

## REPORT IDA-HOPE 2016-17

Dear IDA Hope Members,

Wishing you a very happy, prosperous and healthy New Year. As we welcome a new era in Digital India we, at IDA hope office have put in every effort for the betterment of our HOPE scheme

### New Medical Insurance Scheme - HOPE MEDI

A new customized health Insurance scheme has been introduced in the year **2015-16**

### Membership:

The active membership strength of IDA HOPE as on date is 2585. In the last financial year, 177 new members joined IDA HOPE. Thanks to all the members, representatives and the branches for this great achievement. In the top list Mavelikkara branch with 24 new members & Trivandrum Branch with 14 members contributed maximum members to IDA HOPE in the last financial year

### Awards:

Dr.Oommen George memorial award for the best performance of **IDA HOPE** activities goes to **IDA Mavelikkara** and Dr. Sharafudeen memorial award for good performance of **IDA HOPE** activities goes to **IDA Trivandrum** branch.

### Meetings:

In the last financial year two Management committee meetings were held. First MC meeting of **IDA HOPE** was on 19/6/2016 and second MC meeting on 11/12/2016 both at Lotus club EKM. Meetings were also held with officers of United India Insurance, Chartered Accountants, Legal Advisors etc.

### Local Branch Representatives:

We have 31 local branch representatives. They are the pillars of **IDA HOPE** and the real contributors. Last year we could increase their allowances according to the membership strength of their respective branches. Thanks to all of them for their support and for keeping good relations with **IDA HOPE** office.

### Personal Accident Policy:

The premium payment of Rs- 420377 was made to United India Insurance Co..for **IDA HOPE** to cover any additional burden in case of multiple deaths / permanent or partial disability in the unfortunate event of mass causality / deaths Rs. Five lakhs per deaths can be claimed by **IDA HOPE** in such instances to avoid depletion of the corpus fund

### Accounting & Auditing:

Our Internal Auditor Dr.Nizaro Siyo is giving all guidance for internal auditing. Thanks to Dr. Nizaro Siyo. Our external auditing team is Gopakumar & Co, Chartered Accountants,(Mohan & Mohan Associates) Calicut. The whole team has been very meticulous in verifying all our details, membership subscriptions, Bank entries, Fixed deposits and all the transactions All the **IDA HOPE** accounts have been audited and certified.

### IDA HOPE office:

**IDA HOPE** office is maintaining all the records of our members. For transparency **IDA HOPE** intends to encourage fund transfer for Membership fees, renewal **fees of branches through net banking only and minimize cash transactions as far as possible**. Irregularities in Applications, DDs and payments are notified to the concerned representatives and letters were forwarded to the members. We have updated the communication address of most of the members, the applications without nominees were intimated and updated as far as possible, mobile number updating under process. We could prepare a date of birth list and gender list for the purpose of United Insurance company. We also prepared a digital copy of all our applications and other records as a part of digitalizing **IDA HOPE** office.

### Fixed Deposits & SB Accounts

All our fixed deposits are maintained in the same branches where it was started. They are at various banks at Kozhikode, Kunnamangalam, Thamarassery and Pathanamthitta. The certificates to be updated and Interest & TDS certificates to be obtained by 31st March 2016.. In this financial year three fixed deposits were started .One FD was closed for payment towards fraternity contribution. Our Savings bank accounts are maintained at The South Indian Bank Ltd. Tamarassery and The State Bank of Travancore, Tamarassery. .

### Administration and office bearers

Office bearers are

1. Chairman Dr.Muhammed Sameer . Malappuram, (President, IDA Kerala State)
2. Chairman, Legal Cell & First Vice Chairman Dr. Samuel K. Ninan, Pathanamthitta, Mob: 9447440004
3. Chairman SSS & Second Vice Chairman Dr. Biju Kumar S.D., Kollam, Mob: 9447077147
4. Hon. Secretary – Dr. Joseph C.C., Thamarassery Mob: 9447252873
5. Hon. Joint Secretary – Dr. Manoj Joseph Michel
6. Treasurer – Dr. Madhavankutty.B.
7. Internal Auditor – Dr. Nizaro Siyo

President, President Elect, IPP, Hon. Secretary & Treasurer of IDA Kerala State are ex officio members. Two members from each local Branch – One representative & President or Secretary of the local branch whoever is representing the state executive committee are also members of **IDA HOPE** Managing Committee.

