




**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639  98674 50066

June 24, 2022

**NOTICE FOR ANNUAL GENERAL MEETING OF H. & A. CELL OF AMC**

Annual General Meeting of the H. & A. Cell of AMC shall be held on Sunday July 17, 2022; at 11.15 A.M. at Hotel Karl Residency, 8 floor hall, Lallubhai Park, Andheri (west) Mumbai.

**AGENDA**

**1) Condolences:-**

- a) Dr. Shanti Singhi
- b) Dr. Ravindra Paralka
- c) Dr. Sudhindra Kulkarni
- d) Dr. Udipi Prabhakar Rao
- e) Dr. Dhairyasheel Savant
- f) Dr. Shreenivas Tare
- g) Dr. Rahim Muljiani
- h) Dr. Chandni Alwani
- i) Dr. Vimal Jain
- j) Dr. Manmath Vaishnav
- k) Dr. Shripal Doshi
- l) Dr. Shyamlal Khanna

2) To read & confirm the Draft Minutes of Last AGM held on 18/07/2021. (Draft Minutes attached).

3) Business arising out of the Draft minutes of Last AGM;

4) Current Status of the Scheme;

5) New proposal by H. & A. Cell, for consideration & adoption by the AGM

6) Any other matter with the permission of the Chair;

7) Vote of thanks.

Request for matters with permission of chair must reach AMC H & A cell on or before July 10, 2022.  
Received later will not be allow to be discussed.



**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639 98674 50066


**CURRENT STATUS OF THE SCHEME AS ON- 30<sup>th</sup> June, 2022**


	Existing Members who have Renewed as on 30/09/2021	New Entrants Oct 2021 To June- 2022	Total
MAIN MEMBERS +SPOUSE	3271	55	3326
DEPENDANTS	1954	58	2012
<b>TOTAL</b>	<b>5225</b>	<b>113</b>	<b>5338</b>

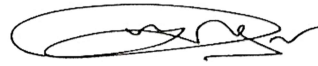
Total Health Premium paid (Without GST)	8,00,00000
Claims Settled (As On 30/06/2022)	6,30,00000
Claims Pending	90
Projected Claims till Sep. 30, 2022	8,60,00000
Projected Claim Ratio	108%


**NEW PROPOSALS BY THE H. & A. CELL OF AMC 2022-2023**


- 1) Maximum three intravitreal anti VEGF injections reimburse able in one year with a cap of Rs. 60000/-.
- 2) Age limit for dependents raised to 70 years From 60 years.
- 3) Completed age will be considered for insurance instead of running age.
- 4) Minimum CSI shall be 3 lacs.
- 5) Top Up floater policy implementation.

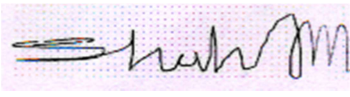
  
Dr. Nilima Vaidya-Bhamare  
President


  
Dr. P.N. Rao  
Founder

  
Dr. Hemant Dugad  
Hon. Secretary

  
Dr. Suhas Kate  
Chairman

  
Dr. Suresh Rao  
Patron

  
Dr. Jayesh Shah  
Convener

  
Dr. Smita Sharma  
Co-Convener

Health & Accident Insurance cell of Association of Medical Consultants, Mumbai,




**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639  98674 50066

**Minutes of the Annual General Body meeting of the Health and Accident Cell July 2021**

Annual General Meeting of the H. & A. Cell of AMC was held on Sunday July 18, 2021; at 11.15 A.M. at Hotel Karl Residency, 8 floor hall, Lallubhai Park, Andheri (west) Mumbai.

The following members attended the meeting

**1) Attendance :-**

- 1) Dr. Suhas Kate
- 2) Dr. Smita Sharma
- 3) Dr. Dilip Naik
- 4) Dr. Kishore Adyanthaya
- 5) Dr. Pradeep Baliga
- 6) Dr. Sushmita Bhatnagar
- 7) Dr. Jayesh Shah
- 8) Dr. S.S.Rao
- 9) Dr. Bipin Shah
- 10) Dr. Ajay Hariani
- 11) S.S. Khambay

**2) Agent Attendance :**

- 1) Ms. Nupur Punyarthi
- 2) Mr. Vasant Sakpal
- 3) Mr. Shailesh Mawani
- 4) Mr. Sanjay Sureka
- 5) Mr. K. K. Garodia
- 6) Mr. Bhupendra Shah
- 7) Mr. Harbinder Singh
- 8) Mr. Pawankumar Agarwal
- 9) Mr. Sagar Mestry
- 10) Mr. Mandar Datar
- 11) Mrs. Chetana Tanna
- 12) Mrs. Trupti Sampat
- 13) Mrs. Shobha Shah

President Dr. Sushmita Bhatnagar welcomed the members and requested Dr. Kate, Chairman of Health and Accident Scheme of Association of Medical Consultants to start the meeting to transact the following agenda.




