

# Step 2.3: Assistance for major ailments | | | | | | | | |--|--|--|--|--|--| | | | | | | | |--|--|--|--|--|--| | | | | | | | |--|--|--|--|--|--| | | | | | | | |--|--|--|--|--|--|



Assistance for Major Ailments provides support for medical expenses, with a maximum amount of Rs. 2,00,000/- (Rupees Two Lakh only), related to the treatment of significant illnesses for registered construction workers and their dependents.

## What are the major ailments?

**Major ailments** refer to serious health conditions such as heart surgeries, COVID-19, kidney transplants, eye surgeries, paralysis treatment, bone surgeries, uterus surgeries, asthma treatment, complications from miscarriage, gallbladder problems, kidney stones, brain hemorrhages, ulcers, cancer treatments, dialysis, surgeries related to kidneys, ears, nose, and throat, brain and nerve surgeries, blood vessel surgeries, throat and digestive system treatments, breast surgeries, hernia, appendix, bone fractures, or any other illness that the Board considers serious, including work-related diseases.

**Accident** means any physical injury that causes permanent disability (partial or full) or death as a result of an accident during work or while traveling between home and work. If the accident happens on the usual route between home and the workplace, and it results in death, it is also considered.

## What are the workers entitled to?

Financial assistance is provided to registered construction workers and their dependents during hospitalization.

The assistance is applicable for a minimum continuous hospitalization period of 48 hours.

The financial aid amounts to Rs 300/- per day of hospitalization, with a maximum limit of Rs 200,000/-.

The application must be submitted within six months from the commencement date of hospitalization.

Hospitalization is limited to either a Government hospital or a private hospital listed in Schedule I of the Karnataka Government Servant's Rules, 1963, or a hospital recognized under any insurance scheme of the State Government.

[Click here for list of approved Government and Private Hospitals](#)

On paper, this assistance is available for a minimum continuous hospitalization period of 48 hours, and it amounts to Rs 300 per day of hospitalization, with a maximum cap of Rs 20,000, subject to actual expenses incurred. See a later section on this page for challenges in reimbursement especially with respect to minimum period of hospitalisation.

## What are the eligibility criteria?

- The construction worker has to be registered and in possession of a valid labour card.
- Every registered construction worker's dependent (in the case of the worker's death during treatment) eligible for medical expense assistance must submit an application in Form XXII to the Board.
- The treatment can only be done in an approved hospital (government or private hospital, as per RSBY list).

## What type of documents required?

- Proof of Identity/Smart card issued by the Board

- Employment Certificate
- Proof of Bank Account
- Bills of hospital showing Admission and Discharge Dates and all treatment given
- Any medical documents on hospitalization of beneficiary/dependent in government/private Hospital included in the schedule1 of the Karnataka government servants (medical attendance)
- Rules 1963 or a hospital recognized under any insurance scheme of the state government.
- Filled form XXII-A

Application can be submitted within 6 months of the hospitalization commencement date.

## Common reasons why construction workers fail to receive the benefits under BoCW schemes

### Exclusion owing to on-ground implementation

- The scheme has a discrepancy in its hospitalization criteria. While it mentions a minimum of 48 hours, the actual application process requires a hospital stay of at least 7 days. Applications are rejected if the patient is discharged before completing this 7-day period.
- The scheme mandates treatment in a board-affiliated hospital, but instances of seeking treatment in non-affiliated hospitals have been reported, potentially affecting eligibility.
- Form 22 necessitates the signature of the attending doctor, but in many cases, a backup or substitute doctor signs it, leading to claim rejection.

### Exclusion owing to Lack of awareness and trust among workers

- The lack of knowledge or awareness among laborers regarding the renewal process may lead to a failure to renew on time. This failure could subsequently result in the loss of benefits if an unforeseen event occurs.

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