

RIVCARE (SimJara plan).....Health for all Rivers

Individual ~~₦~~15,000/year

Enrollee pays 15% of the total cost of drugs prescribed at each visit

PRIMARY LEVEL CARE (2 VISITS PER MONTH)

- 1 General consultation-
- 2 Health education for prevention of diseases
Family planning education (use of Safe period, pills, condoms, etc.)
 - ii. Dental health
 - iii. HIV/AIDS/Tuberculosis/Malaria
 - iv. Immunization
 - v. Vitamin A supplementation
 - vi. Promotion of essential nutrients for children and pregnant women
 - vii. Promotion of personal, domestic and environmental hygiene, etc.
- 3 Primary Care Surgery
Minor Surgical Procedures: incision & drainage, suturing of lacerations, minor burns, simple abrasions,
 - ii. Minor wound debridement
 - iii. Circumcision of male infants
 - iv. Evacuation of impacted faeces
 - v. Relief of urinary retention
 - vi. Primary eye care including treatment of:
 - Conjunctivitis
 - Parasitic and allergic ailments
 - Simple contusion, abrasions etc.
- 4 Primary Care Paediatrics

Child Welfare Services-Growth monitoring, routine immunization as defined by the NPHCDA, Vitamin A supplementation, Nutritional advice and health education, etc.

- ii. Management of uncomplicated malnutrition
- iii. Treatment for Helminthiasis
- iv. Treatment of common childhood illnesses such as malaria, diarrheal disease, schistosomiasis, upper respiratory tract infections and uncomplicated pneumonia,
- v. Urinary Tract Infections (uncomplicated),
- vi. Simple otitis media, pharyngitis,
- vii. Childhood exanthemas, simple skin diseases/infestations and other viral illnesses such as mumps
- viii. Treatment of anemia not requiring blood transfusion.

5 Primary Care Internal Medicine (Adult)

Management of simple infections/infestations

- Malaria
- Respiratory tract infections
- Urinary tract infections
- Gastroenteritis
- Primary ear, nose, and throat infections
- Diarrheal diseases
- Enteritis/ typhoid fever
- Schistosomiasis
- Helminthiasis
- Skin infections/infestations such as chicken pox and fungal diseases e.g. tinea versicolor, Malassezia furfur, Tinea Capitis etc.
- Emergency management of bites and stings e.g. snakes, scorpions, bees, spiders etc. (Minus serum)

Management of simple anemia (not requiring blood transfusion)

- iii. Screening & referral for diabetes mellitus, hypertension and other chronic diseases
- iv. Treatment of simple arthritis and other minor musculoskeletal diseases

v. Routine management of sickle cell disease

vi. Allergies

6 HIV/AIDS/Sexual Transmitted Diseases

Voluntary Counseling and Testing (VCT)

7 Primary Care Mental Health Management

Anxiety neurosis

ii. Psychosomatic illnesses

iii. Insomnia

iv. Identification of drug abuse

8 Primary Care Maternal, Neonatal and Child Health (MNCH) Services

Provision of basic Family Planning Commodities

ii. Antenatal care

– Routine antenatal clinic

– Routine drugs to cover duration of pregnancy

– Routine urine and blood tests

– Referral services for complicated cases

iii. Postnatal services

– All eligible livebirths up to 6 weeks from date of birth. (Cord care, Eye care, Management of simple neonatal infections)

iv. Delivery services

– Spontaneous Vaginal Delivery by skilled attendant including repair of birth injuries and episiotomy

– Essential drugs for Emergency Obstetric care (EmOC)

9 Primary Care Emergency Services

Airway assessment and use of airway adjuncts

ii. Use of basic means of airway aspiration and clearance

iii. Breathing assessment and use of simple equipment to aid and monitor breathing like ambu-bags

iv. Pulse oximetry

- v. Control of bleeding using compression dressing
- vi. Assessment of hemodynamic stability
- vii. Establishment of intravenous line and venous cut down
- viii. Fluid resuscitation
- ix. Basic cardiopulmonary resuscitation
- x. Assessment and basic management of the unconscious patient
- xi. Suturing of small lacerations where no resuscitation is required
- xii. Immobilization of fractures and cervical spine using pre-provided splints

10 Basic laboratory investigations

Malaria Parasite

- ii. Urinalysis
- iii. HB/PCV
- iv. Stool microscopy
- v. Urine microscopy
- vi. Pregnancy Test
- vii. Blood Glucose Test

SECONDARY LEVEL CARE

- 1 Consultation with prescribed drugs from accredited Secondary Health Care facility.
- 2 Emergencies occurring outside the usual residence or accredited HCP
- 3 Admission for maximum of 15 days cumulative per year for medical admission and 20 days cumulative per year for surgical admissions.
- 4 Treatment and procedures that cannot be handled at primary level but covered with the BMPHS.

5 HIV/AIDS

Treatment of opportunistic infections as defined in the HIV Treatment Protocol.

