

INDIAN MEDICAL ASSOCIATION KERALA HEALTH SCHEME



Constitution and byelaws

Accepted in the State Council at Palakkad
(13.05.2006)

Amended in the State Councils at:

- ❖ Perinthalmanna 08.11.2008
- ❖ Nedumangad 12.11.2011
- ❖ Thalassery 09.11.2013
- ❖ Nilambur 07.11.2015
- ❖ Aluva 12.11.2016
- ❖ Kodungallur 11.11.2017
- ❖ Kollam 10.11.2018
- ❖ IMA Periyar House, Aluva 13.11.2021
- ❖ Kunnamkulam 12.11.2022

IMA KERALA HEALTH SCHEME

CONSTITUTION & BYE-LAWS (LAST AMENDED ON 12TH NOVEMBER 2022)

01. TITLE:

The Scheme shall be known as “IMA KERALA HEALTH SCHEME” (IMA KHS)

02. REGISTRATION:

It shall function as an activity of IMA and managed on behalf of IMA by IMA Kerala Health Scheme as per rules and byelaws of the scheme.

03. COMMENCEMENT OF THE SCHEME:

The scheme will start functioning from 1st July 2006.

04. AIMS AND OBJECTIVES OF THE SCHEME:

To provide financial assistance to the members and his/her spouse, child(ren) and parent(s) on the unfortunate events of hospitalization, diagnosis and management of the following diseases (as per -12)

- a) Heart Diseases: Angioplasty, CABG & Valvular surgery
- b) Kidney failure: Haemodialysis, Renal Transplantation
- c) All malignant diseases.
- d) Brain tumours
- e) Joint Replacement: Surgery for knee and hip joints and major surgeries.
- f) Spinal stenosis and disc surgery.
- g) Cerebrovascular accidents.
- h) Road traffic and other accidents.
- i) Other major illnesses requiring hospitalization approved by the scrutinizing committee appointed by IMA State President.

05. BENEFICIARIES:

Benefits of the scheme shall be available only to the member and his/her spouse, child(ren) and parent(s), if the member has paid the membership subscription of own and his/her spouse, child(ren) and parent(s). In the event of death of member, the spouse, child(ren) and parent(s), if desire, can continue as a beneficiary member of the scheme provided the member was a life member of IMA. However such a beneficiary member shall not have any right to attend or vote in the general body meeting of the scheme and shall not have any right to vote or contest for any post.

06. ELIGIBILITY OF THE MEMBERS:

- a) Up to 31.12.2006 (First six months) any member of IMA is eligible to become a member of the scheme. He/she is considered as a founder member.

- b) Any member of IMA below the age of 65 years at the time of joining is eligible to become a member of the scheme
- c) The age will be calculated on the date of realization of draft/cheque.

07. ADMISSION FEES:

Any member of IMA KSB willing to become a member of the scheme shall be enrolled on payment of admission fees as per scale below:

For members:

- a) Below the age of 25 years Rs.800/-
- b) Below age of 35 years but above 25 Rs.1,000/-
- c) Below age of 45 years but above 35 Rs.1,500/-
- d) Below age of 55 years but above 45 Rs.2,000/-
- e) Below 60 years but above 55 years Rs.5,000/-
- f) Below 65 years but above 60 years Rs.6,000/-

08. ADVANCE FINANCIAL ASSISTANCE CONTRIBUTION (AFAC):

- a) 1. Every member/beneficiary member other than child(ren) who joins **above the age of 25 and below 35 years** and founder members shall contribute AFAC of **Rs.3,500/-** per year as advance financial assistance contribution along with the admission fees and annual membership fee.
- 2. Every member/beneficiary member other than child(ren) who joins **above the age of 35 and below 45 years** and founder members shall contribute AFAC of **Rs.4,000/-** per year as advance financial assistance contribution along with the admission fees and annual membership fee.
- 3. Every member/beneficiary member other than child(ren) who joins above the age of 45 and below 55 years and founder members shall contribute AFAC of **Rs.4,500/-** per year as advance financial assistance contribution along with the admission fees and annual membership fee.
- b) Every child shall have to pay initially Rs.2,400/- as advance financial assistance contribution along with the admission fees and annual membership fee. Children will have to pay **Rs.3,500/-** once the age become 25 years.
- c) Every member/beneficiary member who joins above 55 years but below 60 years, other than founder members shall contribute AFAC of **Rs.5,500/-** per year as advance financial assistance contribution along with the admission fees and annual membership fee.
- d) Every member/beneficiary member who joins above 60 years but below 65 years, other than founder members shall contribute AFAC of **Rs.7,500/-** per year as advance financial assistance contribution along with the admission fees and annual membership fee.

