

# Health Insurance Pilot Project for RMG Workers in Bangladesh

## Activity Report (Dec 2019 - Nov 2020)

*A project funded by the Weave Our Future*

Reporting Period: Dec 2019 - Nov 2020

Project funding partner : Weave Our Future (WoF)

Implementing partner: Gonoshasthaya Kendra (GK)

Technical Partner: SNV

Monitoring Partner: RTM International





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**Health Insurance Pilot Project for RMG Workers in Bangladesh**



Premium : 600 Taka per worker, for first year WOF is contributing 100% premium  
 Coverage : 11102 workers

Number of Total Insured : 11102 Male = 7256 Female = 3846

Reporting Period : Dec 2019 - Nov 2020

**BASIC DATA:**

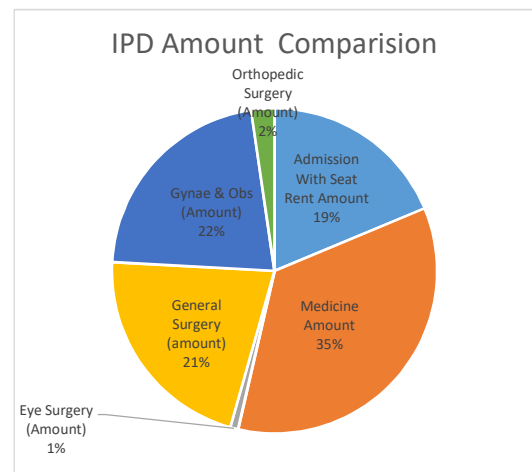
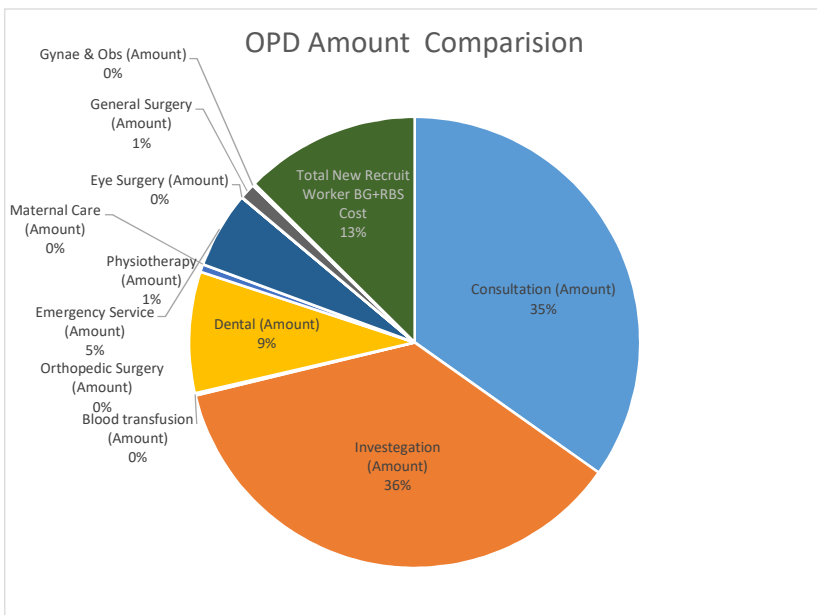
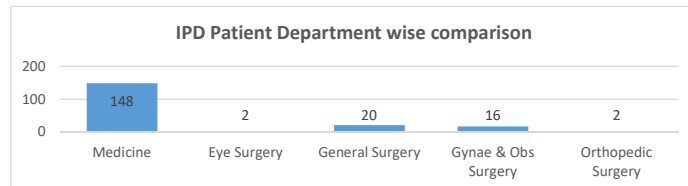
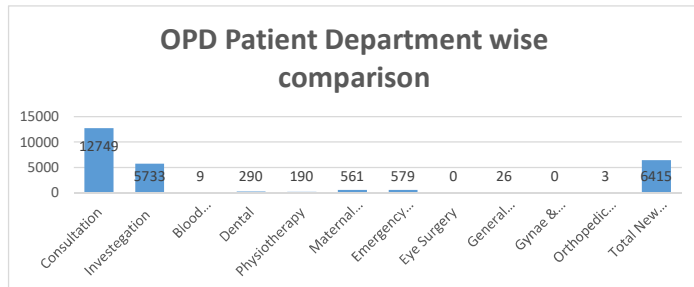
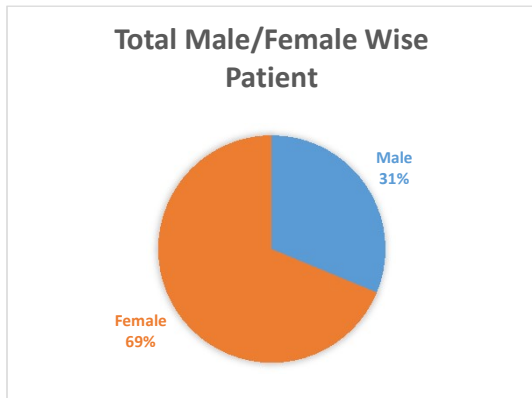
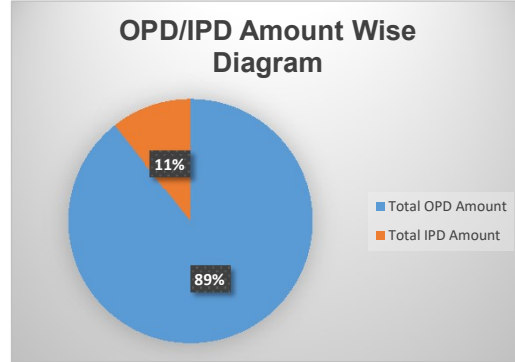
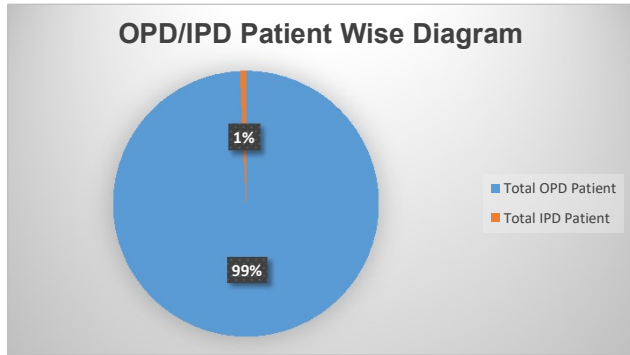
Available in software

