

Scheme of Rashtriya Arogya Nidhi

January 23, 2020

Source: Kurukshetra and Ministry of Health and Family Welfare

Components of the RAN and their objectives

1. **Rashtriya Arogya Nidhi (RAN):** to provide financial assistance to poor patients living below the threshold poverty line and suffering from life-threatening diseases relating to heart, kidney, liver, etc for their treatment at Government hospitals/institutes having super specialty facilities.
2. **Health Minister's Cancer Patients Fund (HMCPF):** to provide financial assistance to poor patients living below the threshold poverty line and suffering from cancer' for their treatment at Regional Cancer Centres (RCCs) Tertiary Care Cancer Centres (TCCC) and State Cancer Institutes (SCD)
3. **Scheme for financial assistance for patients suffering from specified rare diseases:** to provide financial assistance to poor patients living below the threshold poverty line and suffering from specified diseases for their treatment at Government hospitals/institutes having super specialty facilities

Beneficiaries & eligibility criteria

The Scheme provides for **financial assistance to patients, living below the poverty** line and who is suffering from major life-threatening diseases, to receive medical treatment at any of the super-specialty Government hospitals/institutes.

Type of benefits

Financial assistance towards treatment in Government hospitals

including super specialty Government hospitals/institutes, as per guidelines.

List of categories of treatment for financial assistance under RAN component

- Cardiology & Cardiac Surgery
- Cancer
- Urology / Nephrology/ Gastroenterology/ GI Surgery
- Orthopedics
- Neurosurgery-Neurology
- Endocrinology
- Mental Illness
- Gynecology
- **Rare diseases:**
 1. Disorder amenable to treatment with Hematopoietic stem cell Transplantation
 2. Disorder amenable to organ transplantation
 3. Renal transplantation
 4. Patients requiring combined liver and kidney transplants

Other key features

- Under RAN patients will be provided financial assistance for their treatment at Government hospitals having super specialty facilities.
- Those having treatment in private hospitals will not be eligible for financial assistance under the scheme.
- The financial assistance to eligible patients will be in the form of '**one-time grant**'"
- **Government servants and their families will not be eligible** under this scheme'
- There will be no reimbursement of expenditure already incurred
- Families covered under Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PMJA\) will not be eligible for

financial assistance under RAN and HMCpF components

- In a bid to speed up the assistance to the needy patients, Revolving Funds are set up in Government Hospitals/Institutes listed under the scheme.
- Funds up to Rs. one crore for each component separately (Rs. two crore in case of AIIh, IS, New Delhi for RAN component only) will be placed at their disposal
- Powers are delegated to the Medical Superintendent/Director of the hospitals with revolving funds for providing treatment up to Rs. 5 lakh for eligible patients in each case, out of revolving fund
- **Maximum financial assistance admissible under the Scheme will be Rs. 15 lakh**
- Financial assistance received under Prime Minister's National Relief Fund (PMNRF) or from any other source by the patient for treatment, shall be deducted from the admissible amount of financial assistance under the Umbrella Scheme of RAN.