All the office bearers and managing committee members are working sincerely for the benefit of the members. Thanks for their support.

We are trying our level best to be sincere and compassionate to each and every member and to the profession in total. Our team had to face a lot of challenges like implementing our **HOPE MEDI** last year, still we could maintain good membership growth and attain the confidence our members.

Let me thank all our team of office bearers for being responsible to their duties. Thanks to all the office bearers of **IDA HOPE** and IDA Kerala State, President Dr. Mohammed Sameer, IPP Dr. Thomas K C , Hon. Secretary Dr. Sureshkumar , all the executive committee, members, Representatives of **IDA HOPE**, Managing committee members, office bearers of Local Branches, Dr. Manoj Joseph Micheal, Dr. Madhavankutty, and Dr. Antony Thomas, Dr. .V. Viswanath, Dr. M Ram Manohar and also **IDA HOPE** office staff for their continuous guidance and support..

### **HOPE MEDI**

**HOPE MEDI** is moving to second year with our health insurance scheme, **IDA HOPE MEDI** is the first cashless scheme. Collection of premium for members, spouse and children and claim settlement is cashless. For Parents claim settlement is on co-sharing basis, The scheme is further been customized as per our needs for the year **2016-17**. We are glad to inform that, 1011 members joined the scheme. 161 new members joined **HOPE MEDI** this year. **HOPE MEDI covers health insurance for spouse, kids and parents. Total of 4500 family members are covered under HOPE MEDI umbrella.**

Our TAILOR MADE GROUP POLICY NO.: 1009042816P11091753, PERIOD OF INSURANCE FROM 01/10/2016 To Midnight on 30/09/2017

We have paid **Rs 1.485 crores as premium**. Till last month we have had **31 claims and around Rs. 25 lakhs** we conferred as claims.

Last year we have dispersed around **Rs.1.60 crores** as claims with a premium of around **Rs. 90 lakhs**.

New health cards were issued to only new members and to those with additions. Old cards continue to be valid.

**In case of a Hospitalization of a HOPE MEDI subscriber, Please follow the instructions as under.**

(a) Immediate intimation of hospital admission has to be served to the TPA / M/s Cosmos Insurance Brokers Pvt Ltd

(b) On discharge from the hospital, below mentioned documents are to be send to the address shown

- 1) Attached Claim form dully completed in all respects and signed
- 2) Medical Bills in original with details and bifurcations (both hospital and medicines purchased from outside with prescription)
- 3) Discharge Summary from the hospital
- 4) Investigation reports if any
- 5) ID Proof – Diving License / Voters Identity Card or / Adhaar etc
- 6) Bank Account details of the proposer viz, cancelled cheque leaf with member name printed on it.

Documents to be send to: -

M/s Cosmos Insurance Brokers Pvt. Ltd,  
39/ 2338, 2nd Floor,  
Sarala Chambers, Durbar Hall Road,  
Ernakulam 682 016  
Ph: 0484 – 2351432 / 2351433

### **PLEASE NOTE THE FOLLOWING CHANGES CAREFULLY**

1. Sum insured slab of **Rs.2 Lac is withdrawn** and **higher slab of Rs.7 Lac is introduced**.
2. Room rent is restricted to Rs.2500/- per day for Rs.3 Lac and 5 Lac sum insured and Rs.3500/- per day for Rs.7 Lac SI. & 2% of Sum insured for ICU.
3. **Claim amount is limited to 70% of admissible claim** ie.(co-sharing) exclusively for **parents only**. Members, Spouse and children are **entitled for full claim**.
4. Expenses for cataract surgery is capped to Rs.25000/- maximum per eye.
5. Treatment expenses in hospitals in states other than the state of Kerala will be considered at par with the reasonable expenses likely to incur in hospitals of Kerala/maximum in the institutions like AIIMS, CMC Vellore and select Government institutions.
6. A maximum amount of Rs150000/- is restricted for Joint replacement-Knee/Hip (Per joint including Implant)

**Please note that 30% co-sharing applicable only for parents.**

Certain restrictions had to be imposed on payouts because of the tendency of taking undue advantage of our liberal scheme. Viability of the scheme in the larger interest of benefit to the members was the priority for the new restrictions.