**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	
<b>OPD Patient</b>	Consultation	114.84	3415	9334	12749	0	10754	0	585	1410	153.16
	Consultation (Amount)	17588.72	516550	1436150	1952700	0	1649250	0	93900	209550	
	Investigation	51.64	2251	3482	5733	2	3613	0	430	1688	356.48
	Investigation (Amount)	18408.30	751450	1292240	2043690	600	1223340	0	144000	675750	
	Blood transfusion	0.08	1	8	9	0	0	0	0	9	938.89
	Blood transfusion (Amount)	76.11	650	7800	8450	0	0	0	0	8450	
	Dental	2.61	179	111	290	0	0	0	256	34	1682.28
	Dental (Amount)	4394.34	310770	177090	487860	0	0	0	420300	67560	
	Physiotherapy	1.71	49	141	190	0	0	0	168	22	167.37
	Physiotherapy (Amount)	286.43	7650	24150	31800	0	0	0	28200	3600	
	Maternal Care	5.05	0	561	561	0	541	0	20	0	0.00
	Maternal Care (Amount)	0.00	0	0	0	0	0	0	0	0	
	Emergency Service	5.22	350	229	579	0	3	0	207	369	531.82
	Emergency Service (Amount)	2773.60	186475	121450	307925	0	1700	0	102350	203875	
	ENT Service	0.01	1	0	1	0	0	0	1	0	#DIV/0!
	ENT Service (Amount)	3.60	400	0	400	0	0	0	400	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	0.23	16	10	26	0	0	0	14	12	2480.77
	General Surgery (Amount)	360.78	38500	26000	64500	0	0	0	37500	27000	
	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	0.03	2	1	3	0	0	0	0	3	3000.00
Orthopedic Surgery (Amount)	81.07	6000	3000	9000	0	0	0	0	9000		
Total New Recruit Worker BG+RBS	57.78	0	0	6415	0	6415	0	0	0	110.00	
Total New Recruit Worker BG+RBS Cost	6356.06	0	0	705650	0	705650	0	0	0		
<b>Total OPD Patient</b>	<b>239.20</b>	<b>6264</b>	<b>13877</b>	<b>26556</b>	<b>2</b>	<b>21326</b>	<b>0</b>	<b>1681</b>	<b>3547</b>	<b>211.33</b>	
<b>Total OPD Amount</b>	<b>50549.23</b>	<b>1818445</b>	<b>3087880</b>	<b>5611975</b>	<b>600</b>	<b>3579940</b>	<b>0</b>	<b>826650</b>	<b>1204785</b>		
<b>IPD Patient</b>	Admission With Seat Rent	0.04	88	107	195	3	0	0	62	130	540.72
	Admission With Seat Rent Amount	18.99	50020	55420	105440	2820	0	0	26280	76340	
	Medicine	0.03	70	78	148	2	0	0	62	39	1328.48
	Medicine Amount	35.42	95479	101136	196615	402	1300	0	85500	109413	
	ENT	0.00	5	2	7	0	0	0	0	7	15000.00
	ENT (Amount)	18.92	75000	30000	105000	0	0	0	0	105000	
	Eye Surgery	0.00	2	0	2	0	0	0	0	2	2250.00
	Eye Surgery (Amount)	0.81	4500	0	4500	0	0	0	0	4500	
	General Surgery	0.00	11	9	20	0	0	0	0	20	6050.00
	General Surgery (amount)	21.80	66000	55000	121000	0	0	0	0	121000	
	Gynae & Obs Surgery	0.00	0	16	16	1	0	0	0	15	7687.50
	Gynae & Obs (Amount)	22.16	0	123000	123000	18000	0	0	0	105000	
	Orthopedic Surgery	0.00	0	2	2	0	0	0	0	2	6500.00
	Orthopedic Surgery (Amount)	2.34	0	13000	13000	0	0	0	0	13000	
<b>Total IPD Patient</b>	<b>0.04</b>	<b>88</b>	<b>107</b>	<b>195</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>130</b>	<b>3428.49</b>	
<b>Total IPD Amount</b>	<b>120.44</b>	<b>290999</b>	<b>377556</b>	<b>668555</b>	<b>21222</b>	<b>1300</b>	<b>0</b>	<b>111780</b>	<b>534253</b>		
<b>Total service recipients</b>	<b>4.82</b>	<b>6352</b>	<b>13984</b>	<b>26751</b>	<b>5</b>	<b>21326</b>	<b>0</b>	<b>1743</b>	<b>3677</b>	<b>234.78</b>	
<b>Total MEDICAL COST/compare with the objective</b>	<b>1131.42</b>	<b>2109444</b>	<b>3465436</b>	<b>6280530</b>	<b>21822</b>	<b>3581240</b>	<b>0</b>	<b>938430</b>	<b>1739038</b>		