09. ANNUAL MEMBER SUBSCRIPTIONS:

Every member/beneficiary member of the scheme shall pay Rs.100/- each as annual membership subscription. Member/spouse/child(ren)/parent(s) shall submit their application in the prescribed application form along with their admission fees membership subscription and advance financial assistance contribution drawn in favour of the scheme "IMA Kerala Health Scheme" by A/c. payee draft or local cheque payable at head office or Secretary's office place with endorsement by Local Branch Secretary or Branch President of IMA. No cash or money order will be accepted.

10. MEMBER'S DISQUALIFICATION:

- a) If a member/beneficiary member fails to pay the financial assistance contribution within 30 days of the demand notice sent by the office, he/she shall be treated as a defaulter and he/she shall pay fine as extra amount of rs.50/- per month or part thereof, if the default continues. Beyond the period of 60 days, then a notice by registered post with acknowledgement shall be issued to such a member at his/her expense and if such a member does not pay the dues within 30 days of the receipt of such a notice, membership shall be terminated forthwith.
- b) If a member furnishes any wrongful information in his/her application form or any provisions of this scheme and he/she tries to obtain any wrongful benefit under the scheme, after giving him/her an opportunity of being heard before the managing committee, and if his/her explanation is not found satisfactory, the managing committee of the scheme shall have the right to terminate the membership of the member concerned without any benefit. He/she shall not be eligible for any further enrollment in the scheme and all amount paid by him/her will be forfeited.
- c) Whenever a member ceases to be a member of IMA, he automatically loses all benefits and membership in this scheme.
- d) Every member has to renew their membership in time without waiting for the reminder.

11. CONTRIBUTION OF MEMBER FOR FINANCIAL ASSISTANCE:

- a) 1. Every member/beneficiary member who joins **above the age of 25 and below 35 years** and founder members, shall contribute advance financial assistance contribution of **Rs.3,500/-** per year.
2. Every member/beneficiary member who joins **above the age of 35 and below 45 years** and founder members shall contribute AFAC of **Rs.4,000/-** per year.
3. Every member/beneficiary member who joins **above the age of 45 and below 55 years** and founder members shall contribute AFAC of **Rs.4,500/-** per year.
- b) Every child shall contribute advance financial assistance contribution of **Rs.2,400/-** per year.

- c) Every member/beneficiary member who joins above 55 years but below 60 years, other than founder members shall contribute AFAC of **Rs.5,500/-** per year.
- d) Every member/beneficiary member who joins above 60 years but below 65 years, other than founder members shall contribute AFAC of **Rs.7,500/-** per year.
- e) Every member/beneficiary member who is above 65 years but below 70 years, other than founder members shall contribute AFAC of **Rs.8,500/-** per year.
- f) Every member/beneficiary member who are 70 years and above, other than founder members shall contribute AFAC of **Rs.10,500/-** per year.

