

Health Insurance Pilot Project for RMG Workers in Bangladesh

Activity Report (February 2021)

A project funded by the Weave Our Future

Reporting Period: February 2021

Project funding partner : Weave Our Future (WoF)

Implementing partner: Gonoshasthaya Kendra (GK)

Technical Partner: SNV

Monitoring Partner: RTM International





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Premium : 600 Taka per worker, for first year WOF is contributing 100% premium
 Coverage : 17742 workers from Three Factories
 Number of factories : Two
 Number of insured : 11102 workers from Echotex Ltd. Male = 7256 Female = 3846
 Number of insured : 4828 workers from Masihata Sweaters Ltd. Male = 2697 Female = 2131
 Number of insured : 392 workers from Cute Dress Industries Ltd. Male = 219 Female = 173
 Number of insured : 1420 workers from Incredible Fashions Ltd. Male = 756 Female = 664
 Number of Total Insured : 17742 Total = 10928 Total = 6814

Reporting Period : February 2021

BASICDATA:

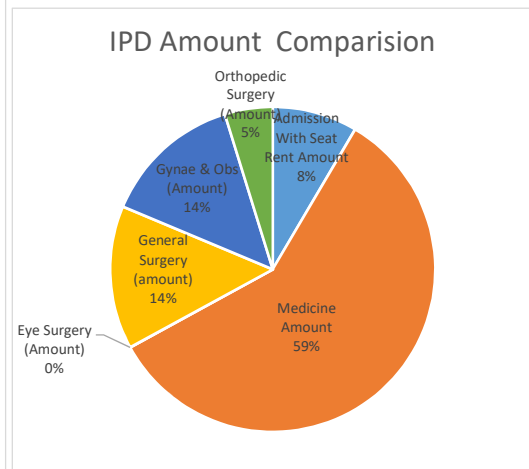
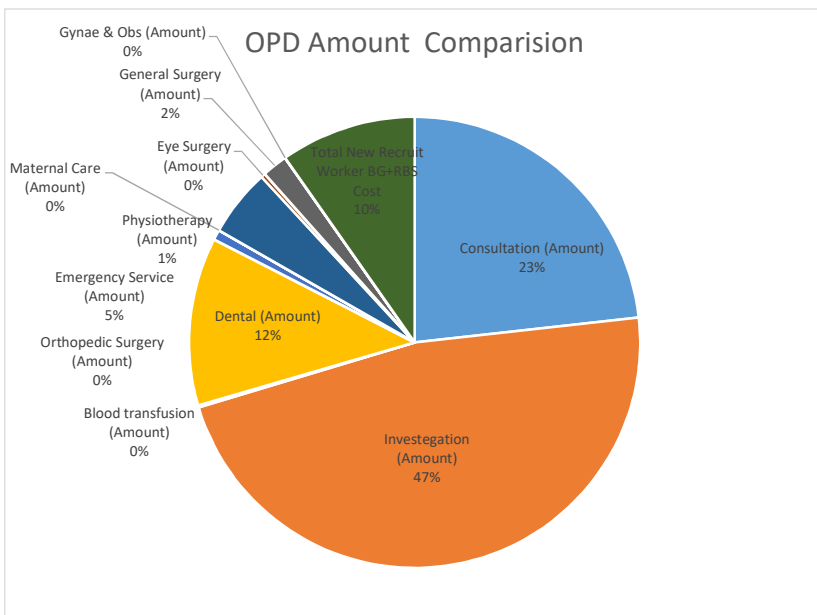
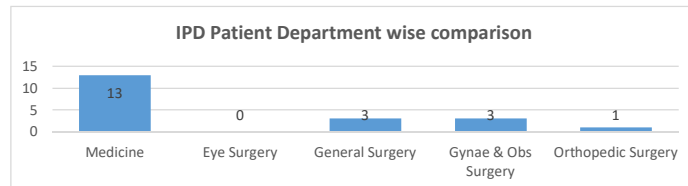
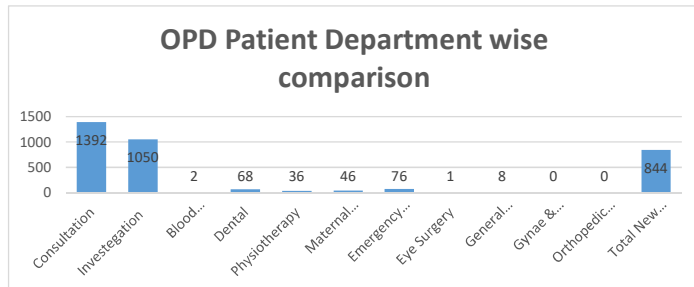
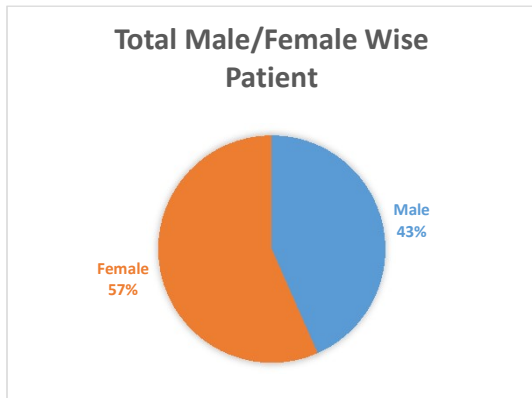
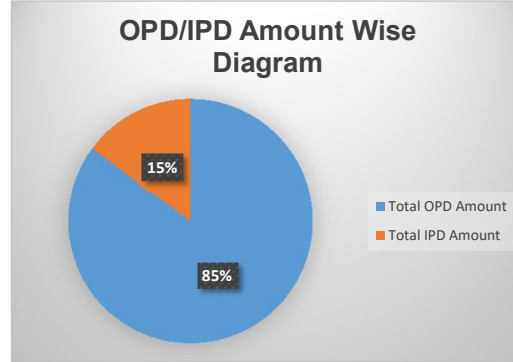
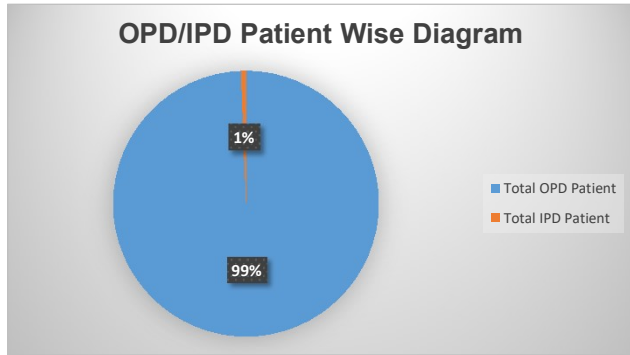
Available in software

