

Auroville Health Fund Scheme Rules

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Auroville Health Fund Scheme Rules

Updated: August 2016 May 2017

The Auroville Health Fund Scheme is a collective solidarity co-operative health system which began on the 1st February 2002. The objective is that through the Auroville Health Fund Scheme, the community carries the medical costs of all Aurovilians and Newcomers who are part of the Health Fund Scheme.

1. Participation in the Health Fund Scheme by Auroville Residents

In line with the ideals of Auroville, participation in the Health Fund Scheme was not obligatory. Over the years, however, incidents have occurred where Aurovilians who had chosen not to participate in the Health Fund Scheme met with accidents or serious illnesses and had to make public appeals to the residents of Auroville for financial assistance to cover their medical costs.

This has led the Budget Coordination Committee (BCC) to fund the participation in the Health Scheme of all Aurovilians who work for City Services. The BCC strongly recommends that all other Aurovilians participate, even if a person has health insurance elsewhere. The participation of all Newcomers is mandatory. The AV units are required to ensure that the Aurovilians working in the unit are covered.

Please note that:

- a) The Auroville Health Fund Scheme does not pay for any medical expenses of a person who is not a current member of the Health Fund Scheme.
- b) It is the duty of the Aurovillian who chooses to have his or her own health insurance to timely renew that insurance and pay the premium.
- c) An Aurovillian who joined Auroville before March 2009, and was younger than 55 years at the time, can decide to join the Auroville Health Fund Scheme. He or she will have to do a full medical checkup.

2. Participation in the Health Fund Scheme by ALL New Applicants

It is mandatory for all new applicants to undergo a full medical check-up in an approved hospital as specified by the Auroville Health Fund Scheme and evaluated by an approved doctor in Auroville. Based on the results of the check-up, the Health Fund Scheme has the right to reject the application or set up conditions for participation on a case by case basis.

All applicants who were 55 years of age and above at the time of joining Auroville on or after March 2009, will have to ensure they have an adequate insurance policy (current requirement is hospitalization coverage of a minimum of 5 Lakhs) from an external company that will need to be approved by the Health Fund Scheme. In this case, the Auroville Health Scheme will only be the 'Secondary Health Coverage Provider'. The coverage as a Secondary provider is

described in Annex IV. In case the Primary Insurance lapses for any reason, the AV Health Fund Scheme will act only as a 'Secondary Health Coverage Provider' and will not cover expenses covered by it as a 'Primary Health Coverage Provider'.

3. Monthly Contributions

Each member will make monthly contributions as per the current policy of the AV Health Fund Scheme as updated from time to time by the BCC.

Current Contributions are listed in **Annex VI: Schedule of Contributions**

This amount will be paid:

- a. By Auroville's City Services for those who are being maintained by the City Services
- b. By the unit for which the Aurovilian/Newcomer works and also for their children. In case the parents work for different Auroville units, the contribution could be divided between them; or
- c. By the Aurovilian/Newcomer him/herself.

4. Additional Contributions

The Auroville Health Fund Scheme has been set-up as a co-operative system. The income, which comes from monthly contributions and from donations, is used to cover the total of the medical expenses of all the participants. If, at the end of the year, there is surplus money in the Scheme, that money will be carried over to the next financial year. If there is a deficit, the amount will be covered proportionally by the participants.

For example, assuming a participation of 2000 Aurovilians and Newcomers and a deficit of Rs 10 lakhs, from each participant an additional contribution of Rs 500 would be required to cover that year's deficit. This would be paid by the City Services or the unit or the Aurovilian/Newcomer him/herself, as the case may be.

5. Payment of regular and additional contributions

Monthly contributions will be transferred automatically from the unit's, City Services' or individual's account with the Financial Service, to the account of the Auroville Health Fund Scheme.

Additional contributions will also be automatically transferred from the unit's, City Services' or individual's account with the Financial Service, to the account of the Auroville Health Fund Scheme, in accordance with a statement published by the administrators of the Health Fund Scheme.

This contribution has to be paid by all current members, regardless of whether the person is physically in Auroville or not.

6. Termination of Health Fund Scheme Membership

- a. It is the member's responsibility to ensure monthly contributions are made on time and regularly, whether the individual is in Auroville or not.
- b. In case of a non-payment of contribution for a consecutive period of 6 months, the individual's membership in the Health Scheme will automatically lapse. If the individual wishes to rejoin the Health Scheme, they will do so as fresh applicants (see n°2- [Participation in the Health Fund Scheme by ALL New Applicants](#)).