**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSB

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639  98674 50066

**3) Condolences:-**

- A) Dr. Champa Manohar Nariani
- B) Dr. Shekhar Divanji Kanchalal
- C) Dr. Meghasham Shiwa Redkar
- D) Dr. Kishore Lekhraj Ramchandani
- E) Dr. Trivikram Nilkanth Ursekar
- F) Dr. Prakashchandra Dhanlal Bhatt
- G) Dr. Pravin Harkishandas Vora
- H) Dr. Marionette Bertille Pereira
- I) Dr. Nita Bishnudas Pradhan
- J) Dr. Siddharth Suresh Kamat
- K) Dr. Manhar R. Desai
- L) Dr. Mahendra Shantilal Sheth
- M) Dr. Shebani Milan Hindlekar
- N) Dr. Sanjiv Kanubhai Shah
- O) Dr. Arvind M. Pandya

**4) To read & confirm the Draft Minutes of Last AGM held on 19/07/2020. (Draft Minutes attached).**

Dr. Kate informed the house that it was a virtual meeting.

There were some discrepancies pointed out by the President and Dr. Kate asked her to elaborate. The date of the AGM was 19<sup>th</sup> July 2020. The circulated minutes by mistake show 19<sup>th</sup> July 2021 which was corrected.

In the Current status of scheme –President wanted some clarification on new member’s status and she was informed that the new members were 119 and the total no of members was 5851.

**Proposed by Dr. Dilip Naik .**

**Seconded by Dr. Bipin Shah.**

**5) Business arising out of the Draft minutes of Last AGM;**

President raised a query that Dr. Smita Sharma has mentioned that Co- payment will be reduced in a graded manner. She wanted more clarity on the same.

Dr. Smita Sharma explained to the house that in the AGM on 2020 we have come down on to 5% if no claim for 5 years and No co-payment if no claim for 10 years. In this entire year no one has been eligible. In fact the claim ratio is crossing 100% this year. We would like to reduce co-payment but for that we need to reduce the claim ratio. One way of doing it is to increase the membership. If each of the 20 agents present here can bring 50 new members we can certainly look at it in the future. We would like to but cannot promise at this stage. We are concerned with the economics at this point.



**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBS

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639 98674 50066

A member thanked the H. and A. for giving the members the Covid top up policy. He also wanted to know if the No claim bonus can be increased, to which Dr. Kate said that it is not possible. In fact we have reduced it this year as the claims are too high.

Dr. Kate informed the house that this is the first time since the inception of the policy that Dr. Prabhakar Rao is not present due to ill health.

**CURRENT STATUS OF THE SCHEME AS ON- 30<sup>th</sup> June, 2021**

	<b>Existing Members who have Renewed as on 30/09/2020</b>	<b>New Entrants Oct 2020 To June- 2021</b>	<b>Total</b>
MAIN MEMBERS +SPOUSE	2027	43	2070
DEPENDANTS	3470	101	3531
<b>TOTAL</b>	<b>5457</b>	<b>144</b>	<b>5601</b>

Maximum claims between the age of 66 to 75.

**6) To inform the house about the extension of Top Up Policy.**

In view of the continuing covid pandemic we have decided to increase the free Top up policy of 7 lakhs for another 4 months till 30<sup>th</sup> September. We have had to pay a premium of 1.2 crore for the same.

Dr. Kate brought it to the notice of the house that the TOP UP policy has been grossly misused for chronic cases such as dialysis and chemotherapy.

**7) New proposal by H. & A. Cell, for consideration & adoption by the AGM**

This year the number of claims and the claim ratio has gone very high and certain corrective measure have to be taken

- No claim bonus reduced by 50% above the age of 60 years. Dr. Suresh Rao informed the house that while going through the premium we realized that we were paying almost 1 Cr extra because of the discounts.
- No new dependents after the age of 60 years after 1<sup>st</sup> October 2022. Dr. Kate informed the house that most of the claims are of the dependents and most of the dependents join after the age of 70 years. Also the dependents in the scheme will not be allowed to increase their CSI after 1<sup>st</sup> October 2022.
- Dr. Kate also informed the house that this year we have reorganized the premium structure. Dr. Suresh Rao has worked with and advised the committee for this. The premium has been reduced




**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639  98674 50066

for younger members and is now matching with New India assurance. The new table is ready and is being presented to the members.