Health Insurance DATA –

	Department	RATIO used 600 bdt x nbr of insured	Number of patient (Gender wise)			Number of Consultation (Medical Center wise)					Average costing per patient
			Male	Female	Total	Nagar Hospital GK	Echotex Factory	Masihata Factory	Panishail Clinic	Savar Hospital GK	
OPD Patient	Consultation	7.85	378	1014	1392	0	838	9	331	214	159.20
	Consultation (Amount)	1249.01	61650	159950	221600	0	132900	1350	54800	32550	
	Investigation	5.92	555	495	1050	0	321	0	355	374	427.71
	Investigation (Amount)	2531.28	226840	222260	449100	0	139280	0	174150	135670	
	Blood transfusion	0.01	1	1	2	0	0	0	0	2	650.00
	Blood transfusion (Amount)	7.33	650	650	1300	0	0	0	0	1300	
	Dental	0.38	36	32	68	0	0	0	60	8	1690.44
	Dental (Amount)	647.90	60350	54600	114950	0	0	0	101300	13650	
	Physiotherapy	0.20	24	12	36	0	0	0	35	1	195.83
	Physiotherapy (Amount)	39.74	4650	2400	7050	0	0	0	6750	300	
	Maternal Care	0.26	0	46	46	0	28	0	18	0	0.00
	Maternal Care (Amount)	0.00	0	0	0	0	0	0	0	0	
	Emergency Service	0.43	42	34	76	1	0	0	35	40	605.59
	Emergency Service (Amount)	259.41	26350	19675	46025	2000	0	0	20625	23400	
	ENT Service	0.00	0	0	0	0	0	0	0	0	
	ENT Service (Amount)	0.00	0	0	0	0	0	0	0	0	
	Eye Surgery	0.01	0	1	1	0	0	0	0	1	3000.00
	Eye Surgery (Amount)	16.91	0	3000	3000	0	0	0	0	3000	
	General Surgery	0.05	6	2	8	0	0	0	7	1	2187.50
	General Surgery (Amount)	97.89	13000	4500	17500	0	0	0	13500	4000	
	Gynae & Obs Surgery	0.00	0	0	0	0	0	0	0	0	#DIV/0!
	Gynae & Obs (Amount)	0.00	0	0	0	0	0	0	0	0	
	Orthopedic Surgery	0.00	0	0	0	0	0	0	0	0	#DIV/0!
	Orthopedic Surgery (Amount)	0.00	0	0	0	0	0	0	0	0	
Total New Recruit Worker BG+RBS	4.76	486	358	844	0	552	292	0	0	110.00	
Total New Recruit Worker BG+RBS Cost	523.28	53460	39380	92840	0	60720	32120	0	0		
Total OPD Patient	19.86	1528	1995	3523	1	1739	301	841	641	270.61	
Total OPD Amount	5373.49	446950	506415	953365	2000	332900	33470	371125	213870		
IPD Patient	Admission With Seat Rent	0.00	10	12	22	0	0	0	11	11	525.45
	Admission With Seat Rent Amount	1.30	6280	5280	11560	0	0	0	4820	6740	
	Medicine	0.00	6	7	13	0	0	0	11	2	6150.23
	Medicine Amount	9.01	38840	41113	79953	0	0	0	48960	30993	
	ENT	0.00	2	0	2	0	0	0	0	2	15000.00
	ENT (Amount)	3.38	30000	0	30000	0	0	0	0	30000	
	Eye Surgery	0.00	0	0	0	0	0	0	0	0	#DIV/0!
	Eye Surgery (Amount)	0.00	0	0	0	0	0	0	0	0	
	General Surgery	0.00	2	1	3	0	0	0	0	3	6500.00
	General Surgery (amount)	2.20	13000	6500	19500	0	0	0	0	19500	
	Gynae & Obs Surgery	0.00	0	3	3	0	0	0	0	3	6333.33
	Gynae & Obs (Amount)	2.14	0	19000	19000	0	0	0	0	19000	
	Orthopedic Surgery	0.00	0	1	1	0	0	0	0	1	6500.00
	Orthopedic Surgery (Amount)	0.73	0	6500	6500	0	0	0	0	6500	
	Total IPD Patient	0.00	10	12	22	0	0	0	11	11	7568.77
Total IPD Amount	18.77	88120	78393	166513	0	0	0	53780	112733		
Total service recipients	0.40	1538	2007	3545	1	1739	301	852	652	315.90	
Total MEDICAL COST/compare with the objective	126.24	535070	584808	1119878	2000	332900	33470	424905	326603		