- c. A member may also terminate the membership in the Health Fund Scheme in writing.

7. Donations

The Auroville Health Fund Scheme may solicit and receive donations.

8. Monitoring and Management

- a. The Auroville Health Fund Scheme is managed by the Administrators of the Scheme which are appointed by the BCC.
- b. During Budget review the BCC will fix the contribution for the next year.
- c. The functioning of the Auroville Health Fund Scheme is monitored by the BCC.
- d. The BCC appoints a Health Fund Scheme group, which has the task:
 - i. To approve the payment of any medical expenses requiring special consideration;
 - ii. To decide on the payment of medical expenses in case of disagreement between a participant and the Health Scheme administrators and
 - iii. To review & recommend the Health Fund Scheme policy.

9. Functioning of the Auroville Health Fund Scheme and coverage provided

- a. The mode of operation of the Auroville Health Fund Scheme and the coverage provided is described in the following Annexes.
- b. The Health Fund Scheme Group may make exceptions to the implementation of this policy.
- c. The BCC may decide to pay for medical expenses not covered by the Auroville Health Fund Scheme from other sources at its disposal, in consultation with the Health Fund Scheme Group.

10. Disagreements

Disagreements between the Auroville Health Fund Scheme Administrators and the participant will be referred to the Health Fund Scheme Group, whose decision would be binding.

Annex 1: List of Approved Doctors

1. Approved Auroville Doctors for supervising Entry Health Checkups

- Dr. Uma
- Dr. Ruslan

2. Approved Auroville Doctors for referring to external hospitals & clinics

- Dr. Uma
- Dr. Shano
- Dr. Ruslan
- Dr. Igor

- Dr. Satish
- Dr. Amarnath
- Ms. Paula Murphy

3. Approved Auroville doctors for prescribing medicines & investigations

- Dr. Uma
- Dr. Shano
- Dr. Ruslan
- Dr. Igor
- Dr. Amarnath
- Dr. Berengere (Ayurveda)
- Dr. Satish
- Ms. Hilde (Midwife)
- Ms. Paula Murphy

4. Approved Auroville doctors/clinical personnel/therapists for reimbursement of consultations

- Doctors/clinical personnel/therapists working at Auroville Health Center under Supervision of Dr. Uma
- Doctors/clinical personnel/therapists working at Sante under Supervision of Dr. Sumeet
- Dr. Amarnath
- Ms. Hilde (Midwife)
- Ms. Sigrid (Homeopathy)

Annex II: Medical costs that are NOT refunded by the Auroville Health Scheme

The Auroville Health Fund Scheme will NOT refund the following medical costs:

- a. Costs relating to Pre-existing Medical Diseases and Conditions: Any condition, ailment or injury or related condition(s) for which the insured person had signs or symptoms and/or was diagnosed and/or received medical advice/treatment prior to current membership of the Auroville Health Scheme.
- b. Costs related to Organ Transplantation, unless carried out at Jipmer or G.H. Pondicherry or any other comparable government hospital.
- c. Costs related to stem cell therapy and other experimental/unestablished treatments
- d. Costs related to cosmetic and reconstructive surgery
- e. The costs of dental treatment (The cost for dental treatment and prosthesis work done in the Auroville Dental Clinic are met by the Central Fund for those who need financial assistance)

- f. Expenses incurred due to the use of alcohol or drugs
- g. Expenses incurred because of driving a vehicle without a driving license valid in India
- h. The costs of fertility treatment (good, safe and free facilities are available at Jipmer and GH)
- i. Medical expenses, treatment and medicines incurred abroad
- j. Medical expenses incurred after refusal to follow the treatment prescribed by an Auroville doctor or a doctor connected to a hospital listed above
- k. The costs of Homeopathy, Ayurvedic, Siddha and Tibetan medicine NOT recommended by an approved Auroville doctor
- l. The costs of any kind of massage
- m. The costs of optional preventive health screening or tests unless prescribed and approved for reimbursement by an approved Auroville Doctor
- n. The costs of taxi transport
- o. The expenses of assistant(s) or attendant(s) of the hospitalized person
- p. The costs of vaccinations, unless explicitly mentioned under coverages
- q. The costs of medical home visits unless considered essential by an approved Auroville Doctor
- r. The costs of private attendant(s)
- s. The costs of treatments in a spa or any other alternative health care center or health resort
- t. The costs of any kind of food, toiletry and sanitary item
- u. The costs of petrol bills
- v. Long Term hospitalization beyond 3 weeks without prior written approval from the Health Fund Scheme
- w. The costs of treatment of intentionally self-inflicted injuries, unless the treatment is carried out at Jipmer or G.H. Pondicherry

