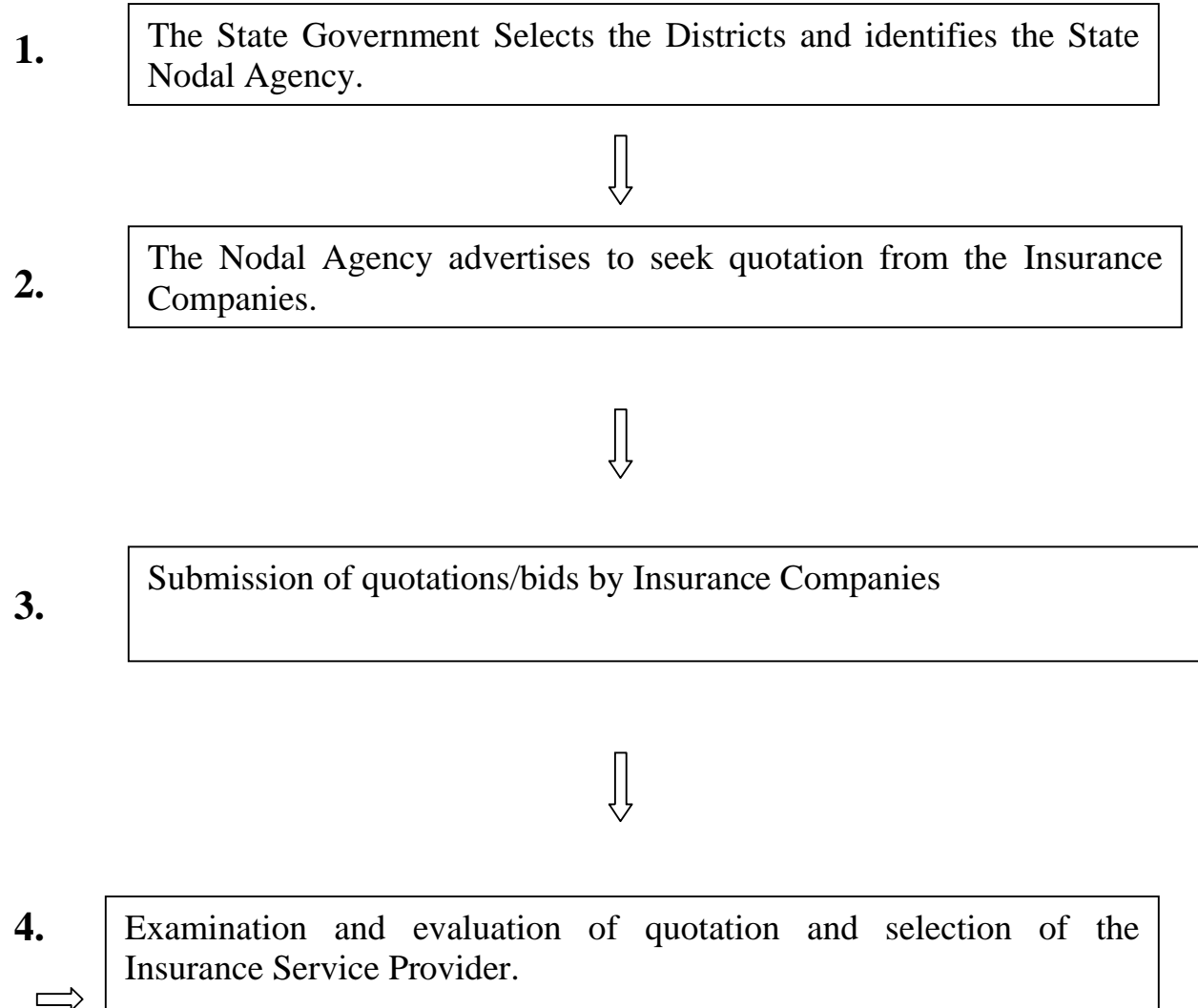


PROCESS FLOW



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5. Preparation and submission of proposal to the Central Government.



6. Evaluation and Approval of the proposal by the Central Government.



7. Signing of MoU between the Central and the State Government/Nodal Agency.



8. Signing of MoU between the Nodal Agency and the Insurance Service Provider.



9. Handing over the BPL Data by the State Government to the Insurance Service Provider.



10. Preparation of village-wise plan by the Nodal Agency/State Government for delivery of smart cards in consultation with the Insurance Company.



11. Village-wise delivery of smart cards, along with a brochure. Collection of Rs.30 as registration fee to be adjusted against the premium.



Premium claim by the Insurance Company from the State Nodal Agency.



Claim of 75% of the premium from the Central Government.

12. Visit to the Hospital by I.P.



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13.

Verification of the Thumb impression.



14.

Admission of the patient, blocking of the anticipated amount (on the basis of the amount indicated in the medical procedures) on the card and payment of transportation charges.



15.

Treatment of the patient and taking care of the expenses thereon.



16.

Discharge of the patient and debiting of the final amount from the smart card.



17.

Lodging of claims by the Health Service Providers from the Insurance Company.



18.

Settlement of claims.