



# IDA HOPE

Help Offered to Professionals in Emergencies - Indian Dental Association, Kerala State)  
Reg. Under IDA KSB Charitable Society, Reg. No. TVM/TC/651/2013 Website : [www.hope.idakerala.com](http://www.hope.idakerala.com)



## **REPORT IDA-HOPE 2015 -16**

- ◇ IDA HOPE is a members welfare scheme of IDA Kerala state.
- ◇ It was formed by merging the PPS& SSS of IDA Kerala state in 2007-08
- ◇ It has 2434 active members.

## **Objectives of the Scheme**

- ◇ Indemnity insurance and legal aid to the members.
- ◇ Financial compensation to the families of the Deceased member or Total Permanent disability.
- ◇ Medico-legal awareness/education.
- ◇ Encourage promote and popularize ethical treatment amongst Dentists.

## **Membership**

- ◇ Members of IDA Kerala State with a valid DCI registration
- ◇ Membership is co terminus with the membership of IDA Kerala State.
- ◇ Membership has to be renewed annually (along after renewing IDA membership).

## **Admission Formalities- New members**

- ◇ Copies of Birth Certificate or passport or SSLC for proof of age and residence.
- ◇ Copy of professional degree certificate and post graduate certificate if any.
- ◇ Copy of dental council registration certificate and latest renewal receipt
- ◇ Two passport size photographs (1.In Application form, 2 For the Certificate)
- ◇ Application Form (To be endorsed by the branch representative or the secretary for proof of branch membership)
- ◇ DD for admission fees drawn in favor of IDA Hope Payable at Thamarassery.

## **Membership Contributions - Fraternity contribution**

- ◇ Payment of fraternity contribution @ of Rs. 500/- is mandatory along with the next year's renewal in the event of death of any member.

## **Membership Renewal**

- ▶ The membership renewal period is between 1st –April to 31 May every year for availing all the benefits of the scheme. A grace period with fine of Rs. 500 is permitted for renewal from June 1 st to 30 th September. But during this period only professional protection is covered and Death Claim (social Security) is not covered.
- ▶ The membership will be terminated if not renewed before 30 th September.
- ▶ Receipts will be issued by local branch Representative

## **Membership Rights and Obligations**

- ▶ In the event of death of a member of at least 12 months membership the nominee/legal heirs will be paid an amount 1000000 (10 lakhs)
- ▶ In case of death due to accidents a benevolent contribution is paid as soon as member ship is realized from the scheme office.
- ▶ The Professional indemnity coverage of the member will commence one month after the acceptance of membership.
- ▶ The maximum liability that will be borne by the scheme shall be Rs. 200000/— (2lakhs only)
- ▶ Continuous membership is obtained on timely renewal.
- ▶ The members shall maintain proper records and adopt standard protocols and safe dental practices as recommended by the scheme from time to time.

## **HOPE MEDI**

“The purpose of human life is to serve and to show compassion and the will to help others.”

HOPE is moving one step ahead with our new health insurance scheme HOPE MEDI. Conflating our members and the insurance corporation, we successfully implemented this new health insurance plan. We are glad to inform that, 1018 members joined the scheme. This includes spouse, kids and parents. Total of 4500 family members are the covered under HOPE MEDI umbrella. Our TAILOR MADE GROUP POLICY NO.: 1009042815P108336608, PERIOD OF INSURANCE FROM 01/10/2015 To Midnight on 30/09/2016

We have paid 93 lakhs as premium. Till last month we have had 31 claims and around 25 lakhs we conferred as claims., IDA hope expresses sincere thanks to The United India Insurance Co, Mr. P.V. Alex and team of Cosmos insurance brokers for their timely efforts for HOPE MEDI.

Our Hope Medi Insurance which is a tailor made policy covering Ida HOPE members and their immediate family members, This unique policy covers pre existing diseases and also offers insurance sharing , at a very nominal premium. This policy can be claimed from any accredited hospital all over India. An additional feature of this policy is it gives cashless or reimbursement settlement.

IDA HOPE members who have availed this unique very beneficial insurance policy covering all immediate family members including those having pre existing diseases would have received IDA HOPE MEDI Health card by separate post from VIDAL Health TPA Pvt Ltd.

