

## **B.M.S.College for Women.**

### **Report on**

### **BEST PRACTICES.**

#### **Title of the Practice: Provisions for Medical Insurance Facility.**

The college has provided medical Insurance to teaching, nonteaching and students. Every year the Insurance policy is renewed and all the stake holders of the college are making best use of the facility. This practice is building confidence, secured feeling and now there is no anxiety regarding any kind of health issues, since they are assured of medical assistance.

#### **Objectives of the Practice:**

Our Management has provided the medical insurance facility to the above stake holders, with the intension of building a healthy and secured life for everyone. The confidence and security feeling which is created, makes us very strong and emotionally we are more attached to our institution. This boosts our enthusiasm to work for the progress of the college with unity. The main mission of our college is to promote education of women. Women at the age between 18 to 21, experience anaemia, and other age related problems. Apart from this, they may have other problems. The medical insurance gives them a ray of hope to manage their problems with the confidence of a very good medical treatment. This helps them in their overall wellbeing and they will be able to concentrate on their curricular, co-curricular activities and achieve their goals.

#### **The Context:**

It is a challenging work since, this requires a huge amount of Data collection from students, teachers and nonteaching staff. The collection of data was done with the primary data base information available in the automated wellequipped office. The other required information regarding the students was collected by the class representatives and the mentors. The primary medical check up for the students is generally conducted every year. The information obtained was recorded and used for the insurance policy data.

The list of students required for the insurance is collected from the data base of the admitted list of students. The practice was designed by the BMS Educational Trust. Executing the practice was carried out with the help of office staff and Mentors. The official procedures for the insurance policy were looked after by the office staff and Class teachers.

### **The Practice:**

This best practice is very unique because, this is the first of its kind which is implemented with a great concern towards the education and health of young women of our college. So far only students of our college are provided with the medical facility. However it was not an easy task as many students do not come forward to disclose their health problems. The Mentors of these students have done a very commendable work to gather the information and help the students to avail the facility. The Mentors have persuaded many students to consult the doctors and avail the insurance facility.

The policy covers the different ailments only in case of hospitalisation and covers all most all problems except dental issues. The policy doesnot cover the consultations and routine lab tests conducted at periodically.

### **Evidence of Success:**

The insurance policy has helped many students, teaching and nonteaching staff of the college to a greater extent. Medical assistance and claims have been settled for various ailments such as Cancer, Cardiogenic shock, Fracture, Urinary track infection, Chronic kidney disease, Disorders with combined psychological and physical symptoms, Conjunctivitis, etc. Most of the claims are settled with cashless facilities as they come under the listed group of Hospitals including the B.M.S. Hospital which is our sister concern.

This practice has helped the stake holders, to a very greater extent. The cashless facility provided is indeed very useful as it gives moral support and reduces anxiety created at the time of hospitalisation. This is giving a sigh of relief to the stakeholders since it is meeting their needs.

Further the policy covers health insurance for the spouse and two dependent children. At our college, about 125 teaching & nonteaching staff and 3017 UG

&PG students are benefited by this practice.This insurance facility has reached everystakeholders.

### **Problems Encountered and Resources Required:**

The validity of the insurance scheme is one year. The policy has certain limitations regarding the type of disease, the different charges at the hospital, certain medicines etc.

### **Notes(optional):**