

# **Niramaya Health Insurance Scheme**

## **Details (Niramaya Health Insurance Scheme)**

“Niramaya Health Insurance Scheme” was launched by the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment. The objective of the scheme is to provide affordable Health Insurance to persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities. The scheme provides insurance coverage of up to ₹1,00,000/-, which must be renewed annually after the financial year.

## **Objectives (Niramaya Health Insurance Scheme)**

- The objective of the scheme is to provide affordable Health Insurance to persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.

## **Important Features (Niramaya Health Insurance Scheme)**

- “Niramaya Health Insurance Scheme” was launched by the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Government of India. The objective of the scheme is to provide affordable Health Insurance to persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities. The scheme provides insurance coverage of up to ₹1,00,000/-, which must be renewed annually after the financial year.

## **Benefits (Niramaya Health Insurance Scheme)**

- Health insurance coverage: Up to ₹1,00,000/
- for various expenses. Outpatient department (OPD) treatment: Covers medicines, pathology, diagnostic tests, etc. Regular medical checkups: For non-ailing individuals with disabilities.
- Dental care: Preventive dentistry services. Surgery: To prevent further disability worsening or for existing disabilities (including congenital). Non-surgical/hospitalization: Coverage for non-surgical treatments and related stays. Ongoing therapies: For managing disability and related complications. Alternative medicine: Coverage for alternative treatment options. Transportation costs: Reimbursement for transportation related to medical care.

## **Eligibility (Niramaya Health Insurance Scheme)**

- All the disable person who have at least one of the disabilities under the National Trust Act, 1999 with valid disability certificate.

## **Application Process (Niramaya Health Insurance Scheme)**

- Enrolment process: Step 01: Parents/guardian of the PwD will visit the nearest Registered Organization (RO) for Niramaya enrolment with required documents.
- Step 02: RO will fill up the Niramaya application form online and upload the scanned documents as required after verification of the originals.
- Step 03: On successful enrolment and approval, Health ID No. /card will be issued to each beneficiary or can be downloaded by the beneficiary online or through RO.
- Scheme Renewal process: Step 01: The parent/guardian of the beneficiary can renew the scheme with the required documents online by logging on to the Niramaya website through providing below details: Policy Period, Beneficiary ID, UDID No/Enrollment no, Date of birth.
- Step 02: RO to verify the validity of documents Step 03: Pay the application fees online.
- Step 04: After receipt of payment, the RO/beneficiary will be notified of the renewal for another year through the website.
- Scheme Claim Process: All claims for settlement under Niramaya have to be submitted to the claimants of the insurance provider in the prescribed Claim Form along with relevant vouchers / bills, etc. (preferably within 30 days of treatment) or discharge from hospital.
- Step 01: Beneficiaries need to download the claim form from <https://www.rakshatpa.com/WebPortal> under “Downloads” menu.

- Step 02: Submit the filled claim form along with complete supporting documents (medical bills, prescription, hospitalization report, discharge card etc.) and submit it to the regional centres of the insurance provider.
- Step 03: The insurance provider will verify the documents and transfer the approved claim to the given bank account as per Insurance Regulatory and Development Authority (IRDA) guidelines.
- Note: The Niramaya scheme is valid till March 31st of the financial year in which enrolment is undertaken.
- Beneficiaries are expected to renew the scheme three months prior to expiry to continue availing the scheme.
- In case of APL category (family income above Rs.15000 pm), the parent/guardian of the beneficiary can renew the scheme online by logging on to the Niramaya website.

## **Documents Required (Niramaya Health Insurance Scheme)**

- Enrollment Process: For BPL (Enrolment Fee - ■250/-) Disability certificate (Self attested) issued from the District Hospital or appropriate Government authority BPL card Address Proof Proof of payment. For APL (if family income up to ■ 15
- 000/- Per Month) (Enrolment Fee - ■250/-) Disability certificate issued from the District Hospital or appropriate Government authority (Self attested) Address Proof Proof of payment Income certificate of (Self attested) the parent/ guardian competent authority as issued by the State. For APL (if family income above ■15
- 000/- Per Month) (Enrolment Fee - ■550/-) Disability certificate (Self attested) issued by the competent authority as issued by the State Address Proof Proof of payment. For Renewal: For BPL: BPL card. Address Proof (in case of change of address). For APL (if family income up to ■ 15
- 000/- Per Month) (Renewal Fee - ■250/-) Address Proof (in case of change of address) Income certificate (self attested) of the parent/ guardian competent authority as issued by the State Proof of payment. For APL (if family income above ■15
- 000/- Per Month) (Renewal Fee - ■500/-) Proof of payment Address proof (in case of change of address). For Claim Process: Copy of Niramaya card or mention Health ID Card number. Self-attested copy of Disability Certificate. All original prescription papers given by the doctor. All original bills of Hospital / Medicine / Doctor fee / Therapy fee / Conveyance etc. All reports in original. Complete bank details of Beneficiary : Name of Account Holder. Account No. / Bank Name / Branch / (City & State). Bank account IFSC Code. ■

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