Annex III: Coverage as a 'Primary Health Coverage Provider'

1. Refund of costs of hospitalization.

a) The Auroville Health Fund Scheme will cover the medical cost incurred by hospitalization in any of the following hospitals:

- i. Jipmer Hospital
- ii. General Hospital
- iii. AUM hospital, Muthialpet
- iv. PIMS Hospital, Kalapet
- v. Sri Aurobindo Ashram Nursing Home (Dr. Datta)
- vi. Cluny Hospital

- vii. Tresor Nursing Home
- viii. Dr Mina Shah (Pediatrician)
- ix. New Medical Centre (MG Road)
- x. East coast hospital (no refund for East coast hospital at Moolakulam!)
- xi. Nallam Clinic
- xii. Aravind Eye hospital
- xiii. Jothy Eye Clinic Pondy
- xiv. Madhava Hospital (Urology)
- xv. Sai Krupa Hospital
- xvi. BeWell Hospital
- xvii. A.G. Padmavathy Hospital (for Heart diseases)
- xviii. Women Hospital (Gandhi Hospital)
- xix. Other institute in the Pondicherry area (on discretion of an approved Auroville Doctor)

b) Costs of hospitalization will only be refunded if:

- i. Hospitalization has taken place at the prior written advice of an approved Auroville doctor; or
- ii. In an emergency, or in case an Auroville doctor is not available and a participant has gone directly to any of the hospitals or clinics mentioned above, the Auroville Health Fund Scheme administration has been informed within 2 days from the date of admission in the hospital. In this case, the Health Fund Scheme may approve full or only part of the expenses at its discretion.

c) Refund of medical costs incurred at a hospital will only take place at the maximum rate of an **air-conditioned twin-sharing room** of the hospitals listed above. Please note that the category of room affects all charges, including those for Doctor Consultation and visits, laboratory, radiologic, procedures and surgery. The cost difference of taking a higher category room can be substantial - the individual will have to bear the totality of the excess charges above those that would have accrued for a twin-sharing room.

d) In case of admission in a hospital outside the Pondicherry area, either when referred by an approved Auroville doctor or in an emergency, costs will be reimbursed only up to the costs of treatment at an equivalent approved hospital in the Pondicherry area. In case a treatment is not available in Pondicherry, the patient should be referred by the AV doctor to the AVHFS for pre-approval of the amount of the refund of the treatment.

2. Refund of Nursing Home Expenses

a) Costs of long-term care in a Nursing Home facility will only be refunded with prior written approval of the Auroville Health Fund Scheme administration. This will be done on a case by case basis.

3. Refund of Long Term Home Care Expenses

Home care expenses are not covered under this policy except for prescribed. The costs linked to attendants, doctor/nurse visits are not covered.

4. Medical Home Visits

The costs of medical home visits are included in this policy if prescribed by an approved Auroville health service provider.

5. Refund of Outpatient Expenses

1) The Auroville Health Fund Scheme will cover the costs of medicines and treatments prescribed by an Auroville doctor or a doctor from a hospital listed above, who is consulted after approval of an Auroville doctor, except in a case of emergency or when one is elsewhere in India (outside the Auroville-Pondicherry area).

2) Outpatient expenses are covered as per **Annex VII - Current Schedule of Rates**.

Annex IV: Coverage as a “Secondary Health Coverage Provider”

As a “Secondary Health Coverage Provider” the Health Fund Scheme will cover only the costs of Out Patient Treatment for Doctor Consultation and the cost of medicines, only for Acute Conditions up to a maximum of 3 weeks.

