Goa Mediclaim Scheme

A unique scheme of "Mediclaim" has been introduced in Goa since 1989. Under this scheme, financial assistance to the maximum extent of Rs. 1.50 lakhs per illness is provided for availing super specialities which are not available under the State Government hospitals, to residents of Goa, who have been staying in Goa for a minimum period of 15 years, and whose annual household income is less than Rs. 1,50,000/- per annum.

Kinds of Medical treatment covered are

(i) Neurological Disorders;
(ii) Cardio-Thoracic Surgery;
(iii) Kidney transplantation;
(iv) Plastic Surgery;
(v) Radiotherapy;
(vi) total Replacement of Joints;
(vii) any other major diseases/illness.

In order to avail this facility, the concerned person/individual has to apply to the Director of Health Services, Panaji, Goa in the prescribed Form C & D (Annexure VII & VIII) enclosing there with:

(i) Passport size recent photograph of the patient on Form ‘C’ or ‘D’;
(ii) Photo copy of election card of the patient. If the patient is a minor, photo copy of election card of either of the parent;
(iii) Medical Certificate in Form -A (Annexure V) from the Medical Superintendent, Goa Medical College, Bambolim, indicating that the patient is referred to some other recognized Hospital since the facilities are not available at Goa Medical College;
(iv) Income certificate in Form-B (Annexure VI) from the concerned Mamlatdar.

Mediclaim Certificate will be issued by the Medical Superintendent, Goa Medical College (GMC), Bambolim on the recommendation of the concerned Unit Head of the Department of GMC or the Sr. Consultant of District Hospitals either at Mapusa or Margao attached to the Directorate of Health Services after ascertaining that the particular case cannot be treated at the Government Hospital in the State of Goa including GMC. Based on this certificate, Director of Health Services, Panaji-Goa will issue a letter authorising the concerned Hospital to render required Medical treatment to the said patient for the relevant procedure within the monetary limit specified in the said authority letter under Goa Mediclaim Scheme.

In case any patient has gone to recognized institute outside Goa for treatment which is not available in Government Hospitals in Goa, without Mediclaim Certificate, he shall apply directly to the Director of Health Services, Panaji, Goa along with relevant documents/papers. The amount of Mediclaim facility is up to Rs. 3.00 lakhs in case of open Heart Surgery; Kidney transplants, Neuro Surgery including medicines for post operative care. However, maximum limit for Cancer is up to Rs. 5.00 lakh and Rs. 8.00 lakh for Bone Marrow transplant disease.

The patients can avail the super speciality Medical treatment under this scheme in any of the following recognized hospitals in Goa State or outside Goa State.
For the patient taking treatment in Goa Medical College for Cancer / Total Hip / Knee replacement, the cost of drugs/medicines, chemotherapy is reimbursable to the patient up to the maximum extent of 60 per cent of the amount admissible, for the relevant procedure, under the Goa Mediclaim Scheme.

**In the State of Goa**

1. Salgaonker Medical Research Centre, Vasco.
2. Chodankar Nursing Home, Porvorim.
3. Saida MRI Scan Centre, Bambolim.
4. Om Urology Centre, Panaji.
5. Apollo Nusi Hospital, Cuncolim.
6. Apollo Victor Hospital, Margao.
7. Goa Manipal Cancer & General Hospital & research Centre, Dona Paula.
9. Grace Intensive Cardiac Care Centre, Margao.
10. Vrundavan Hospital, Mapusa.
11. Campal Clinic, Panaji.
12. Vivus SMRC Heart Centre, Chicalim.
13. Ugaonkar Hospital, Ponda.
14. Gauns Child Care, Mapusa.

**Outside the Goa State**

15. K.L.E.S. Hospital, Belgaum.
16. Kasturbha Hospital, Manipal.
17. Wockhardt Hospital, Bangalore.
18. Jaslok Hospital, Mumbai.
19. Tata Memorial Centre, Mumbai.
20. Wanless Hospital, Miraj.
21. Swasthiy Prathistan Fracture & Orthopaedic Hospital, Miraj.
22. R. G. Stone Clinic, Mumbai.
23. Ruby Hall Clinic of Great Medical Foundation, Pune.
25. K.E.M. Hospital, Mumbai.
26. P.D. Hinduja Hospital, Mumbai.
27. Wadia Hospital, Mumbai.
28. J.J. Hospital, Mumbai.
29. Sion Hospital, Mumbai.
30. Apple Hospital, Kolhapur.
31. Sagar Apollo Hospital Bangalore.
32. Manipal Hospital, Bangalore.
33. Bombay Hospital & Medical Research Centre, Mumbai.
34. Johari Nursing Home, Mumbai.
35. Wockhardt Hospital, Mumbai.
36. Children Orthopaedic, Mumbai.
37. Shankara Netralaya Hospital, Chennai.

Government of Goa has tie-up for credit facilities with the hospitals listed at sr. nos. (1) to (23) and (37) above, so that patients need not pay the hospital authority and the hospital
authorities will directly submit the bills to the Directorate of Health Services, Panaji, Goa for settlement to the tune of Rs. 1,50,000/- or actual, whichever is the lower. Incase, the patients opt to go to the hospital listed at Sr. No. 24 to 36, they have to pay first to the hospital authorities and then submit the bills duly countersigned by the concerned hospital authorities to the Director of Health Services, Panaji, Goa for reimbursement. However, such patients before proceeding for necessary Medical treatment should invariably obtain the letter of authority in Form-E (Annexure IX) from the Directorate of Health Services, Panaji, Goa. The Specimen Forms are appended as Annexures - V, VI, VII, VIII and IX.