We the office bearers of HOPE have put in best possible effort for getting in maximum possible benefit for our members, **it is up to all the members of HOPE and subscribers of HOPE MEDI to keep the momentum going and make only valid claims. Members are requested to inform all the claims requirements to your Hope rep. of your branch immediately**

### **HOPE MEDI Claims**

#### **Claim Management Guidelines- Reimbursement**

For reimbursement of claims, claim form, discharge summary, discharge bill (summary and detailed) from the hospital, medical certificate, investigation reports etc., should be submitted to TPA through M/s Cosmos Insurance Brokers Pvt. Ltd. within 15 days of discharge from hospital.

#### **Claim Management Guidelines- Cashless**

VIDAL HEALTH is the Third Party Administrator (TPA) for United India Insurance. Claim has to be intimated immediately to the TPA, whether it is cashless or reimbursement basis. Insurance desk of hospital should be contacted for cashless facility showing identity cards and see that relevant treatment details as provided to TPA. It is advisable to report the claim to M/s Cosmos Insurance Brokers also when the same is initially intimated to the TPA.

#### **Contact Details:**

TPA (M/s Vidal Health TPA)	: Ph:0484-2358683	
Assigned Contact Person	: Ms. Priya	
	: Ph :0484-2359191	email: priya.sinu@vidalhealthtpa.com
M/s Cosmos Insurance Brokers	: Ph:0484-2351432	
Assigned contact person	: Mr. Darwin Gomez.	
	: Mob: 9746048805	
	: Mr. P.V Alex.	
	: Mob: 9447608146	email: cosmosbrokers@gmail.com

#### **Membership**

The active membership strength of IDA HOPE as on date is 2434. In the last financial year, 161 new members joined IDA HOPE. Thanks to all the members, representatives and branches for this great achievement. In the top list Malabar branch with 25 new members & IDA Central kerala, Kochi and Tripputhura contributed more members to IDA HOPE in the last financial year.

#### **Additional Riders**

. The premium was reduced to Rs.347347/- following negotiations with company and payment was made on 03/11/2015 to United India Insurance Co. This covers IDA HOPE any additional burden in case of multiple deaths / permanent disability in the unfortunate event of mass causality / deaths Rs. Five lakhs per deaths can be claimed by IDA HOPE in such instances to avoid depletion of the corpus fund.

#### **Meetings**

In the last financial year one Extra ordinary General Body Meeting and three Managing committee meetings were conducted. Meetings were also held with officers of United India Insurance, Chartered Accountants, Legal Advisors etc.

#### **Local Branch Representatives**

We have 31 local branch representatives. They are the pillars of IDA HOPE and the real contributors. Last year we could increase their allowances according to the membership strength of their respective branches. Thanks to all of them for their support and for keeping good relations with IDA HOPE office.

#### **Accounting & Auditing**

Our Internal Auditor Dr.Nizaro Siyo is giving all guidance for internal internal auditing. Thanks to Dr. Nizaro Siyo. Our external auditing team is Gopakumar & Co, Chartered Accountants, Calicut. The whole team has been very meticulous in verifying all our details, membership subscriptions, Bank entries, Fixed deposits and all the transactions. This year they took over two weeks to evaluate our details and we could give sufficient explanations to their queries. Thanks to Chartered accountant Gopakumar and Team.

#### **IDA HOPE office**

IDA HOPE office is maintaining all the records of our members. For transparency IDA HOPE intends to encourage fund transfer for Membership fees, renewal fees through net banking only and minimize cash transactions as far as possible. Irregularities in Applications, DDs and payments are notified to the concerned representatives and letters were forwarded to the members. We have updated the communication address of most of the members, the applications without nominees were intimated and updated as far as possible, mobile number updating under process. We could prepare a date of birth list and gender list for the purpose of United Insurance company. We also prepared a digital copy of all our applications and other records as a part of digitalizing IDA HOPE office.