12. BENEFITS OF THE SCHEME:

- a) This scheme is intended to be helpful to the members/beneficiary members to meet the heavy expenses for the management of coronary heart disease and surgical management of valvular heart diseases, management of kidney failure, management of cancer, brain tumours involving surgical treatment and joint replacement surgery for hip and knee joints and the diseases requiring admission as inpatient, spinal neurosurgeries (laser discectomy, spinal stenosis) and accidents:
 - i) Coronary Heart Disease:

Bypass surgery and angioplasty required for the treatment of coronary heart disease and valvular heart disease surgeries will be covered under this scheme. **Upper limit will be Rs.4 lakh.**
 - ii) Kidney Failure:

Regular haemodialysis required in the management of chronic irreversible failure of both the kidneys will be covered under the scheme. Upper limit will be Rs.3 lakh.
 - iii) Cancer:

Surgery, radiotherapy and chemotherapy required for the treatment of all the cancers will be covered under the scheme. Upper limit will be Rs.3 lakh.
 - iv) Management of Brain Tumours:

Up to Rs.4 lakhs for surgeries of benign or malignant brain tumour. For radiotherapy and chemotherapy required for the treatment of brain tumours (benign or malignant), the upper limit will be **Rs.3 Lakh.**
 - v) Major Surgeries:

Surgery for knee and hip joints, spinal stenosis and disc surgery, or other major surgeries will be covered by the scheme with an upper limit of **Rs.1.5 Lakh.**

vi) Other diseases:

Any serious diseases requiring hospitalization will be covered with an upper limit of **Rs.75,000/-**. For multi system involvement diseases and those requiring ventilator support, the upper limit will be **Rs.2 Lakh**.

vii) Scrutinizing committee of the scheme has the power of discretion to fix the upper limit of reimbursement for various medical conditions/ surgical/diagnostic procedures after considering the existing expenses of treatment in Kerala State.

viii) Diagnosis and treatment costing less than Rs.5,000/- will not be covered under this scheme.

ix) Major transplant surgeries:

The upper limit is Rs.5 Lakhs for those having a minimum of 3 years of continuous membership in the scheme and Rs.3 Lakhs for others.

x) Caesarian section:

For those with minimum 3 years of continuous membership in the scheme. The upper limit is Rs.75,000/-.

- b) Member has to submit Duly filled claim form, original papers as well as attested photo copies of treatment certificate (discharge summary), break up of bills (professional charges, cost of medicines and investigations etc.) and any other documents upon which a claim is based within 60 days of discharge from hospital. The member shall also give additional information and assistance as the scheme may require in dealing with any claim. If a claim be in any manner fraudulent or supported by any fraudulent means of device (whether by a member or any other person acting on his/her behalf), the scheme shall not be liable to make any payment. Original bills and papers will be given back to the member after verification.
- c) Permissible reimbursement will be disbursed within 90 days from the submission of the original papers, bills and other documents upon which the claim is based. After verifying all the facts as prescribed by the managing committee, all payments shall be made by A/c. payee cheque/ demand draft only. Managing committee will have discretion to pass/ reject payment of bill in cases, where they are not satisfied about the genuineness of the bills.
- d) Members will be given reimbursement of 80% of total amount of the bill not exceeding the sum limited to each disease.
- e) A member will get a maximum benefit of Rs.3 Lakhs in one year for all diseases, except: The upper limit will be Rs.4 Lakh for bypass surgery and angioplasty required for the treatment of coronary heart diseases and

valvular heart disease surgeries (clause 12(i)), up to Rs.4 Lakhs for surgeries of benign or malignant brain tumour (Clause 12 (iv)).

- f) 1. Private Hospitals have to apply for being included in the list of a recognized institution. The managing committee is empowered to add or alter or delete the names of the list of institutions for treatment.
- 2. However, cost of treatment of members/beneficiary members shall be reimbursed regardless of whether they are recognized or not, provided the managing committee have not debarred them under any circumstances for any fraudulent actions made in record/s given to members/beneficiary members.
- g) No advance payment will be made to the members.
- h) The managing committee of the scheme shall be empowered to decide about the claims on the above diseases. State Working Committee of IMA KSB shall be the Appellate body. No disputes can be challenged in any court of law.
- i) 1. The members will get the benefit only after completion of one year of joining the scheme (Lock in period) except for:
 - a) Road traffic accidents (No lock in period).
 - b) 3 years; for claims of major transplant surgeries for getting reimbursement of upper limit of Rs.5 Lakhs (Clause 12 (ix)) and caesarean section (Clause 12 (x)).
- 2. All other members who join will get the benefit only after completion of one year of joining the scheme except for the 60 to 65 age group for whom the lock in period will be two years.
- j) Charges of engaging a special nurse or attendant will not be reimbursed.
- k) Expense incurred on travel or ambulance will not be reimbursed.
- l) Food, laundry and telephone bills will not be allowed.
- m) Treatment in other systems other than Modern Medicine will not be allowed.
- n) The following bills of charges will not be reimbursed: cost of cosmetic treatment including dental procedures, cost of external appliances like spectacles, hearing aids etc.

