

KATHMANDU, April 29: The government is preparing to make it mandatory for orphanages and child rehabilitation centers to buy health insurance for all those sheltering with them.

The government has made a proposal along these lines in the Health Insurance Bill 2017 that was tabled in parliament by the Health Ministry on Tuesday.

The much-talked-about bill also makes it mandatory for guardians to buy health insurance for infants, children, the elderly and the disabled.

"It will be the responsibility of the managers of old-age homes and shelters, orphanages and child rehabilitation centers to enroll their charges in health insurance schemes," reads a provision of the health insurance bill.

The bill, which aims to provide basic health security to all citizens, has proposed health insurance for all Nepali citizens and mandatory enrollment for civil servants and the kin of migrant workers. It also proposes compulsory provisions for private companies to enroll all their staff in health insurance.

The bill has proposed guidelines to further elaborate the health insurance schemes. According to the bill, any individual interested in health insurance should pay an annual premium to an insurance company that has a contract with the government.

The bill also proposes that the government should pay the insurance premium in the case of poor and financially-deprived persons.

People joining the health insurance schemes will get yoga, nutrition, psycho-social counseling, immunization, family planning, safe maternity, general medicine, OPD, emergency surgery and ambulance services free of cost up to a limit determined by the government.

The bill has also specified health services including plastic surgery and artificial insemination that are not to be covered by health insurance. Although the government is currently

implementing health insurance schemes in Kailali, Baitadi, Achham, Palpa, Kaski, Myagdi, Baglung and Ilam districts under a pilot project, there is no specific law for this.

The bill envisages a board to oversee and coordinate health insurance. The board will comprise a chairman appointed by the government and representatives from government ministries concerned, insurance companies and beneficiaries as members.

Health Minister Gagan Thapa had announced health insurance for all as his signature program shortly after assuming office. A cabinet meeting endorsed the bill two weeks ago after several rounds of discussions.