



**OSUN HEALTH INSURANCE SCHEME  
(O'HIS)**

**BENEFIT PACKAGE  
(OSUN HEALTH PLAN)**

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THEMATIC AREAS		SERVICES		
1	ENTITLEMENT	PRIMARY CARE	SECONDARY CARE	PARTIAL EXCLUSIONS
	Outpatient services	General Medical consultations		
	Health Care Prevention and Promotion	<b>1.Routine Laboratory Investigation</b>		
		• Malaria Parasite		
		• PCV		
		• Urinalysis		
		• Pregnancy test(urine)		
		• Blood grouping		
		• Genotype		
		• Blood sugar		
		<b>2. Screening/referral for Diabetes Mellitus, Hypertension and other chronic diseases</b>		
		<b>3. IMMUNIZATION without HPV</b>		
		• BCG		
		• OPV		
		• DPT		
		• MEASLES		
		• HEPATITIS B		
		• VITAMIN A		
		• ROTA VIRUS		
		• PNEUMOCOCCAL VACCINE		
		<b>4. FAMILY PLANNING</b>		
		• Education		
		<b>CHILD WELFARE SERVICES</b>		
		• Growth monitoring		
		• Health education		
		<b>HIV/AIDS</b>		
		• Voluntary counseling and Testing		
		• Health education		
		<b>TUBERCULOSIS</b>		
		• Health Education		
		• Screening for TB		
		<b>DENTAL CARE</b>		
	• Dental care education			
	• STIs			
	• Health education			
	• counseling			
	• HIV education			
	• HIV Testing Services with Rapid Test Kits			
	• Adherence counseling			
	• Assisted Referrals and Contact tracking to next level of care			

2		<b>Maternal and Child Health</b>	<p style="text-align: center;"><b>Maternal Health</b> <b>Routine Maternity Care</b></p> <ul style="list-style-type: none"> <li>• ANC for Pregnancies up to Four (4) Live Births</li> <li>• Consultation by skilled health care workers</li> <li>• Two (2) USS Scan</li> <li>• Urinalysis</li> <li>• Screening for Malaria, HIV, Syphilis, HBsAg</li> <li>• PCV Check</li> <li>• Blood Group</li> <li>• IPT for Malaria Prophylaxis</li> <li>• Hematinics</li> <li>• Health Education.</li> </ul>	<p style="text-align: center;"><b>Maternal Health</b></p> <ul style="list-style-type: none"> <li>• Consultation with a specialist</li> <li>• Delivery of Multiple gestation and other high risk pregnancies such as mal-positioning and mal-presentation.</li> <li>• Management of hypertension in pregnancy,</li> <li>• Management of Gestational Diabetes.</li> <li>• Management of Preterm labour.</li> <li>• Premature Rupture of membrane (PROM)</li> <li>• Management of bleeding in pregnancy – Abortion and Complications, APH, PPH.</li> <li>• Management of intrauterine fetal death</li> <li>• Management for ectopic pregnancy (Salpingectomy)</li> </ul>	
			<p style="text-align: center;"><b>Delivery</b></p> <ul style="list-style-type: none"> <li>• Monitoring of labour using a partograph</li> <li>• Normal Delivery</li> <li>• Provision and repair of episiotomy</li> <li>• IV/IM Antibiotics</li> <li>• IV/IM Oxytocic's +Augmentation of labour</li> <li>• IV/IM Anticonvulsants</li> <li>• Manual removal of placenta</li> <li>• Repair of episiotomy</li> <li>• PMTCT services</li> </ul>	<ul style="list-style-type: none"> <li>• Forceps/vacuum delivery</li> <li>• Caesarean Section: up to 4 live birth (elective, emergency, single live born, twin etc)</li> <li>• Repair of uterine rupture</li> <li>• Hysterectomy +/- bilateral salpingo oophorectomy</li> <li>• Anti-retroviral prophylaxis mothers and for infants</li> </ul>	
			<p style="text-align: center;"><b>Uncomplicated Medical/Surgical Illnesses in Pregnancy</b></p> <ul style="list-style-type: none"> <li>• Malaria</li> <li>• Diarrhea using drugs stipulated in the EML</li> </ul>		
			<p style="text-align: center;"><b>Post-Natal Care for Mothers and Child up to six(6) weeks after delivery</b></p> <ul style="list-style-type: none"> <li>• Provision of Drugs as stipulated</li> </ul>		

