

LAGOS STATE HEALTH MANAGEMENT AGENCY (LASHMA)



ILERA-EKO DIASPORA PLAN



OVERVIEW

ILERA-EKO Diaspora social health insurance plan is a bespoke plan under the Mandatory Lagos State Health Scheme and ILERA EKO range of health plans. The Diaspora plan provides a window of opportunity to Nigerians living abroad and desirous in providing health insurance coverage for loved ones resident in Lagos State.. The plan is tailored for individuals and families.

The plan will guarantee affordable and quality of healthcare services through third-party financing and management system in place that enables a pooling of resources and medical expertise. This system of ensuring delivery and receipt of qualitative healthcare is provided by the Lagos State Health Management Agency (LASHMA).

For a pre-paid premium, subscribers to ILERA-EKO Diaspora **social health insurance plan** are assured of access to affordable healthcare when required amongst the list of ILERA EKO accredited hospitals. The plan provides access to a wide range of private and public hospitals in all local governments of the state.

PLAN FEATURES

- Premiums are payable annually.
- Plan can be accessible as Individual, Families, Groups or Associations.
- Enrollees are covered throughout the year. [12 month]
- Enrollees can access care with policy number and or ID.
- Issuance of single policy number

GENERAL BENEFITS

- Peace of mind
- Affordable Premiums
- Budgetable medical expenditure.
- Access to quality health care services within the ILERA-EKO partner hospitals.
- Ensure equitable distribution of healthcare costs.
- Protects Enrollees from the financial hardship of huge medical bills.
- Maintain high standard of healthcare delivery services.
- Greater value for money spent.

UNIQUENESS

- No Age Limit
- Open Financial Global Limit
- Limited Benefits Sub Limits
- No Waiting Period
- Premium Payment Flexibility
- Maximum age of dependants below 23years

BENEFITS PACKAGE

DETAILS	ILERA-EKO
REGISTRATION AND CONSULTATION	
<ul style="list-style-type: none"> • Teleconsultation • Telemonitoring • Counselling • Advice/prescription for medication, where available 	COVERED
<ul style="list-style-type: none"> • Registration • General consultation 	COVERED
<ul style="list-style-type: none"> • Health education on various illnesses HIV, Hypertension, Diabetes Mellitus, Tuberculosis, Chronic Obstructive Pulmonary Disease (COPD) 	COVERED
SPECIALIST CARE	
<ul style="list-style-type: none"> • Specialist Consultation (limited to 4) <ul style="list-style-type: none"> > General surgeons, Paediatrician > Gynaecologist, Physician, Orthopaedics (Fractures) 	COVERED
<ul style="list-style-type: none"> • Physiotherapy 	4 Sessions Immediately after stroke