- Bed charges- From 1<sup>st</sup> October 2021 for CSI below 5 lakhs bed charges will be 1% of CSI and 1.5% for ICU admissions.
- Increase in premium of all dependents above the age of 60 years has been increased by 15%.
- For those in the scheme for more than 10 years discount in the premium is 10% for age group 60 to 70 years and discount in premium is 20% for those above the age of 70 years.
- This year we have increased the CSI to 12 lakhs and 15 lakhs. The waiting period of the policy is applicable for chronic illness ( Dr. Kate has said 2 years waiting period)  
Dr. Suresh Rao informed the house that due to the restructuring of premium the younger persons is such that for the existing premium of 10 lakhs they can now avail of CSI of 15 lakhs.
- We are probably the first to introduce the intravitreal injection. The capping is. 40,000 INR.  
Waiting period to avail this is in the 3<sup>rd</sup> year below the age of 55 years and in the 4<sup>th</sup> year above the age of 55 year.
- Reduction of CSI in chronic cases.

If a person has used up the entire CSI for 3 years his CSI will be reduced by 25% and if he utilized his CSI for 5 years his CSI will be reduced by 50%. This has been followed over the years but Dr. Suresh Rao said that this has not helped in controlling the claims. Hence he suggested the following:

Chronic claimant claiming more than 25% of CSI for 3 years cannot increase their CSI.  
For kidney diseases and its complications they cannot increase their CSI

For other ailments such as cardiac and malignancy they can increase their CSI but the waiting period is applicable.

A discussion took place about new entrants with pre-existing diseases and Dr. Suresh Rao summarized that a new entrant will have the waiting period as per age and once he starts claiming for a chronic Ailment the 25% of CSI clause will be applicable to him and then cannot increase the sum for the specific preexisting ailment.




**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639  98674 50066

**8) Any other matter with the permission of the Chair;**

Dr. Jayesh Shah reminded the agents that for any increase in CSI a new proposal form has to be filled and signed by the H. and A. committee. Without that the increased CSI will not be accepted.

Dr. Suresh Rao mentioned that the issue of running age vs completed age has to be sorted. Dr. Kate said that we will be applying it from the next year.

Dr. Kishore Adyanthaya wanted to know what the issue of cataract was. To which Dr. Kate informed the house that Oriental headquarters sanctions Rs 40,000 and the remaining amount comes in a few days due to our good offices with Oriental Mumbai Regional Office.

The house was informed that 148 members were paid for Covid claims and a total of Rs. 2.8 Cr. was paid towards covid-we have to verify this from the main policy.

Dr. Kate informed the house that H. and A. cell has spent 3 Cr towards covid top up and 1.25 Cr. towards new office for AMC.

Dr. Kate also informed the house that AMC has purchased a new office at Summit Business Bay Andheri east and that H. and A. has contributed 1.25 Cr toward the property.

Dr. Kate specially acknowledged the special efforts of Mrs. Janhavi Salvi for her extraordinary efforts in the entire 15 months appreciated with reward of INR. 6000/-.

Dr. Smita Sharma informed the house due to the lockdown and Paramount office being in Thane several members have been paid more than what is due as their sum enhanced was not factored in. This was not factored in and this excess payment needs to be recovered. She informed the house that these members will be sent recovery notices and if they fail to pay H. and A. has the right to discontinue their policy. This permission was granted by the house.

Dr. Smita also praised the efforts of Mrs. Janhavi

Dr. Kate made an announcement that in order to encourage new membership that agents will be given 6% bonus of premium for new members.

Dr. Suresh Rao asked the agents to go through the new premium structures and to go all out to get new members. With the revised structures the premium goes up is lesser proportion to increased CSI and members should be encouraged to get members to increase their CSI. He also asked the agents to stop.






**ASSOCIATION OF MEDICAL CONSULTANTS  
MUMBAI**

**Public Trust Act 1950 Regn. No. F - 7373 Bom**

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639  98674 50066

Propagating other policies to our members. Agents should seriously study and compare the premium structures and remove the misconception that our premiums are high.

Dr. Bipin Shah thanked the committee for taking out time every Tuesday to keep the claims going even in covid.

Dr. Khambay thanked the Cell for contribution towards the property.

Dr. Bipin Shah said that there should be mechanism to see that there is no delay in settling claims

Dr. Smita Sharma replied to this and said that we are putting a daily effort and now there is no delay

Out of 750 claims this year 630 are already paid.

9) Vote of thanks delivered by Dr. Pradeep Baliga