




**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 23, 2023

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 16, 2023; at 11.15 A.M.at Hotel Karl Residency, Lallubhai Park, Andheri (west) Mumbai.

AGENDA

1) Condolences:-

- a) Dr. ASHOK PAGRUT
- b) Dr. TRYAMBAK VAMAN GARUD
- c) Dr. GAJENDRA SHANTILAL HATHI
- d) Dr. ARUN VASANT KARKHANIS
- e) Dr. ASHOK MAHASHUR
- f) Dr. ABHAY THAKERAR
- g) Dr. PIYUSH AGRAWAT
- h) Dr. OMPRAKASH KAPOOR
- i) Dr. KAMLESH TUKARAM MADHEKAR
- j) Dr. GUNVANTI SHASHIKANT SHAH
- k) Dr. MAHESH VASANJI ASHER
- l) Dr. ANITA PARAG PATIL

- 2) To read & confirm the Draft Minutes of Last AGM held on 17/07/2022. (Draft Minutes attached).
- 3) Business arising out of the Draft minutes of Last AGM;
- 4) To read and confirm the draft minutes of last AGM held on 09 May 2023.
- 5) Business arisings out of these minutes.
- 6) Current Status of the Scheme;
- 7) New proposal by H. & A. Cell, for consideration & adoption by the AGM.
- 8) To elect a new chairman of H. & A. cell for a 3-year term.
- 9) To appoint an Advisor for H. & A. cell.
- 10) Any other matter with the permission of the Chair;
- 11) Vote of thanks.



**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

Requests for matter with permission of chair must reach AMC H & A cell on or before July 10, 2023.
Received later will not be allow to be discussed.

CURRENT STATUS OF THE SCHEME AS ON- 30th June, 2023

	Existing Members who have Renewed as on 30/09/2023	New Entrants Oct 2022 To June- 2023	Total
MAIN MEMBERS +SPOUSE	3213	59	3272
DEPENDANTS	1838	56	1894
TOTAL	5051	115	5166

Total Health Premium paid (Without GST)	9,75,00,000/-
Claims Settled (As On 30/06/2023)	6,00,00,000/-
Claims Pending	74,00,000/-
Projected Claims till Sep. 30, 2023	11,50,00,000/-
Projected Claim Ratio	120%

NEW PROPOSALS BY THE H. & A. CELL OF AMC 2023-2024

- 1) Floater policy implementation.
- 2) Top Up policy implementation.
- 3) Accident insurance.

**Dr. Ashok Shukla
President**

**Dr. P.N. Rao
Founder**

**Dr. Vikarant Desai
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 2022

Annual General Meeting of the H. & A. Cell of AMC was held on Sunday July 17, 2022; 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. Sudhir Naik
- 4) Dr. Kishore Adyanthaya
- 5) Dr. Pradeep Baliga
- 6) Dr. Deepak Vaidya
- 7) Dr. Jayesh Shah
- 8) Dr. S.S. Rao
- 9) Dr. Sujata Rao
- 10) Dr. Ajay Hariani
- 11) Dr. Veena Pandit
- 12) Dr. Nitin Rao
- 13) Dr. Shrikant Badve
- 14) Dr. G.B. Kulkarni
- 15) Dr. Vikram Khanna

2) Agent Attendance :

- 1) Ms. Nupur Punyarthi
- 2) Mr. Apeksha Sanghvi
- 3) Mr. Sanjay Sureka
- 4) Mr. K. K. Garodia
- 5) Mr. Bhupendra Shah
- 6) Mr. Harbinder Singh
- 7) Mr. Sagar Mestry
- 8) Mr. Jitendra Udeshi
- 9) Mrs. Trupti Sampat
- 10) Mrs. Shobha Shah
- 11) Mr. Sachin Patkar
- 12) Mr. Kuldeep Bisht




**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

Managing Trustee Dr. Gurudas Kulkarni welcomed the members and asked the Chairman Dr. Suhas Kate to take over the proceedings

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.