Factory Name =	Echotex Factory	Masihata Factory	Total
New recruit worker Blood Grouping	6415	0	6415
Amount	384900	0	384900
New recruit worker RBS	6415	0	6415
Amount	320750	0	320750
<b>Total New Recruit worker</b>	<b>6415</b>	<b>0</b>	<b>6415</b>
<b>Total New Recruit worker Cost</b>	<b>705650</b>	<b>0</b>	<b>705650</b>

Registered Vs Actual Service Taken Till Date				
Garments Name	Sex	Total Registered Member	Actual Service Taken	Total
Echotex Ltd.	Male	7256	5504	10491
	Female	3846	4987	
Total -				10491



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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	3415	9334	12749	1952700	153
2	Pathology (Blood group, Diabetes, hemoglobin, Lipid Profile, Urea, Serum Creatinine, Electrolytes etc.)	1582	2101	3683	1386100	376
3	X-ray (available at Health Care Provider under this Project)	556	274	830	279250	336
4	Ultrasonography (available at Health Care Provider under this Project)	78	1073	1151	363700	316
5	ECG (available at Health Care Provider under this Project)	35	34	69	14640	212
6	Blood transfusion as part of treatment or at the time of surgery (blood should be provided by beneficiary's relative or exchange)	1	8	9	8450	939
7	Dental services, Dental X-ray, Scaling, Extraction of tooth, Temporary & Permanent Filling, Light cure, GI Filling, Abscess Drainage, Cyst/tumor excision	179	111	290	487860	1682
8	Physiotherapy	49	141	190	31800	167
9	Mothercare	0	561	561	0	0
10	Emergency services	350	229	579	307925	532
11	ENT Service	1	0	1	400	400
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.	16	10	26	64500	2481
14	All type Gynae Surgery	0	0	0	0	#DIV/0!
15	All types of orthopedic operations	2	1	3	9000	3000
16	<b>Total New Recruit Patients RBS + Blood Group</b>	0	0	6415	705650	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!
<b>Total OPD</b>		<b>6264</b>	<b>13877</b>	<b>26556</b>	<b>5611975</b>	<b>211</b>
<b>1</b>	Admission With Seat Rent	88	107	195	105440	541
<b>2</b>	IPD Dept. of Medicine	70	78	148	196615	1328
<b>3</b>	Dept. of ENT	5	2	7	105000	15000
<b>4</b>	Dept. of Eye	2	0	2	4500	2250
<b>5</b>	General Surgery	11	9	20	121000	6050
<b>6</b>	Gynae & Obs Surgery	0	16	16	123000	7688
<b>7</b>	Orthopedic Surgery	0	2	2	13000	6500
<b>Total IPD</b>		<b>88</b>	<b>107</b>	<b>195</b>	<b>668555</b>	<b>3428</b>
<b>Total OPD &amp; IPD</b>		<b>6352</b>	<b>13984</b>	<b>26751</b>	<b>6280530</b>	<b>235</b>