			<ul style="list-style-type: none"> <li>in the Essential Drug List</li> <li>• Consultation by skilled Health Care Provider</li> <li>• Basic Laboratory Investigations : FBC, Urinalysis</li> <li>• Management of Simple Post-Natal Infections e.g. Mastitis</li> <li>• Post-Partum Hemorrhage + sepsis</li> <li>• Essential Newborn Care</li> <li>• Counseling/Education and Initiation of Breast Feeding</li> <li>• Treatment of Simple Neonatal Infections/Infestation e.g. Conjunctivitis, Malaria, URTI, Acute Coryza, Ophthalmic Neonatorum, Dermatitis with medications stipulated in the EML</li> <li>• Information on Family Planning</li> </ul>		
			<p><b>Child Health</b> <b>Treatment of common Childhood Illnesses</b></p> <ul style="list-style-type: none"> <li>• Uncomplicated Malaria</li> <li>• Uncomplicated diarrheal diseases</li> <li>• Uncomplicated UTI</li> <li>• URTI (acute coryza)</li> <li>• Uncomplicated otitis media</li> <li>• Deworming</li> <li>• Skin diseases (heat rashes, eczema and simple allergies)</li> <li>• Insect Bite and Stings</li> <li>• <b>Management of uncomplicated malnutrition</b></li> <li>• With counseling on proper dietary intake and investigations on primary cause.</li> </ul>	<p><b>Child Health</b></p> <ul style="list-style-type: none"> <li>• Consultation with a pediatrician</li> <li>• Incubator care (max 10 days)</li> <li>• Phototherapy (Max 6 days)</li> <li>• EBT (max 2 sessions)</li> <li>• Nebulization</li> <li>• Paediatric circumcision (Up to 2 years of age)</li> <li>• Anti-retroviral prophylaxis for infants</li> <li>• Early Infant Diagnosis (EID) / Dry Blood Testing (DBS)</li> </ul>	
3	<p><b>Emergencies: These are crises situations that demand patient stabilization</b></p>		<p><b>In all cases:</b></p> <ul style="list-style-type: none"> <li>• Establishing an intravenous line</li> <li>• Establishing a patent airway</li> <li>• Management of convulsion</li> <li>• Cardiopulmonary resuscitation</li> <li>• Immobilization of fractures (using splints, neck collars etc)</li> <li>• Aspiration of mucus plug to clear airway</li> <li>• suturing and dressing</li> <li>• Control of bleeding</li> </ul>	<ul style="list-style-type: none"> <li>• Management of emergencies such as accidents (stabilization)</li> <li>• Severe shock</li> <li>• Moderate to severe poisoning (using activated charcoal) etc.</li> </ul>	
		<p><b>Gastroenteritis:</b></p> <ul style="list-style-type: none"> <li>• Treatment with FBC, MP, Stool for MCS</li> <li>• ORS</li> <li>• Zinc</li> </ul>			