13. MANAGEMENT OF THE SCHEME:

The Scheme shall be managed by the Managing Committee who are members of the IMA Kerala Health Scheme, duly elected in the annual meeting of IMA Kerala Health Scheme or IMA State Council. The Managing Committee shall consist of:

- 1) Chairman
- 2) Vice-Chairman
- 3) Hon. Secretary

- 4) Hon. Treasurer
- 5) Three Joint Secretaries, one from each zone(South, Mid and North Zones).
- 6) President of IMA KSB (who shall be the President of the Scheme by Virtue of his post).
- 7) Hon. Secretary of IMA KSB (Ex-officio member).
- 8) Elected members: One District Representative from each district.
- 9) Immediate Past Chairman of the Scheme.
- 10) Immediate Past Secretary of the Scheme.
- 11) Vigilance Officer (Nominated by the State President)
- 12) Special invitees by the Chairman.
- 13) Accreditation Committee nominated by IMA President.
- 14) Scrutinizing Committee nominated by IMA President.

The Chairman, Vice Chairman and District Representatives shall be elected from the Annual General Body of members of the Scheme.

The Hon. Secretary, Treasurer and three Joint Secretaries shall be elected by the State Council in its annual meeting. The duration of term of office in managing committee shall be 3 years. The district representatives who are not attending managing committee meetings for two consecutive meetings may be replaced by appropriate General Body member from the corresponding district by the State President on recommendation by Scheme Chairman. The office of the scheme will be located at the place of the Hon. Secretary of the Scheme or IMA State HQ or as decided by the Managing Committee approved by the State Cabinet of IMA KSB.

14. EMERGENCY MANAGING COMMITTEE MEETING:

The Chairman of IMA Kerala Health Scheme shall in consultation with State President, IMA convene an emergency meeting of the scheme to transact any emergency business. 72 hours' notice shall be given to the members for such a meeting.

15. MANAGING COMMITTEE:

It shall meet at least thrice in a year. The quorum of managing committee should not be less than 20% of the members.

16. DUTIES AND RESPONSIBILITIES:

- 16-A. Function of the Managing Committee It shall receive, discuss and amend or approve the reports and accounts for the period between the times of the two consecutive Managing Committee meetings. The Managing Committee shall decide the policy regarding the disbursement and /or investment of the funds.
- 16-B. Duties of the Chairman: The Chairman shall conduct all the meetings of the Managing Committee and the general Body. In the absence of the Chairman, the Vice Chairman shall conduct the meeting. Chairman of the scheme will be in-charge of the office. The Chairman is empowered

to nominate any member from the scheme to the vacancy of an office of the scheme in the event of death or resignation of an office bearer of the scheme and such nomination should be ratified by the subsequent General Body of the scheme.

