

# Insurance scheme extended for health workers involved in combating COVID-19

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The Rs 50-lakh insurance cover to frontline health workers fighting COVID-19 has been extended for six months and till date, 61 claims have been processed and payments made, the Union Health Ministry said.

As many as 156 claims are under examination by the New India Assurance (NIA) Company Limited, and in 67 cases claims forms are yet to be submitted by the states, it said.

## **Key Highlights**

- The 'Pradhan Mantri Garib Kalyan Package Insurance Scheme for Health Workers Fighting COVID-19' was announced on March 30 for 90 days. It was extended further for a period of 90 days i.e. up to September 25. The scheme has now been extended for another 180 days i.e. six months," the health ministry said in a statement.
- This central scheme provides an insurance cover of ₹50 lakh to healthcare providers, including community health workers, who may have to be in direct contact and care of COVID-19 patients and therefore at risk of being infected.
- It also includes accidental loss of life on account of contracting COVID-19, the ministry said.

- The scheme also provides cover to private hospital staff, retired, volunteer, local urban bodies, contract, daily wage, ad hoc, outsourced staff requisitioned by states, central hospitals, autonomous hospitals of centre, states, Union Territories, AIIMS and INIs, hospitals of central ministries drafted for coronavirus-related responsibilities.
- The insurance provided under this scheme is over and above any other insurance cover being availed of by the beneficiary. There is no age limit for this scheme and individual enrolment is not required, the ministry said.
- The entire amount of premium for this scheme is being borne by the Ministry of Health and Family Welfare. The benefit and claim under this policy is in addition to the amount payable under any other policies.
- The Health Ministry has collaborated with the New India Assurance (NIA) Company Limited for providing the insurance amount based on the guidelines prepared for the scheme, the statement said.

**SOURCE:** *The Hindu, Livemint*