STRIDE DEVELOPMENT SACCO HEALTH SCHEME POLICY Stride Community Health Insurance (SCHI) is a community members’ health Insurance scheme intended to help Co-operators greatly reduce on the costs incurred in seeking medical attention. The scheme operates on a prepayment arrangement where Members pay for medical services before actual usage. The cost (annual subscription/ premium) is greatly subsidized to allow/ enable the active poor community members to access quality medical services without hassle. To be a member of Stride Community Health Insurance Scheme, a person should either be a member or dependant of member of Stride Development Sacco or be an employee/ direct beneficiary of an organization which is a member of the Sacco or community members within Kasese Municipal Council and the surrounding places. To access services covered by the insurance scheme, members will need to have paid for the service at least two (2) weeks back before medical attention is sought. This will help the scheme administrators to avoid those joining the scheme because they have already fallen sick. All Sacco members including organizations contribute UG. shs 20,000 (Twenty thousand) only towards the development of the clinic. Medical conditions that need permanent routine medication and care are not covered by the scheme. However, an arrangement can be reached to avail such medicines for members to benefit from the scheme’s bargaining power and get the same (medicines) at low prices from the scheme. Payments for the medicines will be made in advance. Such medical conditions will include but are not limited to diabetes, hypertension (pressure), cancers, epilepsy, sickle cell, psychiatric, asthma, HIV, etc. Members who have paid their annual medical premium/ subscription at the Sacco will be provided with Medical cards at a cost which will always be presented to stride community medical clinic staff before services are rendered to the scheme member. Any member or dependant of a member of the Sacco who has not subscribed for services at Sacco’s clinic will be handled like any other member of the public seeking medical attention at the clinic and public rates for the service will be applied to that member. Inpatient department (IPD) scheme members at the clinic shall only get medicines and use utilities such as water and power. Food and other needs a patient and the care taker may need will be provided by the member him/ herself or the caretaker. Below are the terms, conditions and obligations of the scheme; 1. Annual medical insurance premium. Sacco members pay an annual premium of UG. Shs 20,000 per person for a member and his/ her dependants while Non Sacco members pay a premium of UG. Shs 40,000 per person. All members of the family MUST be insured (Every member of the household MUST be covered) 2. Co pay fees for services received at Stride Community Medical facility. All scheme members MUST seek medical services from Stride Community Medical Clinic. The client will make a co- pay of 1/3 (33.333%) of the bill for the medical services rendered and treated received while the insurance scheme pays 2/3 (66.667%) of the total bill. 3. Medical referrals and support to insured members. All medical scheme members (insured people) will be supported by the insurance scheme whenever they fall sick. All scheme members are obliged to get or access medical services at Stride Community Medical Clinic at all times. However, as a professional medical facility, we are obliged to refer patients for specialized or advanced care whenever deemed necessary. Any referred scheme member will be supported to top-up on the medical bill at referral facility as follows; a. b. c. Insured Sacco members and their dependants’ bills from referral facilities will be covered by the scheme by 50% of the medical bill or UG. Shs 400,000 (Four hundred thousand) only whichever is lower. Insured community members and their insured dependants’ bills from referral facilities will be covered by the scheme by 30% of the medical bill or Ug. Shs 280,000 (Two hundred eighty thousand) only whichever is lower. Automatic referral conditions Insured members who get involved in an accident automatically qualify for the above benefits (for a and b) respectively if he or she is taken to any medical facility for first aid and or treatment. 4. Sacco members residing away from Stride Community Medical Clinic (over 20 kilometres far away) Since all Sacco members are compulsorily obliged to pay medical insurance for themselves, the scheme will endeavour to support them whenever they fall sick wherever they may be. All Sacco members within a radius of up to 20 kilometres away from the Sacco MUST access medical services from Stride Community Medical Clinic. Sacco members who resident away from Stride Community Medical Clinic (over 20 kilometres away from the clinic) will be covered by 50% or UG. Shs 200,000 (Two hundred thousand) only whichever is lower for the medical bills for Inpatient department (IPD) services only. Immediately an insured Sacco member is admitted to medical facility far away from the Sacco’s medical facility, the Sacco officials should be notified so that the medical insurance scheme arranges to confirm the admission wherever it will be. (Non confirmed admissions will not be compensated). Any medical admission of a Sacco member far away from the Sacco/ clinic MUST ensure a scheme official or representative visits him/ her while still at hospital. Medical bills from un recognized medical facilities will not be considered. On discharge, the member will hand deliver, email or whatsApp the discharge form and medical bill to the medical scheme, Sacco or clinic and a refund of the member’s entitlement will be processed in utmost 1 month. 5. Death benefit Stride Community Health Insurance Scheme will endeavour to stand with the family of a scheme member when he/ she passes on. The scheme recognizes the role played by a policy holder (family head) and will always stand in the gap to cover the already insured dependants to enable the family cope up with the demise of the bread winner. The death benefit will apply equally to the health insurance scheme members irrespective of whether one has been a Sacco member or not. The benefit will be as follows; (i) (ii) The survivors medical benefit. When a policy holder (family head) passes on, the already insured dependants will be reinsured by the scheme for the next two (2) years. This will help the family of the deceased continue accessing medical services as they reorganize to get someone to stand in the gap the deceased person left in the family. Burial contribution benefit. When a member of the scheme dies, the scheme will make a burial contribution of UG. Shs 50,000 (Fifty thousand) only as a contribution on the burial expenses.