

HMF VAARTA

FIELD VISIT

Antyodaya Maternal and Child Health Campaign

FOCUS ON

The role of the 'Health Service Executives' in the Arogya Nidhi Program

Garad Hospital

SUCCESS STORY

The story of Mrs. Indutai at APVS

Our best wishes for the new year to all those 'ArogyaNidhi' members, who have their motto as " Your health is in your hands" , as also to all those hard working colleagues in each of the institutions who are working day and night to ensure that all the health facilities are accessible to the members.

Every year, some innovative programs are implemented so as to ensure that the information about health and about the health mutual fund 'Arogya Nidhi' reaches the members in a proper way. In most of these programs, the information is given to the members orally by the health workers and so there is always a possibility that important information and details may be forgotten.

While giving the information, the medium of information should also be attractive as well as useful for the members. Keeping all these points in view, this year, a 'Arogyanidhi Calendar' will be given to each policy holder who becomes a member from this year. This calendar will not be for only one year, like any other general calendar - it will be for 2 years - 2012 - 2013.

On the first page of the calendar, the information about 'Arogya Nidhi' will be given. On the second page, in a very simple language, the information about 'Exclusions' will be given. In the remaining 10 pages, health related information will be given.

The members can use this calendar for their own day to day use too. Also, they can note down important events/ dates related to 'ArogyaNidhi' on this calendar. e.g. date of the health camp, date of renewal etc. On each page of the calendar, the 24 hour phone service number is printed in block letters so there will be no question of misplacing or forgetting the number.

We are sure that this innovative gift will be very useful for the members.

Dr. Deepali Kulkarni, UpLift Mutuals

RESULTS OF THE MONTH

Indicators

Number of on-going members (September)	123 319
Number of members receiving services (October)	8 430
Members benefiting from health awareness (October)	4 100
Number of claims (September)	176
Amount of claims disbursed (Jun)	374 518
In €	± 5 590

FIELD VISIT

Antyodaya Maternal and Child Health Campaign



A Health Camp on the topic of 'Child and Mother Care' was arranged by Swabhimani, Antyodaya, Morwadi branch at Boudhnagar, Pimpri slum area.

In all 42 women attended the health camp. The women were in the age group 18 to 50. Following topics were discussed in this camp:

- Care to be taken by the newly married women for becoming pregnant
- Risks and dangers during pregnancy
- Care to be taken for the mother and child, after delivery
- Children's diseases and vaccination



- Ways and means for keeping specific distance between two children.

All the information was explained with the help of pictures. After this, with the help of the game of 'snakes and ladders' it was explained what risks and dangers will have to be faced if proper care for the mother and child is not taken, as also what benefits they can get if proper care is taken. Some of the women participated in this game. The information about mother and child's care was explained to all present.

Rupali Shinde

FOCUS ON

The role of the 'Health Service Executives' (field workers) in the Arogya Nidhi Program

The success of the 'Arogya Nidhi' program at Parvati Swayam Rojgar lies in the work done by our '**Arogya Sevika**' i.e. the '**Health Service Executives**'.



At Parvati Swayam Rojgar, seven Arogya Sevikas (HSE) have been appointed at the seven branches for each of the slum areas. All these HSEs are professional post graduates in social work (**M.S.W.**).

These HSEs always ensure that the health services offered by the Arogya Nidhi reach every family in the slum area. **They know the value of the contributions given by the members for the Arogya Nidhi and therefore they are convinced that it is their moral responsibility to provide health services to the members when they need them the most.** Every step is taken to fulfill this responsibility. These Arogya Sevikas (H.S.E.) are always keen on arranging the health camps and health talks through Arogya Nidhi, and giving guidance for the treatments. To ensure that every member receives proper and just decision for his/her claim these HSEs have to work diligently for the claim meetings and they have

to ensure that the work of claim settlement is done without any conflicts, without any member getting disappointed and that the decision about the claim amount is taken by the members as per the funds available in the Arogya Nidhi. A necessary procedure in the Arogya Nidhi program is renewal of the policies. Every month, these HSE try their best to see that maximum number of policies are renewed, this is evident when each month the percentage of renewals reaches 70 to 75%.