7. Please refrain from opting for high end hospitals providing 5 Star facilities. **HOPE MEDI** is not liable for full compensation in such cases. Standard average rates for the procedure as applicable in hospitals across Kerala shall apply and only those amounts as decided by TPA shall be reimbursed. If anyone wish to prefer such hospitals, the additional financial requirements shall be borne on their own.

8. Based on previous year claims , cashless facility for claims made on behalf of parents is being discouraged as it has been observed that the health care providers tend to excessively inflate the bills. Members shall be provided cashless facility only in dire situations, claims being made is subject to strict scrutiny. Members please co-operate. At the moment we our premium is still below the figures of individuals schemes for families with cover for aged parents. Pre-existing illness and no age bar and no medical are only some of the highlights of the scheme. Exorbitant payouts will cause exceptional rise in premiums in successive years. Members please use your discretion wisely.

For any assistance on ***IDA HOPE MEDI*** insurance the members may contact Shri Rajeev P.R (Cell No: 9995368466) IDA hope expresses sincere thanks to The United India Insurance Co, Mr. P.V. Alex and team of Cosmos insurance brokers for their timely efforts for HOPE MEDI.

Our Hope Medi Insurance which is a tailor made policy covering Ida HOPE members and their immediate family members, This unique policy covers pre existing diseases and also offers insurance sharing, at a very nominal premium. This policy can be claimed from any accredited hospital. An additional feature of this policy is it gives cashless or reimbursement settlement.

IDA HOPE members who have availed this unique very beneficial insurance policy covering all immediate family members including those having pre existing diseases would have received IDA HOPE MEDI Health card by separate post from VIDAL Health TPA Pvt Ltd.

We the office bearers of HOPE have put in best possible effort for getting in maximum possible benefit for our members **It is up to all the members of HOPE and subscribers of HOPE MEDI to keep the momentum going and make only valid claims. Members are requested to inform all the claims requirements to your Hope rep. of your branch immediately HOPE MEDI Claims.**

#### **Social Security Status (SSS)**

Two of our members expired in 2015 and 20lakhs were handed over to bereaved families .Spouses of Dr. Manoj Davis Akkara and Dr Aniraj P collected the fraternity contribution cheques. This year Dr.Shenoy expired and Hope office handed over a cheque of Rs. 10 lakhs to Mrs. Sandhya Shenoy on 11/12/2016.

#### **LEGAL ISSUE Status (PPS)**

In recent past, there ***IDA HOPE*** has seen a spurt in legal claims. This may be due to increased awareness due to easy availability of information from various sources like internet. However a point we should never forget is that, it is our duty to provide best possible dental care with proper procedures being followed to avoid and minimize the claims. Maintenance of proper treatment records is most important.

A few new cases have also been reported this year.

Adv. Shyam Padman( Calicut), Adv. Sudheer Bose (Kollam), Adv. M.N Jayaprakash (Pathanamthitta), Adv. K.N.A Khader (Malapuram), Adv. Jolly John (Kochi), and Adv. Chandran Nandoth (Kannur) are managing our cases. All the existing cases are running smoothly. We are getting favorable judgments in most of our cases and we are getting favourable judgements from state forums for those cases we lost in district forums.

All the ***IDA HOPE*** members are advised to renew their membership on time and also strictly ensure their specialist consultants and junior dental surgeons working with them are member of ***IDA HOPE*** this is to ensure better defense of indemnity cases.

At present there are 24 cases pending in the different consumer redressal forums and one case in Sub court. One case we have given reply to Human rights commission.

