

POLICY

FOR

IMPLEMENTATION

OF

CHIEF MINISTER'S

HEALTH ENDOWMENT FUND



DEPARTMENT OF HEALTH

GOVERNMENT OF

GILGIT-BALTISTAN

(AMENDED)

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AMENDMENTS

AMENDMENT No. 01	07 TH MEETING OF GILGIT-BALTISTAN CABINET HELD ON 15 TH JUNE, 2021
AMENDMENT No. 02	10 TH MEETING OF GILGIT-BALTISTAN CABINET HELD ON 17 TH SEPTEMBER, 2021

01	PREAMBLE	
	1.1	Gilgit Baltistan is widely stretched area with sparse density of population facing dearth of tertiary care facility within Gilgit-Baltistan. Hence the out of packet expenditure to seek specialized care in the mainland Pakistan often goes out of reach of the general population, while the poor i.e., 50% of 14 million masses suffer most.
	1.2	Although a major proportion of Gilgit-Baltistan poorest are being covered under Health Insurance Schemes, yet the insurance coverage dose not suffice the treatment of diseases like Cancer, Organ transplant, Cardiac interventions and those requiring extended hospitalization in tertiary care hospitals across Pakistan.
	1.3	In order to cater the needs of poor patients for specialized care in tertiary care hospital across Pakistan, Chief Minister's Health Endowment Fund has been established for the people of Gilgit-Baltistan with an allocation of Rs. 500.000 million and revolving budget amounting to Rs. 50 million.
02	DISEASES COVERED UNDER HEALTH ENDOWMENT FUND:	
	Following diseases will covered through Health Endowment Fund.	
2.1	ORGAN TRANSPLANTS:	
	2.1.1	Kidney Transplant
	2.1.2	Bone Marrow Transplant
	2.1.3	Liver Transplant
	2.1.4	Procedures involved in pre & post-transplant work for transplants will also be covered.
2.2	ALL TYPES OF CANCERS:	
	Following cancer treatments including pre and post treatment procedures (if any) will be covered;	
	2.2.1	Cancer Related surgeries
	2.2.2	Chemotherapy
	2.2.3	Radiotherapy

	2.2.4	Any other cancer treatment related Medication/Procedure
2.3	CARDIAC DISEASES:	
	All types of Cardio Vascular Interventions including surgeries will be covered. Pre and post treatment procedures (if any) will also be covered.	
2.4	NEUROSURGERIES:	
	The following neurosurgery procedures including pre and post treatment procedures (if any) will be covered.	
	2.4.1	Cyber Knife Surgeries for Brain Tumors
	2.4.2	AV malformations
	2.4.3	CP Angle Tumors
	2.4.4	Pituitary Tumors
	2.4.5	Aneurysms
	2.4.6	Any other neurosurgical procedure on recommendation of Neurosurgeon.
2.5	ORTHOPEDIC AND TRAUMAS:	
	2.5.1	Arthroplasties (TKR, THR etc.)
	2.5.2	Complex Fractures (Pelvis and Acetabulum, Spine etc)
	2.5.3	Extensive Soft Tissue Injuries
	2.5.4	Bone Tumors
	2.5.5	Brachial Plexus Injuries
	2.5.6	Soft Tissue Reconstruction
	2.5.7	Scoliosis, Kyphosis
	2.5.8	Deformity Correction, Ilizarov
	2.5.9	Sports Injuries and Arthroscopy
	2.5.10	Any other orthopedic procedure as recommended by Orthopedic Surgeon
2.6	COCHLEAR IMPLANT	
2.7	BURNS	