At Parvati Swayam Rojgar, it has been proved that to ensure that the Arogya Nidhi services reach the poor families as also to ensure that maximum number of members receive these services, it is necessary that there is an emotional but professional bond created between these families and the Parvati Swayam Rojgar organisation. For this, regularity in the work of the HSEs is very important for making the work of the health services more and more effective.

The HSEs mention proudly that, before getting associated with Parvati Swayam Rojgar, they were only common persons, but now they are known as '**Arogya Sevika**' (**H.S.E.**). The organization implements various procedures for developing the skills of their employees, but the most important factor is the self-confidence, which has been created in these H.S.E.s due to their hard work and honest efforts indeed.

On behalf of '**Parvati Swayam Rojgar**' and '**Uplift Health**', our heartiest congratulations to these Arogya Sevika (HSE) who have the aim of making the Arogya Nidhi program successful forever!!

Vasanti Tathe

FOCUS ON



Uplift Health Care Provider Network: Garad Hospital

Dr. Prafula Garad is a B.H.M.S graduate and he opened his clinic 9 years ago. Besides providing general medicine he also provides homeopathy medicines.

Garad Hospital is situated near Nehru Nagar. Members residing in Vitthal Nagar, Shahaji Nagar, Mahesh Nagar of Antyodaya are currently availing medical facilities of this hospital.

Uplift got the information about Dr. Garad from the members. In February 2010, he joined the Network of HCP's and now-a-days he provides 15-20% concession to our members compare to other general practitioners in that area.

After completing 2 years of work with Uplift, Dr. Garad is highly obliged to get a chance to work for the community where health treatment cost is the main obstacle to avail the services.

Dr. Amit Wadkar

SUCCESS STORY

The story of Mrs. Indutai at APVS

Indutai is a member of the Dhayari branch of Annapurna Pariwar. She is a member of the 'Arogyanidhi' for the last 3 years. She has a small 2-room house on the top of a hill near Vadgaon. She stays there with her husband and her son.



Claim meeting at APVS Pune HO

Her son Abhihit, aged 36 years, works with a housing contractor. In April, he was at Shirur for the contract work. While working, he fell down from the height of 30 feet. The people admitted him in a nearby private hospital. He was unconscious. When he gained consciousness, his parents were informed about the accident and it was decided to shift him to Pune. When Indubai was told about the accident, she could not bear the shock, because just two months ago, the wife of this son had expired. When she came to know that her son was alive, she gathered her courage and contacted Hematai (HSE) and the 24X7 helpline and decided to shift him to Bharati hospital, as the private hospital at Shirur where he was admitted estimated the medical expenses to be to the tune of Rs. 7 lakhs (11 000 euros) and still there was no guarantee that he would survive. Still he had to be in that hospital for the next 15 days because the doctor did not permit moving him from the hospital. For those 15 days, the bill was around Rs. one lakh (1 500 euros). Considering all the facts, Indubai consulted the doctor and decided to shift her son to Bharati hospital.

With the help of HSE, Indubai arranged the treatment at a lesser cost by showing the referral to the Bharati hospital. Her son could not make any movement from neck downwards. Though the daily expenses were going to reduce, as her mess business was not going to be continued she had a tension about how to collect money for her son's illness. However, as the hospital was a network (tie-up) hospital, the HSE talked with the social worker and arranged to reduce the total expenditure of Rs. 7 lakhs (11 000 Euros) to Rs. 2 lakhs (3 000 Euros).

Afterwards, Indutai submitted a claim to ArogyaNidhi and in August 2011 she was given Rs. 15000 (230 Euros) as per rules. Now Indubai is happy.

Indubai showed great courage in facing the difficult situation. She says that during all those days Annapurna was always with her. She was given good advice from time to time and she benefitted a lot from this.

In the end, she said that there might be many more women like her in other slums; they should also get the benefit, so that they will have the courage to face bad times.

Siddhi Kulkarni, HSM AVPS Pune