

Health Insurance Pilot Project for RMG Workers in Bangladesh

Activity Report (January 2021)

A project funded by the Weave Our Future

Reporting Period: January 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 : 15055 workers from Three Factories
 Number of factories : Two
 Number of insured : 11102 workers from Echotex Ltd. Male = 7256 Female = 3846
 Number of insured : 3561 workers from Masihata Sweaters Ltd. Male = 2227 Female = 1334
 Number of insured : 392 workers from Cute Dress Industries Ltd. Male = 219 Female = 173
 Number of Total Insured : 15055 Total = 9702 Total = 5353

Reporting Period : January 2021

BASICDATA:

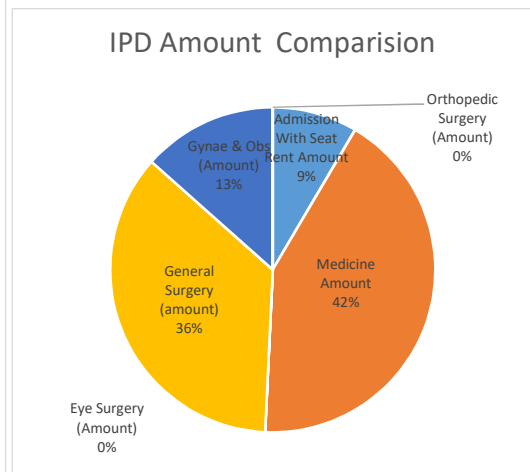
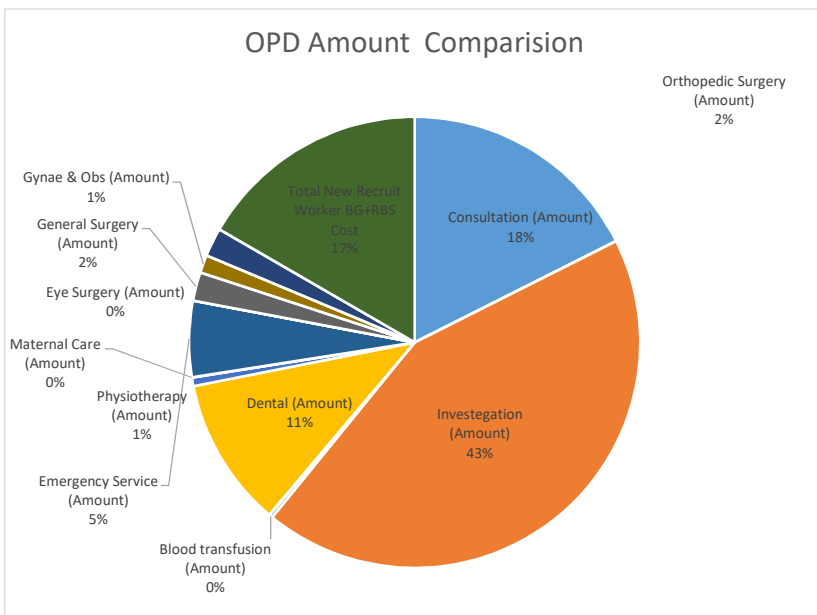
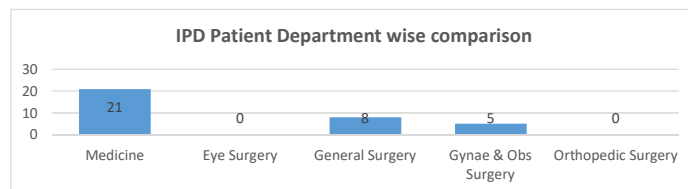
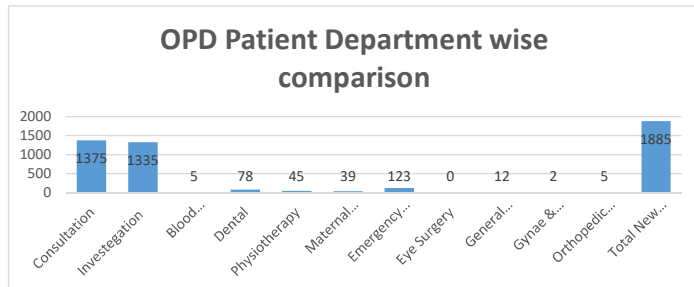
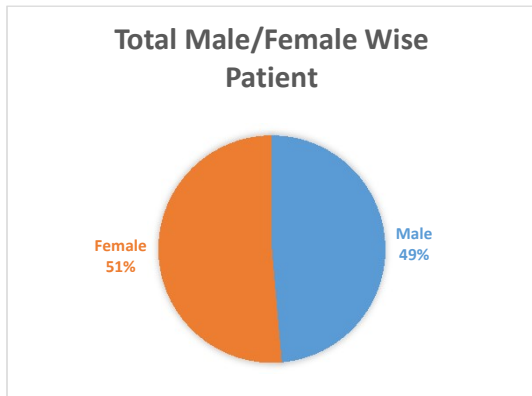
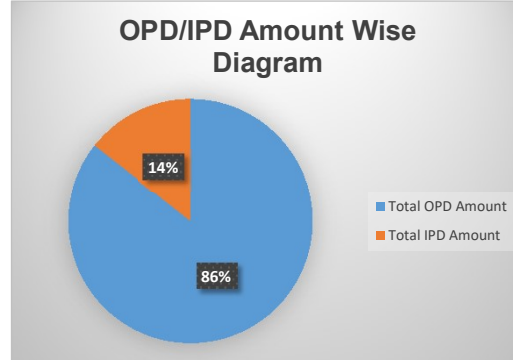
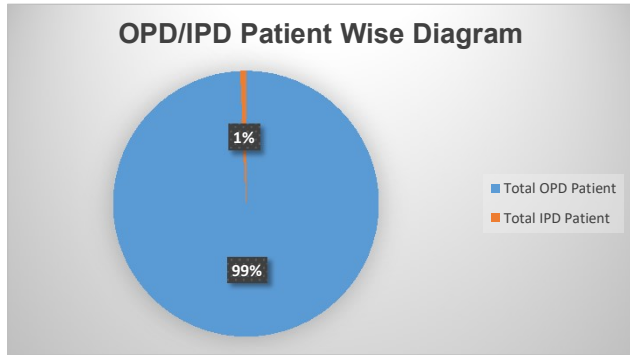
Available in software