6 Paediatrics

i. Treatment of Severe infections/infestations-Respiratory tract infections, Urinary Tract Infections, diarrhoea disease with moderate to severe dehydration, enteric fever, severe malaria, septicemia, meningitis, severe measles

ii. Management of childhood non-communicable diseases

- iii. Management of severe anaemia requiring blood transfusion
- iv. Management of neonatal infections-Neonatal sepsis
- v. Neonatal conditions such as birth asphyxia, neonatal jaundice, management of child from diabetic mothers

7 Internal medicine (Adult)

- i. Treatment of moderate to severe infections and infestations
 - Management of severe malaria
 - Management of meningitis, septicemia
 - Management of complicated Respiratory Tract Infections
 - Management of complicated typhoid fever
- ii. Management of non-communicable diseases
 - Management of diabetes and hypertension
 - Management of sickle cell disease
 - Treatment of severe musculoskeletal conditions
 - Treatment of cardiovascular conditions, renal diseases (such nephritis, nephrotic syndrome), Liver diseases (hepatitis, amoebic liver abscess).
 - Management of severe anemia
- iii. Treatment of snake bites (inclusive of serum)

8 Obstetrics and Gynaecology

Basic and Comprehensive Emergency Obstetric Care

- Management of preterm/pre-labor Rupture of Membrane (P/PROM)
- Detection and management of hypertensive diseases in pregnancy
- Management of bleeding in pregnancy
- Management of postpartum hemorrhage
- Eclampsia
- Caesarian section
- Operative management for ectopic gestation
- Management of intra-uterine fetal death
- Management of puerperal sepsis
- Instrumental deliveries

– High risk deliveries – 1st deliveries, Beyond 4th deliveries, multiple deliveries, mal-positioning/mal-presentation and other complications,

ii. Gynecological Intervention

– Hysterectomy for uncontrollable Postpartum Haemorrhage

9 Surgery

- i. Appendicectomy
- ii. Herniorrhaphy
- iii. Hydrocelectomy
- iv. Myomectomy
- v. Management of Testicular Torsion
- vi. Management of Fractures: sprains and undisplaced fractures

10 Dental care

Simple and surgical tooth extraction for medical reasons without complications

11 Ophthalmology

- i. Eye problems, e.g. major trauma, pterygium, glaucoma, cataract extraction and other simple ophthalmological surgical procedures
- ii. Removal of foreign bodies
- iii. Refraction, including provision of spectacles not exceeding N5000

12 Ear, Nose & Throat

- i. Antral wash-out
- ii. Foreign body removal from Ear, Nose and Throat
- iii. Tonsillectomy
- iv. Nasal Polypectomy
- v. Tracheostomy
- vi. Adenoidectomy
- vii. Myringotomy

13 Physiotherapy

- i. Post-traumatic rehabilitation

- ii. Management of palsies within 15 days after initial treatment with a maximum of 5 sessions.
- iii. Post-cerebrovascular accident therapy within 15 days with a maximum of 5 sessions.

14 Laboratory investigations

- i. Genotype
- ii. Lumbar puncture
- iii. Urea/electrolyte/creatinine
- iv. Liver Function Test
- v. Ketone bodies
- vi. Microscopy/culture/sensitivity-urine, blood, stool, sputum, wound, urethral, ear, eye, throat, aspirate, cerebrovascular spinal fluid, endoscopy cervical swab, high vaginal swab.
- vii. Occult blood in stool
- viii. Skin snip for microfilaria
- ix. Acid fast bacillus for Tuberculous Bacillus (sputum, blood)
- x. Gram stain
- xi. Mantoux test
- xii. Blood groupings/Cross matching
- xiii. Hepatitis B surface antibody screening
- xiv. Confirmatory test for HIV
- xv. Full Blood Count
- xvi. Erythrocyte Sedimentation Rate
- xvii. PCR, IGRA
- xviii. Platelets/ Reticulocyte count
- xiv. Platelets concentration
- xx. Blood transfusion services for up to 3 pints of safe whole blood or blood product(s).
- xxi. Radiology—X-ray of chest, abdomen, skull & extremities, dental X-rays,
- xxii. Abdominopelvic & obstetric scan

Exclusions(Doesn't include):

1. All services not included in a Benefit package
2. Occupational and Industrial injuries to the extent covered under Employers Liability Insurance.

3. All illnesses or injuries with more specific insurance cover.
4. Injuries resulting from the following:
Natural disasters, eg earthquakes, landslides, tsunamis, flooding, Conflicts, social unrest, riots, wars.
5. Epidemics and Pandemics
6. Injuries arising from extreme sports, eg car racing, horse racing, polo, mountaineering, Wrestling, Boxing.
7. Drug Abuse/Addiction
8. Cosmetic surgery
9. Orthodontic services, dental implants, bleaching, crown . bridges and veneers
10. Transplant surgery, Joint replacements, and Prostheses, orthopedic surgery
11. Consultations with unregistered and unrecognized clinicians
12. Artificial ventilation and use of ventilator.
13. Supply of Durable Medical Equipments
14. Treatment of infertility/ Artificial insemination including In-vitro fertilization and ICSI
15. Treatment of Congenital abnormalities requiring advanced surgical procedures eg TOF, ASD,VSD
16. Cancer care
17. Wearable medical devices
18. Paying blood donors
19. reconstructive /orthopedic surgeries
20. Domiciliary medical visit
21. Ophthalmology: advanced ophthalmic surgery ,Provision of reading and contact lens

ENROLLEE RESPONSIBILITIES

- 1) Ensure accurate personal and health-related information are provided.
- 2) Ensure timely payments of premium
- 3) Use healthcare services responsibly and avoid misuse, such as unnecessary or frequent visits without valid reasons.
- 4) Follow proper referral channels, use designated providers
- 5) Do not use another person health insurance details
- 6) Adhere to prescribed treatment, medications and follow up, pay 15% of the cost of prescribed medications at each visit.
- 7) Follow the rules of the healthcare facilities and RIVCHPP
- 8) Treat health care providers and RIVCHPP staff respectfully
- 9) Use the appropriate channels to report or resolve grievance regarding care.
- 10) Give correct and timely feedback where applicable