The minutes were passed

Proposed by Dr Khambay

Seconded by Dr Kishore Adyanthaya

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

Dr. Sujata Rao asked that last year we had decided we that no copayment would be levied if there was a claim free period of 10 years, So was that implemented

To this Dr..Smita Sharma informed the house that in this year 2 members fulfilled the criteria of no claim for 10 years and hence was charged zero copayment and one member was claim free for 5 years and hence was charged 5% copayment. This was appreciated by the house

Dr. Sudhir Naik said that the top up policy was extended for 4 months. Why could it not extended further? Dr. Kate said that it was not possible as the burden was coming on the corpus. Dr. Sudhir Naik suggested that members should be given an option of having a top up on payment. Dr. Kate said that we have considered it and had several discussions but it was not viable




**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

4) Current Status of the Scheme;

CURRENT STATUS OF THE SCHEME AS ON- 30th June, 2022

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

Dr. Kate informed the house that the above 71 years the claims were maximum in terms of amounts settled and frequency of claims

Dependents also put a significant burden in terms of the claim

Dr. Sudhir Naik asked how many people claim every year to which Dr. Smita said that about 200 members had claims in 2 consecutive years. Few of them claim almost 100% but most of them claim 50 to 60% of CSI. These are malignancy and dialysis claims

Other points presented were

The top 5 Hospitals for claims were

- 1) KOKILABEN DHIRUBHAI AMBANI HOSPITAL AND MEDICAL RESEARCH INSTITUTE
- 2) Breach candy hospital trust (Mumbai)
- 3) P.D. HINDUJA NATIONAL HOSPITAL & RESEARCH CENTRE
- 4) Lilavati hospital & research Centre
- 5) JASLOK HOSPITAL AND MEDICAL RESEARCH INSTITUTE

Maximum claims were cataract and maximum payments was towards cardiac claims

The additional burden in the last year due to Covid was 82 lacs

Cashless claims were 193 and Reimbursement claims were 611

1) NEW PROPOSAL BY H. & A. CELL, FOR CONSIDERATION & ADOPTION BY THE AGM

- ❖ Maximum three intravitreal anti VEGF injections reimburse able in one year with a cap of Rs. 60,000/-
- ❖ Age limit for new dependents raised to 70 years from 60 years.
- ❖ Completed age will be considered for insurance instead of running age.




**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

- ❖ Minimum CSI shall be 3 lacs. Those required to raise to 3 lacs. will get continuity benefit.
- ❖ > 90 % of CSI claims in last three years, CSI will be reduced by 50 %.
- ❖ > 50% of CSI claims in last three years, CSI will be reduced by 25 %.
These members will not be allowed to raise CSI in future.

There was some discussion from the house that this should not be done but Dr. Kate explained the economics. He also explained that no other policy allows this kind of lenient claims. Dr. Smita also informed the house that these are the same people who got benefit of top up for non covid cases and it is disappointing that they do not spread a good word amongst AMC members

A Top up floater of 5 lacs was being considered. However, at the moment the premium quoted is Rs 4.63Cr + GST. However, we have still not decided.

Dr. Sudhir Naik said that we should negotiate better and extend our options beyond Oriental.

Dr. Suresh Rao said that we are negotiating with others also but they are not able to give us a better proposal. Because of our increasing claim ratios it difficult to get good quotations. Sudhir said that Dr. Niranjana has got another person and he may have a good proposal. Dr. Jayesh Shah said that let this proposal come in the next 48 hours and then give us a few more days to discuss. After a week we should have finalized everything. Dr. Jayesh Shah said that the new proposer should be very clear in every aspect of the policy

Dr. Suresh Rao said that we are definitely open to meeting more vendors in the next year. We will begin early next year by December 2022 and seek more proposals and study them. Dr. Rao also said that 5 years ago floater policy had just come to the market. Now we are definitely more open to bringing in a floater policy and are ready to take a calculated risk.

Dr. Sudhir Naik appreciated the hard work and prompt response of the H.& A. committee for any grievance of the members

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

Dr. Smita Sharma brought it to the notice of the house that regarding cashless claims some hospitals refuse treatment unless 85% of the projected bill amount is authorized. On final calculation we find that we have overpaid. Hence Dr. Smita said we have a recovery process but there is a resistance in members. Hence, she wants to inform the house about this so that it is authenticated and put in the brochure. The house agreed for the

3) Vote of thanks.

Dr. Smita Sharma thanked the house for the detailed deliberations