- 16-C. Duties of the Secretary: The Secretary shall carry out the day to day function of the scheme and shall implement the decision taken by the Managing Committee. He shall be in overall charge of the membership enrolment, collection and routine administration and besides other duties and function specified by the Managing Committee. The Secretary is empowered to disperse the claim amount to the beneficiaries in consultation with the Chairman, treasurer and Scrutinizing Committee. Joint Secretaries shall help the Secretary in all routine works and perform the duties of the Secretary in his absence as suggested by Chairman of the scheme.
- 16-D. Duties of Treasurer: The Treasurer shall maintain day to day accounts of the Scheme, submit the accounts for the approval of the Managing Committee and the General Body. He shall submit a statement of audited accounts to the Managing Committee to be ratified by the General Body of the Scheme, the State Working Committee and State Council of IMA Kerala State Branch. He should also prepare a budget for the next year at the Annual General Body.
- 16-E. Duties of the District Representatives: The District Representatives would assist the Secretary in membership enrollment, dues collection and claim disbursement in their respective districts.
- 16-F. Duties of Vigilance Officer: Before each Managing Committee meeting the Vigilance Officer should inspect the office of the scheme, verify the registers, files and accounts and submit the report to the Managing Committee.
- 16-G. Traveling Allowance:
- a) All the members of the Managing Committee shall be paid two way II Ac class rail fares as traveling allowance to attend the meetings.
 - b) The Chairman, Vice-Chairman, Hon. Secretary, Hon. Treasurer, Joint Secretary, Vigilance Officer and Scrutinizing Committee members shall be paid two way II AC class rail fare as traveling allowance to attend the meetings and discharge other duties of the scheme.
 - c) Traveling allowances shall be claimed from the scheme provided no TA has been claimed for the same from other schemes or IMA.

17. GENERAL BODY:

- a) General Body shall meet every year during the time of Annual State Conference of IMA. The quorum of General Body meeting should be minimum 20 members.

- b) Requisition GB: Should be summoned by Secretary in consultation with Chairman of the scheme on a particular agenda at the request of either the Managing Committee or at least 25 members of the scheme.

18. ACCOUNTS AND AUDIT:

- a) A separate bank A/c. shall be opened in any nationalized/scheduled/Co-operative bank in the name of scheme and shall be operated jointly by Hon. Secretary and Hon. Treasurer.
- b) The Financial year of the scheme shall be from 1st April to 31st March.
- c) The Managing Committee shall approve account submitted by office bearers duly audited by the Chartered Accountant of the scheme.
- d) Audited accounts of the scheme passed by the Managing Committee shall be ratified by the State Working Committee and State Council at its annual meetings.
- e) Audited account of the scheme passed by Managing Committee shall be approved by the Members of the scheme in the General Body meeting.
- f) The ultimate authority of the investment, utility and disbursement of the funds shall entirely rest with the Managing Committee.
- g) The funds of the scheme shall be as under:
 - A) Reserve Fund: The admission fee will be transferred to the Reserve Fund; interest of the reserve fund will be transferred to general fund.
 - B) General Fund Annual membership contribution plus interest therein, interest of reserve fund and interest of advance financial assistance contribution forms the general fund. Amount from general fund can be used for running administration, expenses of the office including staff salary, stationary, establishment, postage, etc. and travelling allowance for the meetings. In case of need, Managing Committee will take decision, for extra money required for such expenditure to cope up with the expenditure.
 - C) Advance Financial Assistance Contribution Fund: A separate account and fund shall be maintained wherein advance financial assistance contribution received shall be deposited.

19. NOMINATION:

Every member shall specify his/her nominee for obtaining benefit under this scheme in case of demise of the member.

20. APPELLATE BODY:

If any member is aggrieved by the decision of Chairman or the Managing Committee, he can prefer an appeal before the appellate body, State Working Committee (SWC) of IMA Kerala within a period of 90 days and it shall be forwarded to the Secretary IMA KSB. The matter shall be discussed and finalized in the subsequent SWC.

21. DISSOLUTION:

- a) In any eventuality there should not be any liability to IMA.
- b) If it becomes impossible to carry out the objectives of the scheme and of the members of this scheme in an extra ordinary General Body of the members of the Scheme, convened by the Secretary and attended by the majority of members enrolled on the scheme as on the day of notice, decide by the votes of $\frac{3}{4}$ of the members attended the meeting. The scheme shall stand dissolved subject to ratification by the State Council of IMA, and another such Extra Ordinary General Body Meeting of the members of the scheme shall there upon decide the final disbursement of the fund after meeting the liabilities and debts and recovering the assets, keeping in view of the objectives of the scheme that of mutual benefit and charitable purpose of the members concerned. This decision taken by the Extra Ordinary General Body Meeting shall be final, legal and not negotiable.