#### **Fixed Deposits & SB Accounts**

All our fixed deposits are maintained in the same branches where it was started. They are at various banks at Kozhikodu, Kunnamangalam, Puthiyara, Tamarassery and Pathanamthitta. The certificates to be updated and Interest & TDS certificates to be obtained by 31<sup>st</sup> March 2015.. In this financial year four fixed deposits of Rs. 10 lakhs and two fixed deposits of 5 lakhs each were started .One FD closed for Dr Tennison Thazhath.

Our Savings bank accounts are maintained at South Indian Bank Tamarassery and State Bank of Travancore, Tamarassery. .

**SSS**

Last year four of our members expired and 40lakhs handed over to bereaved families .Out of this, the payment to the beneficiary of Dr.Tennison Thazhath (Hope No.1799) of Central Kerala Br. was withheld under court directives due to family issues. Now as per the judgment of Family court of Muvatupuzha, the money was handed over in a proportion to his wife and son. Our National President Dr.Eilias Thomas handed over the cheque to Steve Tennison and Bilsy Tennison. Thanks to Dr. Biju Kumar S.D, SSS Chairman for the timely help to hope

**LEGAL ISSUES**

In recent past, there IDA HOPE has seen a spurt in legal claims. This may be due to increased awareness due to easy availability of information from various sources like internet . However a point we should never forget is that, it is our duty to provide best possible dental care with proper procedures being followed to avoid and minimize the claims.

A few new cases have been reported this year. Adv. Shyam Padman & Adv. Sudheer Bose are managing our cases. And all the existing cases are running smoothly. We are getting favorable judgments in most of our cases. Thanks to Legal Cell Chairman Dr. Samuel K. Ninan Dr. V.Viswanath Dr. Manoj Joseph Michel, Dr.Saju N S and Dr Shameem for their help and support to IDA HOPE.

All the IDA HOPE members are advised to renew their membership on time and also strictly ensure their specialist consultants and junior dental surgeons working with them are member of IDA HOPE this is to ensure better defence of indemnity cases.

At present there are 21 cases pending in the different consumer redressal forums.

**Indemnity Notices have been issued to our members for the following reasons.**

- ▶ Post Extraction Pain / Dry Socket.
  - ▶ Post Extraction Bleeding
  - ▶ Post Extraction Infection / Trismus
  - ▶ Removal of Lower third Molar Causing Fracture of Mandible
  - ▶ Wrong tooth extraction
  - ▶ Post filling pain
  - ▶ RCT Failure.
  - ▶ Full Denture...not Satisfactory
  - ▶ Wrong orthodontic Extraction
  - ▶ Orthodontic result ...not Satisfactory
  - ▶ Orthodontic Brackets Breakage / Multiple Non Attending Appointments.
  - ▶ Complication in Orthognathic surgery / Death of the Patient.
  - ▶ Death of Patient during Management of Fracture under GA
  - ▶ Mobility and bone loss after Orthodontic Treatment
  - ▶ Broken instrument during Endodontic Treatment
  - ▶ Roots in Maxillary Antrum
  - ▶ Bridge not satisfactory
- Counter replies are being filed and produced in court of law by our legal consultant for the indemnity notices recived .

**Before starting any procedure on a patient, the member is advised to :**

1. Follow proper procedures to avoid and minimize the claims.
2. Maintain proper case history, Write details of clinical findings, Diagnosis,
3. Advice pre and post operative instructions properly.
4. Explain the treatment options, advantages, disadvantages and complications of each.
5. Medical / Dental / Allergy History (even if no relevant history – note that) in the case sheet
6. Avoid unnecessary assurances and words like Guarantee, life long, permanent etc
7. Inform patient and relative or bystander about treatment complications.
8. Pre operative IOPA is essential for RCT especially in case in history of anterior trauma
9. Give a short brief about medicines prescribed
10. Renew your clinic registration, dental council registration, IDA & HOPE Membership on time. Ensure that your consultants and assistants maintain the same. - Keep copies of their renewed certificates in the clinic
11. Advice proper Investigations prior to surgery. Do not undertake any surgical procedure without proper pre operative investigations .
12. Get a signed consent from patient or bystander, Also note bystanders name and relation with the patinet.
13. Get radiographs, other investigations, consents from relevant medical specialist in writing whenever necessary.
14. Be attentive to the treatment while doing procedures - Avoid phone calls during procedure
15. Do not hesitate to refer cases for a second a openion or a specialist advice.
16. Do 'not render wrong or inappropriate treatment .Our philophy should beDO NO HARM ,
17. Behave calmly with patient and relative and never provoke the patient or tell them to go for case if they are aggrieved.
18. Listen to the patients complaints carefully and try to redress the complaint and convince the patient and bystander.