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
COMMON AILMENTS	
<ul style="list-style-type: none"> • Outpatient care for common ailments - Malaria and other acute uncomplicated febrile illnesses, Diarrhoeal diseases, Acute respiratory tract infections, Uncomplicated pneumonia, Simple anaemia (not requiring blood transfusion), Simple skin diseases Other uncomplicated bacterial, fungal, parasitic and viral infections and illnesses. • Follow-up treatment of chronic illnesses, e.g. Hypertension, Diabetes mellitus, Sickle cell, Asthma • First Aid for Dog bites, Snakebites, Scorpion stings, Arthritis, and other minor musculoskeletal diseases 	COVERED
CHILDHOOD ILLNESSES	
<ul style="list-style-type: none"> • Feeding problems and nutritional counselling • Treatment of common childhood illnesses, e.g., (Malaria, Other febrile illnesses, Diarrhoea diseases, Uncomplicated malnutrition, Measles, Upper respiratory tract infections, • Uncomplicated pneumonia and other childhood exanthemas, Common skin diseases 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
EYECARE	
<ul style="list-style-type: none"> Treatment of minor eye ailments including Conjunctivitis, Parasitic and allergic ailments, Simple contusion, Abrasions Removal of conjunctival non-penetrating foreign body 	COVERED
<ul style="list-style-type: none"> Refraction, Lens and Frames 	₦ 10,000 LIMIT
FAMILY PLANNING SERVICES	
<ul style="list-style-type: none"> Counselling on family planning methods Provision of services - Oral Contraceptive, Condom (3units-per family/policy) Provision of services - Emergency contraception, Injectables, Implant, Plain Intrauterine contraceptive device (Copper T) 	COVERED
CHILD WELFARE SERVICES	
<ul style="list-style-type: none"> Nutritional advice, health education and other services Growth monitoring National Programme on Immunization (NPI) schedule for Under 5s 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
HOSPITAL CARE AND ADMISSION	
<ul style="list-style-type: none"> Standard/General ward A single meal where available 15 days cumulative/annum 	COVERED
PHARMACEUTICAL CARE	
<ul style="list-style-type: none"> Provision of prescribed drugs in line with LSHS for primary care cases 	COVERED
BLOOD TRANSFUSION	
<ul style="list-style-type: none"> Two (2) pint limit per year Donor Screening 	COVERED
CHRONIC DISEASE	
<ul style="list-style-type: none"> Screening and Diagnosis of Diabetes, Hypertension, Asthma Treatment of Diabetes, Hypertension and Asthma Periodic routine investigations for Diabetes and Hypertension 	COVERED
HIV/AIDS SERVICE	
<ul style="list-style-type: none"> Provider initiated test based on clinical guidelines Referral to HIV referral centres for treatment Client-Initiated testing (once a year) HIV service charge (consultation and dispensing of medication) 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
HIV/AIDS SERVICE (Contd.)	
<ul style="list-style-type: none"> • Perinatal HIV exposure for Neonate (Zidovudine and Nevirapine) 	COVERED
TUBERCULOSIS SERVICES	
<ul style="list-style-type: none"> • Sputum AFB for Tuberculosis • Referral linkages to designated treatment centres for treatment) • TB Service charge (Consultation, counselling and dispensing of drugs) 	COVERED
HAEMATOLOGY	
<ul style="list-style-type: none"> • Full Blood count, ESR Westergren, Malaria Parasites, Genotype • Rhesus Factor, Blood Group, Bleeding Time, Clotting Time, Prothrombin Time (PT), Partial Thromboplastin Time (PTT), Screening of Blood 	COVERED
CLINICAL CHEMISTRY	
<ul style="list-style-type: none"> • Random/Fasting Blood Sugar, Electrolyte (Sodium, Potassium, Chloride & Bicarbonate) • Pregnancy Test, Urinalysis, Widal • Oral Glucose Tolerance Test (OGTT) 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
CLINICAL CHEMISTRY (Contd.)	
<ul style="list-style-type: none"> • Blood Urea Creatinine, Creatinine Clearance, • Liver function Test (Cholesterol, Triglyceride, HDL/LDL Cholesterol, Gamma GT, Uric Acid, Bilirubin (Direct/Indirect) • Albumin, Glycosylated Haemoglobin (HbA1C) 	COVERED
MICROBIOLOGY	
<ul style="list-style-type: none"> • Sputum M/C/S • M/C/S for urine, stool, blood, HVS, wound swabs, semen and CSF • Semen analysis • Helicobacter Pylori 	COVERED
DIAGNOSTIC RADIOLOGICAL INVESTIGATIONS	
<ul style="list-style-type: none"> • X-Ray (Chest and Limbs) • Mammogram (Once per year) • Echocardiogram (Once per year) • Computer Tomography (Emergency immediately following stroke) – (Once per year) 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
ULTRASOUND TESTS	
• Obstetric Scan	COVERED
• Abdominopelvic USS	THREE (3) PER YEAR
• ECG	COVERED
• Cervical Cytology (VIA)	COVERED
• Pap Smear, Prostate-specific Antigen (PSA)	COVERED
MATERNAL AND NEWBORN CARE (PRINCIPAL OR SPOUSE ONLY)	
<ul style="list-style-type: none"> • Antenatal Services (VDRL, Hep B (HbsAg), HIV, blood group, BP, glucose, HB, prenatal drugs and at least 2 routine ultrasound scans) • Cervical Cerclage • Normal Delivery, Assisted vacuum or forceps deliveries, • Elective/Emergency Caesarean Section • Dilatation and curettage for missed abortion and incomplete abortion • Rho(D) immune globulin human (Anti-D) 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
MATERNAL AND NEWBORN CARE (PRINCIPAL OR SPOUSE ONLY) {Contd.}	
<ul style="list-style-type: none"> • Hysterectomy • Explorative laparotomy indicated to control post-partum haemorrhage • National Programme on Immunization (NPI) vaccination schedule • Circumcision of a male neonate • Ear piercing of female neonate • Perinatal care for the following conditions in the first 28days <ul style="list-style-type: none"> > Incubator care for premature newborn (5 days limit) > Ophthalmia neonatorum, Phototherapy, Asphyxia, Sepsis • Local Ambulance Services for Maternity emergency from Primary care facility 	<p>COVERED</p>
DENTAL CARE	
<ul style="list-style-type: none"> • Preventive oral health care COUNSELLING • Scaling and polishing (once a year), • Tooth extraction (max 3 per annum) • Dental X-ray (max 3 per annum) • Composite Filing (max 1 per annum) 	<p>COVERED</p>