Annex V: Health Fund Scheme Procedures

1. Office of the Auroville Health Fund Scheme

The office of the Auroville Health Fund Scheme is located on the first floor of the Auroville Health Centre, Aspiration. Address: Auroville Health Fund Scheme, c/o Auroville Health Centre, Aspiration, Auroville 605101, phone 0413-2622123, email avhealthfund@auroville.org.in.

2. Refund Procedures

- a. Refund of outpatient expenses will only happen when they are accompanied by a proper medical prescription from an Auroville doctor or from a doctor connected to one of the hospitals/clinics mentioned above. All bills have to be in the name of the participant to whom the treatment was given. Bills without prescriptions will not be refunded.
- b. Refund of hospitalization expenses requires: Hospital discharge sheets in a break-up form, with details of costs of doctors, specialists, nursing fees, room charges, etc. Pharmacy bills have to be attached separately. A one-page discharge sheet will not be accepted. In complex cases, the AV Health Scheme may require a covering letter from the patient/family member explaining the circumstances of the hospitalization and costs incurred.
- c. Payments will be made to the participant’s account with the Financial Service. There will be no cash payments. Payments may take a few days, up to 2 weeks!!
- d. If an advance is required for hospitalization, the Auroville Health Scheme may pay the advance, but only when an admission slip from the hospital is submitted together with the estimate of the total costs of the treatment, signed by the doctor in charge. The participant will ensure that advances are afterwards settled with proper bills, as specified above.
- e. The AV Health Fund Scheme will not give loans.

- f. During the first 6 months from the date of starting the participation in the Auroville Health Fund Scheme, bills will only be refunded only up to a total amount of Rs 3,000.
- g. An amount of Rs 200 a month will be deducted from the total amount of the bills submitted and will not be refunded.

Annex VI: Schedule of Contributions (as on May 2016)

- a. For Adults covered as a 'Primary Health Coverage Provider': Rs 450
- b. For Adults covered as a 'Secondary Health Coverage Provider': Rs 450
- c. For Children: Rs 225

Annex VII: Schedule of Rates (as on May 2016)

1. The Auroville Health Fund Scheme will cover the costs of medicines and treatments prescribed by an Auroville doctor or a doctor from a hospital listed above, who is consulted after approval of an Auroville doctor, except in a case of emergency or when one is elsewhere in India outside the Auroville-Pondicherry area.
 - a. Medical costs that are covered include:
 - b. Doctor consultations
 - c. The cost of allopathic medicines
 - d. The costs of basic biological tests (stool, urine, blood)
 - e. The costs of explorations such as CT-scans, X-rays, Sono-scans, MRI . (The refund will be done at the rates of the hospitals /clinics listed above)
 - f. For each pregnancy the costs of two sono-scans
 - g. The costs of psychiatric treatment. Any long term admission will be covered only after prior approval of the Health Scheme Group.
 - h. The costs of vaccinations: Hepatitis B, DPT, Polio, MMR.
 - i. The costs of Electro Cardiogram for participants aged 40 years and above, once every two years and yearly for people above 50 years.
 - j. The costs of sugar/cholesterol test for people above 45 years, once yearly.
 - k. The costs of Ayurvedic medicines, Siddha medicines and Tibetan medicines, when prescribed by an Auroville doctor or by a doctor referred by an Auroville doctor.
3. Medical costs for certain procedures are covered only up to the following with limitations:
 - a. The cost of physiotherapy up to Rs 350/session
 - b. The costs of glasses and contact lenses up to Rs 8000 per three years. (The costs of contact lenses cleaning fluid, saline solution etc. are not covered).
 - c. The costs of cataract operation up to Rs 40,000 for both eyes together.
 - d. The costs of hearing aids up to Rs 30,000 per five years, for both ears Rs 60,000 (Batteries are not included).
 - e. The costs of vaccination against rabies up to Rs 2,000. The cost will only be refunded if the dog was a village/stray dog, each dog owner (Aurovilian) has to be responsible for his/her dog.

- f. The costs of delivery in hospital up to Rs 12,000 and up to Rs 30,000 for a caesarean.
- g. The cost of a room up to Rs 1,200/day
- h. The costs of vaccination of children up to a maximum of Rs 2,200 in the first year.
- i. The costs of three yearly body check-ups for participants aged 45 years and above up to a maximum of Rs 3,300 for men and Rs 4,000 for women.
- j. The cost of customized orthotics for shoes or shoe modification up to Rs 5,000 every 3 years.