03	ELIGIBILITY OF PATIENTS FOR TREATMENT THROUGH CM-HEF:	
	3.1	Patients below BISP PMT Score 32.5 PMT.
	3.2	Patients below poverty level verified by the Deputy Commissioner of the District concerned as per the poverty score card in prescribed format.
	3.3	Beneficiaries of the Social Health Protection (SHP) and Sehat Sahulat Program (SSP) whose upper limit of Insurance Coverage has been exhausted and for diseases which are not covered under the insurance programs.
	3.4	Mustahkeen Zakat identify/verify by Zakat administration.
	3.5	Government of Gilgit-Baltistan Employees (Serving & Retired and their entitled family members) who want to get treatment through Health Endowment Fund.
	3.5.1	Government Employees from BS-1 to BS-16 will be entitled for treatment of all diseases covered under Health Endowment Fund.
	3.5.2	Government Employees from BS-17 & above will be entitled only for Transplant procedures covered under Health Endowment Fund.
	3.5.3	Government Employees will not be able to claim medical reimbursement from Government for the treatment which has been financed through Health Endowment Fund.
	3.5.4	Govt. Employees will not require any poverty assessment.
	3.5.5	Finance Department GB shall recoup the cost of treatment of Govt. Employees which has been financed through Health Endowment Fund into Revolving Fund of Health Endowment. On the demand of Health Department GB the Finance Department will release required fund to Health Department on case to case basis.
	3.6	The Chief Minister GB will have discretionary powers to approve the treatment of any person (civilian or government employee) for any disease subject endowment fund or form regular side subject to recommendation from the Health Endowment Fund Committee.
04	HEALTH ENDOWMENT FUND STEERING COMMITTEE:	
	For overall Supervision, Monitoring and Management of Health Endowment Fund and to take policy decisions regarding HEF, a steering committee will be formed.	
	4.1	Following will be the composition of Health Endowment Fund Steering Committee;

S. NO.	NAME	DESIGNATION
1	Secretary, Health Department Gilgit-Baltistan	Chairman
2	Additional Secretary, Finance Department GB	Member
3	Additional Secretary, Health Department GB	Member
4	DHS (Planning) Health Department GB	Member
5	Rep. of Pakistan Bait-ul-Mall	Member
6	Focal Person Health Endowment Fund	Member
7	Relevant Specialist Doctors	Member
8	Any Co-opted member as recommended by the Committee	Member
4.2	ToRs OF HEALTH ENDOWMENT FUND STEERING COMMITTEE:	
I	Investment of Health Endowment Fund.	
II	Management of Endowment Fund as per standard procedure of System of Financial Control & budgeting.	
III	Propose Hospitals for empanelment to GB Cabinet for approval.	
IV	Finalize/Approve MoUs to be signed with the approved hospitals (Govt. & Private Hospitals approved by GB Cabinet) by seeking subsidized rates.	
V	Review and amend MOUs with the approved hospitals when required.	
VI	Review of Health Endowment Fund Policy when required.	
VII	Seek financial support from Govt. (Federal/Provincial) National/International Donor Agencies/NGOs/Pakistan Baitulmal, Pharma Industry and other Philanthropists for deserving patients.	
VIII	Proper monitoring of the fund and suggestions for change Policy if required in future.	
05	HEALTH ENDOWMENT FUND CELL	
5.1	COMPOSTION:	
5.1.1	Project Management Unit Office of Social Health Protection GB will act as Health Endowment Fund Cell.	

	5.1.2	Project Director Social Health Protection GB will act as Focal Person Health Endowment Fund.
	5.1.3	Additional staff if required will be attached from DoH-GB.
	5.2	TORs HEALTH ENDOWMENT FUND CELL:
	5.2.1	All applications for financial support for Medical Treatment will be referred/submitted to Health Endowment Cell which will act as Secretariat of this fund.
	5.2.2	Health Endowment Fund Cell will be responsible to call meeting of Central Medical Board.
	5.2.3	The Cell will be responsible to maintain all records related to HEF, including Patients Files, Payment Details, Bank Statements etc
	5.2.4	The cell will scrutinize the applications received as per the Policy and forward to Central Medical Board for further examination and approval.
	5.2.5	The cell will issue Authority Letters to patients who have been approved by the Central Medical Board.
	5.2.5	On receipt of Invoices/bills from hospitals the Cell will examine the bills and will seek Approval/Financial Sanction of Secretary Health GB through Director Health Services (Planning) Health Department GB before making payments to the concerned hospitals.
	5.2.6	Focal Person and DDO Health Secretariat GB will be the joint signatories of the Health Endowment Revolving Fund
	5.2.7	The Cell will be based in SHP-PMU office and will report to Secretary Health GB.
06	GUIDELINES FOR INVESTMENT OF HEALTH ENDOWMENT FUND:	
	6.1	Investment of Health Endowment Fund will be done in the scheduled banks (including KCBL) through competitive bidding and highest profit offering bank will be selected for investment.
	6.2	The amount specified for investment will be kept as fix deposit. The selection of bank for depositing funds will be done as per government policy and PPRA Rules.
	6.3	The profit so accumulated out of invested amount of Endowment Fund will be added on the Revolving Fund.
	6.4	The revolving fund and profit of Endowment Fund will be utilized for Payments to Empaneled Hospitals against the treatment of Authorized Patients.