Proper records and case history will help us to defend effectely in majority of the indemnity cases..

All dentists are advised to maintain IDA HOPE prescribed format for maintaining case records or computerize the clinical records and give printed prescriptions to the patients.

**In an event of medico legal case :**

- ▶ Never panic or succumb to any pressure.
- ▶ Explain to the patient / relatives in polite manner that the procedure done is for the best interest of them. Complications rarely occur and are part of the life, which we never wish to happen.
- ▶ Be firm, be calm but don't agitate them.
- ▶ False justification will lead to trouble. Now day's patients are well aware of the treatment procedures.
- ▶ Inform the issue immediately to Legal Cell Chairman, IDA HOPE representative of your branch & IDA HOPE secretary.
- ▶ Prepare three set of copies of the following and send one set to the Legal Cell Chairman and two sets to the secretary immediately on receipt of a legal notice.
- ◇ Your Name, IDA Hope No:
- ◇ Copy of Legal notice received
- ◇ Copy of the case sheet and any other document which you feel important like consent letter, referral letter, X rays, Lab report etc
- ◇ A complete profile of the Doctor / Doctors served with the notice
- ◇ Copy of Degree Certificate and updated dental council registration
- ◇ Copy of Clinic Registration
- ◇ Detailed version of the doctor about the incident with your explanation in your letter head and signed.
- ◇ Letter from branch Secretary stating membership status

Do not send any reply on your own or through any advocate with out the permission of the scheme office. All cases are well managed by our team with the help of our advocates especially Adv. Shyam Padman.

REMEMBER IDA HOPE IS ALWAYS THERE TO RENDER ALL POSSIBLE HELP TO ITS MEMBERS,

**Administration and office bearers**

Office bearers are

1. Chairman Dr. Thomas K.C. Kannur, (President, IDA Kerala State)
2. Chairman, Legal Cell & First Vice Chairman Dr. Samuel K. Ninan, Pathanamthitta, Mob: 9447440004
3. Chairman SSS & Second Vice Chairman Dr. Biju Kumar S.D., Kollam, Mob: 9447077147
4. Hon. Secretary – Dr. Joseph C.C., Thamarasserry Mob: 9447252873
5. Hon. Joint Secretary – Dr. Manoj Joseph Michel
6. Treasurer – Dr. B. Madhavankutty
7. Internal Auditor – Dr. Nizaro Siyo

President, President Elect, IPP, Hon. Secretary & Treasurer of IDA Kerala State are ex officio members. Two members from each local Branch – One representative & President or Secretary of the local branch whoever is representing the state executive committee are also members of IDA HOPE Managing Committee.

All the office bearers and managing committee members are working sincerely for the benefit of the members. Thanks for their support.

We are trying our level best to be sincere and compassionate to each and every member and to the profession in total. Our team had to face a lot of challenges like implementing our HOPE MEDI last year, still we could maintain good membership growth and attain the confidence our members.


Let me thank all our team of office bearers for being responsible to their duties. Thanks to all the office bearers of IDA HOPE and IDA Kerala State, President Elect Dr. Mohammed Sameer, IPP Dr. Nizaro Siyo, Hon. Secretary Dr. Sanal O.V., all the executive committee, members, representatives of IDA HOPE, Managing committee members, office bearers of Local Branches, Dr. Manoj Joseph Micheal, Dr. Madhavankutty, Dr. Dinesh K.R. and Dr. Antony Thomas, Dr. V. Viswanath and Dr. Sureshkumar.G and also IDA HOPE office staff for their continuous support and guidance.

The Office and Address of the Scheme shall be that of the Secretary of the scheme.

You are always welcome to contact me at the address below for any query / details etc.



Dr. K.C. THOMAS  
Chairman – IDA HOPE,  
Mob : 9447703224



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Hon. Secretary – IDA HOPE,  
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