Factory Name =	Echotex Factory	Masihata Factory	Total
New recruit worker Blood Grouping	552	292	844
Amount	33120	17520	50640
New recruit worker RBS	552	292	844
Amount	27600	14600	42200
Total New Recruit worker	552	292	844
Total New Recruit worker Cost	60720	32120	92840

Registered Vs Actual Service Taken Till Date				
Garments Name	Sex	Total Registered Member	Actual Service Taken	Total
Echotex Ltd.	Male	7256	5935	11195
	Female	3846	5260	
Masihata Sweaters	Male	2697	2395	4888
	Female	2131	2493	
Incredible Fashions	Male	756	0	0
	Female	664	0	
Cute Dress	Male	219	2	2
	Female	173	0	
Total -				16083



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SL No.	3a.Health care/services/ Department	Male Patient	Female Patient	Total Patient	Total cost (in BDT)	Average cost per patient
1	Doctor Consultation	378	1014	1392	221600	159
2	Pathology (Blood group, Diabetes, hemoglobin, Lipid Profile, Urea, Serum Creatinine, Electrolytes etc.)	304	298	602	306100	508
3	X-ray (available at Health Care Provider under this Project)	208	48	256	85700	335
4	Ultrasonography (available at Health Care Provider under this Project)	24	140	164	51900	316
5	ECG (available at Health Care Provider under this Project)	19	9	28	5400	193
6	Blood transfusion as part of treatment or at the time of surgery (blood should be provided by beneficiary's relative or exchange)	1	1	2	1300	650
7	Dental services, Dental X-ray, Scaling, Extraction of tooth, Temporary & Permanent Filling, Light cure, GI Filling, Abscess Drainage, Cyst/tumor excision	36	32	68	114950	1690
8	Physiotherapy	24	12	36	7050	196
9	Mothercare	0	46	46	0	0
10	Emergency services	42	34	76	46025	606
11	ENT Service	0	0	0	0	#DIV/0!
12	Eyesight examination and different operations Chalazion, Pterygium, Removal of foreign body, Dacrocystectomy, Enucleation	0	1	1	3000	3000
13	All type of general surgery in the lower and upper Abdomen, Stomach operation, Gallbladder, Urinary stone operation, different operations of colon and anal canal.	6	2	8	17500	2188
14	All type Gynae Surgery	0	0	0	0	#DIV/0!
15	All types of orthopedic operations	0	0	0	0	#DIV/0!
16	Total New Recruit Patients RBS + Blood Group	486	358	844	92840	110
17	Intraocular lens implantation and Phaco Surgery patient					#DIV/0!
18	Vision Tests /Eyesight examination and different operations Chalazion, Pterygium, Removal of foreign body, Dacrocystectomy, Enucleation	0	0	0	0	#DIV/0!
19	Skin and sex related disease (STI/RTI)	0	0	0	0	#DIV/0!

20	Different types of anesthesia (Local, Regional blocks, Spinal and General Anesthesia)					#DIV/0!
21	Lungs operations/ thyroid operation at neck					#DIV/0!
22	All types of Urological surgery	0	0	0	0	#DIV/0!
23	Congenital problem (cleft palate) and minor burn related treatment					#DIV/0!
24	Examination for deaf and dumbness, and operations					#DIV/0!
Total OPD		1528	1995	3523	953365	271
1	Admission With Seat Rent	10	12	22	11560	525
2	IPD Dept. of Medicine	6	7	13	79953	6150
3	Dept. of ENT	2	0	2	30000	15000
4	Dept. of Eye	0	0	0	0	#DIV/0!
5	General Surgery	2	1	3	19500	6500
6	Gynae & Obs Surgery	0	3	3	19000	6333
7	Orthopedic Surgery	0	1	1	6500	6500
Total IPD		10	12	22	166513	7569
Total OPD & IPD		1538	2007	3545	1119878	316