

## Indian Medico- Legal & Ethics Association

### Professional Assistance / Welfare Scheme

- 1) The scheme shall be known as PAS “**Professional Assistance Scheme**”.
- 2) **ONLY the life member of IMLEA & IAP** shall be the beneficiary of this scheme on yearly basis. The member can renew to remain continuous beneficiary of this scheme by paying renewal fees every year. The scheme shall assist the member **ONLY** as far as the medical negligence is concerned.
- 3) This scheme shall be **assisting the members** by:
  - i) **Medico-legal guidance** in hours of crisis. A committee of subject experts shall be formed which will guide the members in the hours of crisis.
  - ii) **Expert opinion** if there are cases in court of law.
  - iii) **Guidance of legal experts.** A team of Legal & med-legal experts shall be formed which will help in guiding the involved members in the hours of crisis.
  - iv) **Support of crisis management committee** at the city / district level.
  - v) **Financial assistance** as per the terms of agreement.
- 4) The fund contribution towards the scheme shall be decided in consultation with the indemnity experts. The same will depend on the type & extent of practice, number of bed in case of indoor facilities & depending upon the other liabilities.
- 5) The financial contribution towards the scheme shall be as follows:

<b>Admission Fee (One Time, non-refundable)</b>	
Physician with Bachelor degree	Rs. 1000
Physician with Post graduate diploma	Rs. 2000
Physician with Post graduate degree	Rs. 3000
Super specialist	Rs. 4000
Surgeons, Anesthetist,	Rs. 5000
Surgeons with Super specialist qualification	Rs. 6000

<b>S. no</b>	<b>Qualification/ Specialty</b>	<b>Ten Lakhs</b>	<b>Twenty Lakhs</b>	<b>Fifty Lakhs</b>	<b>One Crore</b>	<b>Two Crore</b>
1	Physician / doctors with Bachelor degree and/or OPD Practice	<b>400</b> <b>(625)</b>	<b>700</b> <b>(1250)</b>	<b>1500</b> <b>(3125)</b>	<b>2800</b> <b>(6250)</b>	<b>5500</b> <b>(12500)</b>
2	Physician / doctors with PG degree &/ or Indoor Practice	<b>700</b> <b>(1250)</b>	<b>1300</b> <b>(2500)</b>	<b>3000</b> <b>(6250)</b>	<b>5500</b> <b>(12500)</b>	<b>10,000</b> <b>(25000)</b>
3	Physician / doctors with Practice of Surgery	<b>1300</b> <b>(2500)</b>	<b>2400</b> <b>(5000)</b>	<b>5500</b> <b>(12500)</b>	<b>10,000</b> <b>(25000)</b>	<b>19,000</b> <b>(50000)</b>
4	Plastic Surgeons, Anesthetist etc	<b>1800</b> <b>(3750)</b>	<b>3500</b> <b>(7500)</b>	<b>8000</b> <b>(18625)</b>	<b>14,000</b> <b>(37250)</b>	<b>27,000</b> <b>(75000)</b>
<b>Figure in Red fonts indicates amount if you directly do through Insurance Company</b>						

Logo

<ul style="list-style-type: none"><li>• The amount includes the charges of New India Assurance company charges as well as the charges of Human Medico-Legal Consultants Company.</li></ul>
<ul style="list-style-type: none"><li>• This scheme is for <b>AOY</b> (Any one year Limit); amount shall be calculated on individual to individual basis for extra <b>AOA</b> (Any one Accident limit) assistance.</li></ul>
<ul style="list-style-type: none"><li>• 5 lacs up-gradation after 3 years (for policies 25-50 lacs).</li><li>• 5% discount + 10 lacs up-gradation after 5 years (for policies 50 lacs – 1 Cr).</li><li>• 10% discount + 20 lacs up-gradation after 10 years (for policies &gt;1 Cr).</li></ul>
<ul style="list-style-type: none"><li>• Physician / doctors visiting other hospitals shall have to pay 5% extra</li><li>• The additional charges 15 % for those working with radioactive treatment.</li><li>• The additional charges can be included for other benefits like OPD/ indoor attendance, instruments, fire, personnel injuries etc</li></ul>

## **PAS for Hospital Establishments:**

<b>Annual Fee for Hospitals Establishment</b>
Rs/- 300 per lakh + 1 rupee/OPD Patient (total OPD in one calendar year)+ 5 rupee per IPD patient (total admissions in one calendar year) + GST 18 % + 7.5 % of basic premium for Unqualified Staff.
<b>The exact calculations will depend upon number of OPD &amp; Indoor patients as per the actual number given by the hospital.</b> Medical colleges/ Corporate hospitals after discussing with hospital administration.
This scheme is for <b>AOY</b> (Any one year Limit); amount shall be calculated on individual to individual basis for extra <b>AOA</b> (Any one Accident limit) assistance.
5% concession on payment for three years & 10% concession for payment for five years on individual to individual basis.

- 6) The hospital can become the member of this scheme only if all the members associated with the hospital have their personal professional indemnity under the scheme.
- 7) A trust / committee / company/ society shall look after the management of the collected fund. The scheme shall initially be run in collaboration with the New India Assurance or National Insurance Company.
- 8) The Financial assistance will be like Medical Indemnity welfare scheme, where indemnity part shall be covered by government / IRDA approved companies or any other private company.
- 9) ***The amount shall be deposited in the Central Indemnity Reserve Fund (CIRF) of the association. The association shall be responsible only for the financial assistance.*** Any compensation/cost/damages awarded by judicial trial shall be looked after by government / IRDA approved insurance companies or any other similar private company.
- 10) Experts will be involved so that we have better vision & outcome of the scheme.

- 11) The payment to the experts, Legal & med-legal experts shall be done as per the pre-decided remuneration. Payment issues discussed, agreed and processes shall be laid down by the members of these scheme.
- 12) If legal notice / case are received by member he should forward the necessary documents to the concerned person.
- 13) Reply to the notice/case should be made only after discussing with the expert committee.
- 14) A discontinued member if he wants to join the scheme again will be treated as a new member.
- 15) ***The litigations involving criminal negligence cases shall be covered as per the agreement with New India Assurance Company. The scheme will NOT COVER the damages arising out of fire, malicious intension, natural calamity or similar incidences.***
- 16) All the doctors working in the hospital (Junior, Senior, Temporary, Permanent etc) shall be the members of the IMLEA, if the hospital wants to avail the benefits of this scheme.
- 17) The scheme can cover untrained hospital staff by paying extra amount as per the decision of expert committee.
- 18) A district/ State/ Regional level committee can be established for the scheme.
- 19) There will be involvement of electronic group of IMLEA for electronic data protection.
- 20) Flow Chart shall be established on what happens when a member approaches with a complaint made against him or her [Doctors in Distress (DnD) processes].
- 21) **Telephone Help Line:** setting up and manning will be done.
- 22) Planning will be done to start the **Certificate / Diploma / Fellowship Course on med-leg issues** to create a pool of experts.
- 23) Efforts will be made to spread preventive medico-legal aspects with respect to **record keeping, consent and patient communication** and this shall be integral and continuous process under taken for beneficiary of scheme by suitable medium.

-----