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## Andaman and Nicobar Islands Andaman & Nicobar Islands Scheme for Health InsuranceANISHI

Cashless TreatmentHealthInsurancePatientDetailsThe scheme “Andaman & Nicobar Islands Scheme for Health Insurance (ANISHI)” was launched by the Health Department, Union Territory of Andaman and Nicobar Islands on 26.01.2015. The scheme provides cashless medical treatment benefit upto â‚¹5.00 Lakhs per patient per illness to the people belonging to Below Poverty Level/Priority House Hold, Pensioners of A&N Administration who have settled in these Islands after retirement with their dependent family member and Permanent Resident whose family annual income is below â‚¹3.00 Lakhs. Many of these patients come from economically disadvantage backgrounds and are unable to bear the cost of hospital expense in mainland hospital. In order to provide assistance to such patients the Administration decided to lodge its own health Insurance Scheme which shall provide better health care to the persons.

### Benefits

The Health Insurance (ANISHI) shall provide cashless treatment upto â‚¹5 Lakhs per patients per illness which include indoor and outdoor treatments.Free travel expenses for patients with one attendant shall be reimbursed (Bunk class fare).Critically ill patients, if referred under the scheme to travel by flight, will be entitled to reimbursement of the air ticket for the patient and one attendant.In the very rare case of a beneficiary falling sick during a personal visit to the mainland and who requires emergency treatment, benefits under the scheme can be availed of but the travel expenses will not be allowed.

Note: In case the beneficiary undergoes treatment or on his own gets admitted in empanelled/non-empanelled hospital without completing codal formalities at State Nodal Cell (ANISHI), the reimbursement of hospital expense for such cases â€œwill not be allowedâ€™ under the scheme.

### Eligibility

The persons/patients of the following categories are eligible to avail the benefits under the scheme:

- The person who belongs to the BPL category settled in the A&N Islands can avail of the benefits under the scheme.
- The Government pensioners of the A&N Administration who have settled in these Islands after retirement with their dependent family members can avail of the benefits under the scheme.
- The permanent resident of the Andaman & Nicobar Islands whose family annual income is below â‚¹3.00 Lakhs can avail of the benefits under the scheme.

### Application ProcessOffline

Step 01: The eligible person(s)/patient can avail of the cashless benefit in any empanelled hospital notified by the Administration from time to time â€œby completing the codal formalities at Nodal Cell (ANISHI)â€™.

Step 02: The patient is to be referred by the concerned specialist of GB Pant Hospital, Port Blair thereafter, he/she has to approach the Nodal Cell (ANISHI) located at the DHS Office for the cashless benefit of the scheme.

Step 03: The state Nodal Cell processes the case within 02 days and after obtaining approval of the Chairman ANISHI, orders are issued to the empanelled hospital to provide cashless benefit to treat the referred patient under the ANISHI Scheme.

Note 01: In case the beneficiary is on his personal visit to the mainland and had fallen sick requiring emergency treatment and gets admitted to one of the empanelled hospitals under the scheme, the Medical Superintendent /Director of the concerned empanelled hospital in the mainland will have to first inform the Nodal Officer (ANISHI) about the particulars of the patient and his/her clinical condition.

Note 02: The State Nodal Cell after verification of records convey the approval to treat the patient as per the guidelines of the scheme, however, the patient/relatives have to submit the documents as the case may be.

Note 03: In such cases, the travel expense to the patient /attendant will not be reimbursed. If the patient gets admitted in a â€œhospital which is not empanelledâ€™ under the scheme, then the benefit will be extended only if the patient is shifted to the nearest empanelled hospital under the scheme.

### (Application Form)

### Documents Required

BPL Patient:Islander Card/Voter ID Card  
BPL Ration Card  
Pensioners:Pension Payment Order  
Ration Card  
Islander Card/Voter ID Card  
Permanent Resident Category Patients:Islander Card/Voter ID Card  
Ration Card

### Frequently Asked Questions

What is ANISHI?  
ANISHI stands for Andaman & Nicobar Islands Scheme for Health Insurance. It was launched by the Health Department, Union Territory of Andaman and Nicobar Islands on January 26, 2015.

Who can avail benefits under the scheme?  
Individuals belonging to Below Poverty Level (BPL), Government pensioners of A&N Administration who settled in the islands after retirement with their dependent family members, and permanent residents with a family annual income below â‚¹3.00 Lakhs are eligible.

What are the benefits offered by the scheme?  
The scheme provides cashless medical treatment up to â‚¹5 Lakhs per patient per illness, including both indoor and outdoor treatments. It also covers travel expenses for patients and one attendant, with provisions for flight reimbursement in critical cases.

How does the reimbursement process work for travel expenses?  
Patients and one attendant are entitled to reimbursement of travel expenses (bunk class fare) if they need to travel for medical treatment. In critical cases requiring air travel, the air ticket expenses for the patient and one attendant are reimbursed.

Can patients avail treatment outside of the Andaman & Nicobar Islands under the scheme?  
Yes.

What are the steps involved in the application process for ANISHI?

Step 1: Eligible patients complete codal formalities at the Nodal Cell (ANISHI).

Step 2: Patients are referred by specialists at GB Pant Hospital, Port Blair.

Step 3: The State Nodal Cell processes the case and issues orders to empanelled hospitals for cashless treatment.

Are there any exceptions to the reimbursement policy for hospital expenses?  
Yes, reimbursement of hospital expenses will not be allowed if the patient undergoes treatment without completing codal formalities at the State Nodal Cell (ANISHI).

Can individuals who are not permanent residents of Andaman & Nicobar Islands avail the scheme benefits?  
No.

Can beneficiaries choose any hospital for treatment under the scheme?  
Beneficiaries can avail treatment only at empanelled hospitals notified by the Administration. Treatment at non-empanelled hospitals may not be covered under the scheme.

How long does it take for the application to be processed under the scheme?  
The State Nodal Cell processes cases within two days, subject to verification and approval from the Chairman ANISHI.

What if a beneficiary falls sick during a personal visit to the mainland?  
In such cases, the beneficiary can avail benefits under ANISHI for emergency treatment, but travel expenses will not be reimbursed.

### Sources And References

Official Website  
Application Form  
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