	6.5	Initial Grant “Health Endowment Fund” shall be drawn in advance from cost center of Health Department and to be deposited with the finalized/selected Bank on the agreed rate of return.
07	GUIDELINES FOR UTILIZATION OF REVOLVING FUND	
	7.1	An amount of Rs. 50.000 million shall be deposited in NBP as revolving fund.
	7.2	The payments will be made only in the shape of crossed Cheque in the name of the Hospital as per the billing/payment arrangements agreed in the MoUs.
	7.3	There will be no direct payments to the patients/beneficiaries.
	7.4	Monthly Reconciled statement will be submitted to Department of Finance Gilgit-Baltistan.
	7.5	On recommendation and approval of HEF Steering Committee an amount up to Rs. 2.5 Million can be kept with the empaneled hospital as Reserved Fund if deemed necessary.
	7.6	The Reserved Fund will be utilized for treatment of Authorized Patients at the panel Hospitals.
	7.7	The Reserved Fund will be recouped on its 80% utilization.
08	CENTRAL MEDICAL BOARD	
	8.1	COMPOSITION
	I	Director Health Services (Planning & Procurement) Department of Health GB
	II	Medical Superintendent PHQ Hospital Gilgit <u>OR</u> RHQ Hospital Gilgit
	III	Relevant Specialist Doctor
	IV	Focal Person Health Endowment Fund Cell
	V	Focal Person Sehat Sahulat Program
	VI	Project Director Social Health Protection GB.
	8.2	TORS OF CENTRAL MEDICAL BOARD
	I	Board will examine the cases submitted by HEF Cell thoroughly in the shortest possible time span, strictly for the type of diseases given in the policy
	II	The Board will be responsible to check that already Insured persons under insurance schemes may not be paid duplicate payments. Focal person of Sehat Sahulat Program and PD Social Health Protection will certify/assure that there is no duplication.

	III	For expenditure above the limit of insured persons mechanism to be developed with concerned Insurance Company.
	IV	For organ transplantation referral will be made only from amongst the hospitals register with Human Organ Transplant Authority (HOTA).
	V	Will propose in the existing policy for improving it based on the basis of any other such policies of federal government or any provincial government
	VI	Conduct research and analysis for improvement and expansion in the system and further streamlining the policy.
	VII	Develop Case Management Software or utilize such software already in use of any other province or federal government.
	VIII	Work to evolve Legal framework and SOPs for smooth functioning of the Cell as, well as for efficient and swift coordination amongst stakeholders.
09	THE LIAISON OFFICERS	
	9.1	A liaison officer will be nominated and stationed at Islamabad.
	9.2	A liaison officer will be nominated and stationed at GB level.
	9.3	Process payments and follow up till the discharge and billing of the patient.
	9.4	They will coordinate with the referred hospital for admission etc.
	9.5	Any other coordination required by the Health Endowment Fund Steering Committee and Central Medical Board
10	EMPANELMENT OF HOSPITALS FOR TREATMENT OF PATIENTS THROUGH HEALTH ENDOWMENT FUND	
	10.1	Health Endowment Fund Steering Committee will propose hospitals to empanel for Health Endowment Fund.
	10.2	The proposed Hospitals will be submitted to GB Cabinet for Approval.
	10.3	Health Endowment Fund Steering Committee will finalize/approve the MoUs to be signed with the hospitals which have been approved by GB Cabinet.
	10.4	DoH-GB will sign MoUs with the approved Hospitals wherein pricing, payment mechanisms etc. will be mutually defined
11	AUDIT OF THE FUND	
	11.1	DG Audit will conduct the regular audit of the fund. For internal audit, mechanism may be followed as per existing rules.