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
SURGERIES	
<ul style="list-style-type: none"> • Incisions and Drainages • Suturing of Minor Laceration • Wound dressing (5 days limit) • Herniotomy Herniorrhaphy, Appendectomy, • Lumpectomy (ganglion, simple lipoma) • POP application for simple fractures • Emergency Salpingectomy • Repair of vesicovaginal/recto-vaginal fistula • Breast Fibroadenoma (Excision Biopsy) 	COVERED
EMERGENCY CARE	
<ul style="list-style-type: none"> • RENAL DIALYSIS Emergency Haemodialysis for Acute Renal Failure 	THREE (3) SESSIONS
<ul style="list-style-type: none"> • Establishing an intravenous (infusion) line, Simple tracheostomy, • Management of convulsion, Control of bleeding, Cardio-Pulmonary resuscitation, Assisted respiration (e.g., Ambubag, etc.), • Management of simple fractures (using splints, neck collars etc.). • Aspiration of mucus plug to clear airways. Acute Asthma Attack & other emergency conditions as may be listed from time to time 	COVERED

BENEFITS PACKAGE (Contd.)

DETAILS	ILERA-EKO
EMERGENCY CARE (Contd.)	
<ul style="list-style-type: none"> • SEXUAL VIOLENCE TRAUMA Colporrhaphy • Anal Sphincter repair 	<p>₦100,000 LIMIT</p>
<ul style="list-style-type: none"> • CANCER TREATMENT From second continuous year on the scheme at Designated Centres) • Treatment of Early Stages (1-2) of Breast, Prostate, Cervix, Colorectal • Childhood cancer - Burkitt's Lymphoma and Retinoblastoma 	<p>₦2,000,000 LIMIT (on second continuous year of policy)</p>

PREMIUM TABLE

The Premium for the benefits of the diaspora plan is costed \$55/£45/€54 for individual and \$270/£220/€272 for family [Principal, Spouse and 4 children (less than 23years)].

	Individual	Family
USD (\$)	55	270
GBP (£)	45	220
EURO (€)	54	272

BENEFITS PACKAGE (RIDER)

DETAILS	ILERA-EKO
SPECIALIST CARE (RIDER 1)	
<ul style="list-style-type: none">• Medical Second Opinion via Telemedicine	COVERED
HOME NURSING VISIT (RIDER 2)	
<ul style="list-style-type: none">• Fortnightly Home Visit By Nurse	COVERED

PREMIUM TABLE (RIDER)

The Premium for the benefits of the diaspora plan for the riders (medical second opinion and nursing) is \$24 and \$515 respectively.

Description	USD (\$)	GBP (£)	EURO (€)
Medical Second Opinion	24		
Nursing	515	400	479

THANK YOU