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	9.13	350	1025	1375	1	916	11	219	228	159.27
	Consultation (Amount)	1454.67	57350	161650	219000	500	144200	1800	35850	36650	
	Investigation	8.87	844	491	1335	2	719	0	156	458	403.92
	Investigation (Amount)	3581.73	325340	213890	539230	6600	270550	0	85230	176850	
	Blood transfusion	0.03	1	4	5	0	0	0	0	5	650.00
	Blood transfusion (Amount)	21.59	650	2600	3250	0	0	0	0	3250	
	Dental	0.52	46	32	78	0	0	0	64	14	1714.10
	Dental (Amount)	888.08	86750	46950	133700	0	0	0	107700	26000	
	Physiotherapy	0.30	32	13	45	0	0	0	41	4	173.33
	Physiotherapy (Amount)	51.81	5850	1950	7800	0	0	0	6900	900	
	Maternal Care	0.26	0	39	39	0	25	0	14	0	0.00
	Maternal Care (Amount)	0.00	0	0	0	0	0	0	0	0	
	Emergency Service	0.82	81	42	123	0	0	0	44	79	552.44
	Emergency Service (Amount)	451.35	44900	23050	67950	0	0	0	26600	41350	
	ENT Service	0.00	0	0	0	0	0	0	0	0	#DIV/0!
	ENT Service (Amount)	0.00	0	0	0	0	0	0	0	0	
	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	0.08	6	6	12	0	0	0	10	2	2125.00
	General Surgery (Amount)	142.63	10500	15000	25500	0	0	0	16500	9000	
	Gynae & Obs Surgery	0.01	0	2	2	0	0	0	0	2	8000.00
	Gynae & Obs (Amount)	106.28	0	16000	16000	0	0	0	0	16000	
	Orthopedic Surgery	0.03	5	0	5	0	0	0	0	5	5100.00
	Orthopedic Surgery (Amount)	169.38	25500	0	25500	0	0	0	0	25500	
	Total New Recruit Worker BG+RBS	12.52	1021	864	1885	0	1885	0	0	0	110.00
	Total New Recruit Worker BG+RBS Cost	1377.28	112310	95040	207350	0	207350	0	0	0	
Total OPD Patient	32.57	2386	2518	4904	3	3545	11	548	797	253.93	
Total OPD Amount	8271.54	669150	576130	1245280	7100	622100	1800	278780	335500		
IPD Patient	Admission With Seat Rent	0.00	15	20	35	1	0	0	15	19	469.14
	Admission With Seat Rent Amount	2.18	7860	8560	16420	860	0	0	6020	9540	
	Medicine	0.00	8	13	21	1	0	0	15	6	3902.76
	Medicine Amount	10.89	39298	42660	81958	1350	140	0	41190	39278	
	ENT	0.00	1	0	1	0	0	0	0	1	15000.00
	ENT (Amount)	1.99	15000	0	15000	0	0	0	0	15000	
	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	6	2	8	1	0	0	0	7	8687.50
	General Surgery (amount)	9.23	56500	13000	69500	15000	0	0	0	54500	
	Gynae & Obs Surgery	0.00	0	5	5	0	0	0	0	5	5200.00
	Gynae & Obs (Amount)	3.45	0	26000	26000	0	0	0	0	26000	
	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 IPD Patient	0.00	15	20	35	1	0	0	15	19	5967.94
Total IPD Amount	27.75	118658	90220	208878	17210	140	0	47210	144318		
Total service recipients	0.66	2401	2538	4939	4	3545	11	563	816	294.42	
Total MEDICAL COST/compare with the objective	193.18	787808	666350	1454158	24310	622240	1800	325990	479818		

