nidhi (RAN), (ii) Health Minister's Cancer Patients Fund (HMCPF) and (iii) Scheme for financial assistance for patients suffering from specified rare diseases.

2. The objectives of the three components of the RAN Scheme are given below:

(a) **Rashtriya Arogya Nidhi**— to provide financial assistance to poor patients living below threshold poverty line and suffering from life threatening diseases relating to heart, kidney, liver, etc for their treatment at Government hospitals/institutes having super specialty facilities.

(b) **Health Minister's Cancer Patient Fund** – to provide financial assistance to poor patients living below threshold poverty line and suffering from cancer, for their treatment at Regional Cancer Centres (RCCs)/Tertiary Care Cancer Centres (TCCC) and State Cancer Institutes (SCI).

(c) **Financial assistance Scheme for poor patients suffering from rare diseases** – to provide financial assistance to poor patients living below threshold poverty line and suffering from specified rare diseases for their treatment at Government hospitals/institutes having super specialty facilities.

3. Details of guidelines and procedures for implementation of the Umbrella Scheme of RAN are as under.

4. General conditions governing the Umbrella Scheme of RAN are as under:

- (i) Financial assistance will be provided to poor patients living below State/UT-wise threshold poverty line as per **Annexure-I**.
- (ii) List of diseases covered for financial assistance under the Umbrella Scheme of RAN is at **Annexure-II**.
- (iii) Patients will be provided financial assistance for their treatment at Government hospitals having super specialty facilities. Those having treatment in private hospitals will not be eligible for financial assistance under the scheme.
- (iv) The financial assistance to eligible patients will be in the form of 'one-time grant'.
- (v) Government servants and their families will not be eligible under this scheme.
- (vi) There will be no reimbursement of expenditure already incurred.

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- (vii) Families covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Jojna (PMJAY) will not be eligible for financial assistance under RAN and HMCPF components.
- (viii) In a bid to speed up the assistance to the needy patients, Revolving Funds are set up in Government Hospitals/Institutes listed at **Annexure-III**. Funds up to Rs. one crore for each component separately (Rs. two crore in case of AIIMS, New Delhi for RAN component only) will be placed at their disposal.
- (ix) Powers are delegated to the Medical Superintendent/Director of the hospitals with revolving funds for providing treatment up to Rs. 5 lakh for eligible patients in each case, out of revolving fund.
- (x) More hospitals shall be added in the list of hospitals with revolving fund as and when such hospitals are identified by the Technical Committee.
- (xi) Cases involving treatment beyond Rs. 5 lakh in hospitals with revolving fund and all the cases for financial assistance from hospitals not having revolving fund will be referred to Department of Health & Family Welfare, Government of India for approval.
- (xii) Funds shall be released to hospitals not having revolving fund in respect of cases approved by the Department of Health and Family Welfare along with the sanction letter.
- (xiii) No separate funds will, however, be released to hospitals having revolving funds in respect of cases received in and approved by Department of Health and Family Welfare, involving treatment beyond 5 lakh and such expenditure will be met out of the revolving funds.
- (xiv) In case of hospitals having revolving fund, the cost of treatment in all eligible cases will be met out of the revolving fund, which will be replenished from time to time, on the basis of utilization certificate and list of beneficiaries furnished by the hospitals. On utilization of 75% of the amount placed in revolving fund, hospitals will become eligible for replenishment.
- (xv) Maximum financial assistance admissible under the Scheme will be Rs. 15 lakh.
- (xvi) Financial assistance received under Prime Minister's National Relief Fund (PMNRF) or from any other source by the patient for treatment, shall be deducted from the admissible amount of financial assistance under the Umbrella Scheme of RAN.
- (xvii) For RAN and HMCPF components, there will be a Technical Committee, which shall advise the Government in technical matters such as enlisting of diseases covered under Umbrella Scheme of RAN and identifying Government hospitals/institutes for setting up of revolving funds, examining requests for financial assistance received in the Department and giving their