12	STANDARD OPERATING PROCEDURES (SOPs) FOR EXECUTION OF HEALTH ENDOWMENT FUND	
	12.1	<p><u>SUBMISSION OF APPLICATION:</u></p> <p>Applications of the patients fulfilling the eligibility criteria and suffering from any of the listed diseases mentioned in the policy will be submitted to Health Endowment Cell.</p>
	12.2	<p><u>EXAMINATION & SCRUTINY OF APPLICATIONS:</u></p> <p>Health Endowment Fund Cell will examine the applications as per the Health Endowment Fund Policy in shortest possible span of time.</p>
	12.3	<p><u>EXAMINATION OF APPLICATIONS BY CENTRAL MEDICAL BOARD (CMB) AND FINAL APPROVAL:</u></p> <ol style="list-style-type: none"> i. HEF Cell will forward Applications fulfilling the eligibility as per policy to the Central Medical Board. ii. Central Medical Board will examine and verify the eligibility of Patients as per policy. iii. Central Medical Board (CMB) will examine the nature and gravity of reported disease, treatment recommendation and will recommend the empanel Hospital to which the patient will be referred. iv. CMB will only give final approval to the cases fulfilling all eligibility criterions mentioned in the Policy. v. The approval of CMB shall be taken by circulation. vi. The CMB can also hold meetings in physical if deemed necessary.
	12.4	<p><u>AUTHORIZATION LETTERS TO THE PATIENTS:</u></p> <p>For the cases/patients which have been approved by the Central Medical Board, the Health Endowment Fund Cell will issue Authorization Letters to the concerned hospital with the signatures of Focal Person Health Endowment Fund whose specimen signatures will be shared with all empaneled hospitals in advance.</p>
	12.5	<p><u>TREATMENT PHASE:</u></p> <ol style="list-style-type: none"> I. A copy of Authorization Letter will also be issued to the patient. II. The patient will be guided and directed to report to the referred hospital for treatment. III. The Liaison officer at Islamabad will assist and guide the referred patient for his treatment at the hospital. IV. The Liaison officer at Islamabad will also coordinate with the hospital and will physically verify the referred patient. V. The HEF Cell will also remain in contact with the referred patients throughout their treatment and till discharge.

	12.6	<p><u>BILLING/PAYMENTS:</u></p> <ol style="list-style-type: none"> I. The Empaneled Hospital will submit bills/invoices to HEF Cell as per the agreed Billing/Payments mechanism mentioned in the MoUs signed b/w DoH-GB and Empaneled Hospitals. II. Health Endowment Fund Cell will examine & process for approval and payment (advance/credit) will be made to hospitals directly through cross cheque out of Revolving Fund. III. There will not be any direct payments to the patients.
	12.7	<p><u>RECOUPING OF COST OF TREATMENT INCURRED ON GOVERNMENT EMPLOYEES:</u></p> <p>Health Endowment Fund Cell will develop a mechanism with Finance Department GB to recoup the cost of treatment of Government Employees which has been financed from Health Endowment Fund into Revolving Fund Account of Health Endowment.</p>

**LIST OF HOSPITALS APPROVED BY GILGIT-BALTISTAN
CABINET FOR EMPANELMENT UNDER CHIEF MINISTERS
HEALTH ENDOWMENT FUND**

S.NO.	NAME OF HOSPITAL	PROCEDURES
1	Shifa International Hospital, Islamabad	Kidney, Liver & Bone Marrow Transplants Traumas, General Surgeries, Neurosurgeries, Pediatric Hematology/Oncology, Oncology, Pead's Cardiology, Orthopedics, Cardio Vascular Interventions including surgeries, etc
2	Rawalpindi Institute of Cardiology, Rawalpindi	Cardiac Procedures
3	Pakistan Atomic Energy Commission Hospitals	Cancer Treatment
4	Quaid-e-Azam International Hospital, Islamabad	Kidney, Liver & Bone Marrow Transplants Traumas, General Surgeries, Neurosurgeries, Pediatric Hematology/Oncology, Oncology, Pead's Cardiology, Orthopedics, Cardio Vascular Interventions including surgeries, etc
5	NIRM, Islamabad	Trauma & Rehabilitation
6	PIMS Islamabad	Surgeries, Burn Cases, Traumas, Neurosurgeries, Pediatric Hematology/Oncology, Oncology, Pead's Cardiology, Orthopedics, Cardio Vascular Interventions including surgeries
7	Armed Forces Institute of Cardiology (AFIC) Rawalpindi	Cardio Vascular Interventions including surgeries.

8	Combined Military Hospital (CMH) Rawalpindi	Transplants (Kidney, Liver and Bone Marrow Transplants), Child Oncology, Traumas, Orthopedics, General Surgeries etc
9	Military Hospital Rawalpindi	Neurosurgeries etc
10	Shaukat Khanam Cancer Hospitals	Cancer Treatment etc
11	Children Hospital Lahore	Child Oncology, Child Neuro and Pead's Cardiology etc
12	Aga Khan University Hospital Karachi	Neurosurgeries, Cardiac, Cancer, Transplants, Trauma, orthopedics etc
13	National Institute of Cardiovascular Diseases Karachi	Cardio Vascular Interventions including surgeries
14	CDA Hospital Islamabad	Cochlear Implant etc