Factory Name =	Echotex Factory	Masihata Factory	Total
New recruit worker Blood Grouping	1885	0	1885
Amount	113100	0	113100
New recruit worker RBS	1885	0	1885
Amount	94250	0	94250
Total New Recruit worker	1885	0	1885
Total New Recruit worker Cost	207350	0	207350

Registered Vs Actual Service Taken Till Date				
Garments Name	Sex	Total Registered Member	Actual Service Taken	Total
Echotex Ltd.	Male	7256	5640	10697
	Female	3846	5057	
Masihata Sweaters	Male	2227	2321	4761
	Female	1334	2440	
Cute Dress	Male	219	0	0
	Female	173	0	
Total -				15458



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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	350	1025	1375	219000	159
2	Pathology (Blood group, Diabetes, hemoglobin, Lipid Profile, Urea, Serum Creatinine, Electrolytes etc.)	539	294	833	372970	448
3	X-ray (available at Health Care Provider under this Project)	281	38	319	110600	347
4	Ultrasonography (available at Health Care Provider under this Project)	12	157	169	53500	317
5	ECG (available at Health Care Provider under this Project)	12	2	14	2160	154
6	Blood transfusion as part of treatment or at the time of surgery (blood should be provided by beneficiary's relative or exchange)	1	4	5	3250	650
7	Dental services, Dental X-ray, Scaling, Extraction of tooth, Temporary & Permanent Filling, Light cure, GI Filling, Abscess Drainage, Cyst/tumor excision	46	32	78	133700	1714
8	Physiotherapy	32	13	45	7800	173
9	Mothercare	0	39	39	0	0
10	Emergency services	81	42	123	67950	552
11	ENT Service	0	0	0	0	#DIV/0!
12	Eyesight examination and different operations Chalazion, Pterygium, Removal of foreign body, Dacrocystectomy, Enucleation	0	0	0	0	#DIV/0!
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	6	12	25500	2125
14	All type Gynae Surgery	0	2	2	16000	8000
15	All types of orthopedic operations	5	0	5	25500	5100
16	Total New Recruit Patients RBS + Blood Group	1021	864	1885	207350	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		2386	2518	4904	1245280	254
1	Admission With Seat Rent	15	20	35	16420	469
2	IPD Dept. of Medicine	8	13	21	81958	3903
3	Dept. of ENT	1	0	1	15000	15000
4	Dept. of Eye	0	0	0	0	#DIV/0!
5	General Surgery	6	2	8	69500	8688
6	Gynae & Obs Surgery	0	5	5	26000	5200
7	Orthopedic Surgery	0	0	0	0	#DIV/0!
Total IPD		15	20	35	208878	5968
Total OPD & IPD		2401	2538	4939	1454158	294