#### **Notices from CONSUMER COURT have been received to our members mainly for the following reasons.**

- Post Extraction Pain / Dry Socket.
- Post Extraction Bleeding
- Post Extraction Infection / Trismus
- Removal of Lower third Molar Causing Fracture of Mandible
- Wrong tooth extraction
- Post filling pain RCT Failure.
- Full Denture...not Satisfactory
- Wrong orthodontic Extraction
- Orthodontic result ...not Satisfactory
- Visual Blurring and head ache after extraction
- Pain and sensitivity after laser treatment
- Orthodontic Brackets Breakage / Multiple Non Attending Appointments.
- Complication in Orthognathic surgery / Death of the Patient.
- Loss of eye sight following Orthognathic Surgery
- Repeated Crown dislodgement after cementation
- Death of Patient during Management of Fracture under GA Mobility
- Bone loss and mobility of teeth after Orthodontic Treatment
- Broken instrument during Endodontic Treatment Roots in Maxillary Antrum
- Bridge not satisfactory

**BEFORE STARTING ANY PROCEDURE ON A PATIENT, THE MEMBER IS ADVISED TO :**

1. Follow proper procedures to avoid and minimize the claims.
2. Maintain proper case history, Write details of clinical findings, Diagnosis,
3. Advice pre and post operative instructions properly.
4. Explain the treatment options, advantages, disadvantages and complications of each.
5. Medical / Dental / Allergy History (even if no relevant history – note that) in the case sheet
6. Avoid unnecessary assurances and words like Guarantee, life long, permanent etc and do not give any guarantee cards to Patients.
7. Inform patient and relative or bystander about treatment complications.
8. Pre operative IOPA is essential for RCT especially in case in history of anterior trauma
9. Give a short brief about medicines prescribed
10. Renew your clinic registration, dental council registration, IDA & HOPE Membership on time. Ensure that your consultants and assistants maintain the same. - Keep copies of their renewed certificates in the clinic
11. Advice proper Investigations prior to surgery. Do not undertake any surgical procedure without proper pre operative investigations.
12. Get a signed consent from patient or bystander, Also note bystanders name and relation with the patient.
13. Get radiographs, other investigations, consents from relevant medical specialist in writing whenever necessary.
14. Be attentive to the treatment while doing procedures - Avoid phone calls during procedure
15. Do not hesitate to refer cases for a second opinion or a specialist advice.
16. Do 'not render wrong or inappropriate treatment .Our philophy should be DO NO HARM,
17. Behave calmly with patient and relative and never provoke the patient or tell them to go for case if they are aggrieved.
18. Listen to the patients complaints carefully and try to redress the complaint and convince the patient and bystander. Proper records and case history will help us to defend effectly in majority of the indemenity cases..

All dentists are advised to maintain IDA HOPE prescribed format for maintaining case records or computerize the clinical records and give printed prescriptions to the patients.

**In an event of medico legal case :**

- Never panic or succumb to any pressure.
- Explain to the patient / relatives in polite manner that the procedure done is for the best interest of them. Complications rarely occur and are part of the life, which we never wish to happen.
- Be firm, be calm but don't agitate them.
- False justification will lead to trouble. Now day's patients are well aware of the treatment procedures.
- Inform the issue immediately to Legal Cell Chairman, IDA HOPE representative of your branch & IDA HOPE secretary.
- Prepare three set of copies of the following and send one set to the Legal Cell Chairman and two sets to the secretary immediately on receipt of a legal notice.
- Your Name, IDA Hope No:
- Copy of Legal notice received
- Copy of the case sheet and any other document which you feel important like consent letter, referral letter, X rays, Lab report etc
- A complete profile of the Doctor / Doctors served with the notice
- Copy of Degree Certificate and updated dental council registration
- Copy of Clinic Registration
- Detailed version of the doctor about the incident with your explanation in your letter head and signed.
- Letter from branch Secretary stating membership status.

Do not send any reply on your own or through any advocate with ut the permission of the scheme office. All cases are well managed by our team with the help of our advocates especially Adv. Shyam Padman.

**REMEMBER IDA HOPE IS ALWAYS THERE TO RENDER ALL POSSIBLE HELP TO ITS MEMBERS,**

The Office and Address of the Scheme shall be that of the Secretary of the scheme.

You are always welcome to contact me at the address below for any query / details etc.


**Dr. Joseph.C.C**

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Place: Thamarassery

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