		<ul style="list-style-type: none"> <li>•Ringers Lactate</li> <li>•Normal Saline</li> <li>•Loperamide</li> <li>•Ciprofloxacin</li> <li>•Metronidazole</li> </ul>		
	<b>Asthmatic Attack:</b>	<ul style="list-style-type: none"> <li>•Treatment with Aminophylline</li> <li>•Hydrocortisone</li> <li>•Prednisolone</li> <li>•Normal Saline</li> <li>•Salbutamol</li> </ul>		
	<b>Accidents/ RTA</b>	<p><b>Fractures</b></p> <ul style="list-style-type: none"> <li>• Bandages</li> <li>• Analgesics</li> </ul> <p><b>Dislocations</b></p> <ul style="list-style-type: none"> <li>• Bandages</li> <li>• Analgesics</li> </ul> <p><b>Lacerations/ Bleeding / Wounds</b></p> <ul style="list-style-type: none"> <li>• Suture</li> <li>• Cotton Wool</li> <li>• Normal Saline</li> <li>• Gauze</li> <li>• Needle &amp; Syringe</li> </ul> <p><b>Burns (First degree &lt;5%):</b></p> <ul style="list-style-type: none"> <li>• Sofratulle</li> <li>• Dermazin</li> <li>• Normal Saline</li> </ul> <p><b>Sprains:</b></p> <ul style="list-style-type: none"> <li>• Analgesic Spray or Gel</li> </ul>		
	<b>Acute Urinary Retention:</b>	<ul style="list-style-type: none"> <li>•Relieve retention with urethral catheterization.</li> <li>•Urinary catheter,</li> <li>•Needle/ Syringe</li> <li>•Water for Injection</li> <li>•Lubricant</li> <li>•Savlon</li> <li>•Surgical gloves</li> <li>•Analgesics</li> </ul>		
	<b>Convulsions from any cause</b>	Treatment with diazepam and antipyretics		
	<b>Acute Abdomen</b>	Treatment with analgesics and antibiotics as contained in the EML	Exploratory laparotomy for unresolved cases.	
	<b>Allergic Reactions</b>	Treatment with Hydrocortisone, Promethazine, chlorpheniramine		
	<b>Stroke</b>	Treatment with Mannitol, Normal Saline, Frusemide		
	<b>Foreign bodies to any orifice</b>	Simple removal of foreign bodies from ear, nose and throat.		

4	Basic Surgical, medical and other ancillary services	<b>Surgical Services</b> Suturing of simple lacerations Incision & drainage Ear syringing Circumcision (plastibell) Excision of in-growing toe nail Ear piercing Lumpectomy Ganglionectomy Minor wound debridement Cellulitis and abscess drainage Foreign body removal	<b>Surgical Services</b> • Consultation with a specialist. • Repair of major lacerations • Appendectomy • Hernioraphy • Hydrocelectomy • Obstruction/perforation /rupture repairs of: oesophageal, gastric, intestinal, splenic, liver • Exploratory laparotomy • Chest tube drainage (pleural and pericardial) • Venous cut down • Suprapubic cystectomy • Colostomy construction/closure • Orchidectomy • Orchidopexy • Splenectomy • Thoracotomy	
		<b>Medical Services</b> • Malaria and other uncomplicated febrile illness e.g. typhoid fever • Pneumonia • Acute upper respiratory tract infection • Mild anaemia treatable with oral heamatinics • Worm infestation • Simple skin diseases (tenia vesicolor, m. furfur and tenia capitis) • Management of uncomplicated Hypertension • Management of uncomplicated Diabetes Mellitus	<b>Medical Services</b> • Management of complicated Chronic Hypertension • Management of complicated Chronic Diabetes Mellitus	
		<b>Ancillary Services</b> • Pulse oximetry • Vital signs monitoring • Oropharyngeal airway • Urethral catheterization • Passage of NG tube	<b>Ancillary Services</b> • Critical care (ICU) • NG tube • Urethral catheterization • Nebulization (max 3 days) • Oxygen therapy (max 3 days)	
			<b>Dental Care</b> • Dental Caries	

			<ul style="list-style-type: none"> <li>•Amalgam filling</li> <li>•Scaling and polishing (Max 1/year)</li> <li>•Simple tooth extraction</li> <li>•Surgical Extraction</li> <li>•Root canal treatment</li> </ul>	
			<p><b>Ophthalmology</b></p> <ul style="list-style-type: none"> <li>•Refraction (Max 6/year)</li> <li>•Cataract surgery</li> <li>•Provision of low priced spectacles and simple lenses (once / 2 years not exceeding N7500)</li> </ul>	
5	<b>Laboratory Services and other investigations</b>	<ul style="list-style-type: none"> <li>•Packed cell volume</li> <li>•MP(RDT)</li> <li>•Blood group for pregnant women</li> <li>•Urinalysis</li> <li>•HBsAg &amp; HBC Screening for pregnant women</li> <li>•Blood glucose</li> <li>•Random Blood Sugar</li> <li>•Fasting Blood Sugar</li> <li>•HIV Screening test for pregnant women</li> <li>•Pregnancy test</li> <li>•VDRL (syphilis screening) for pregnant women</li> <li>•Sputum AFB / microscopy</li> </ul>	<ul style="list-style-type: none"> <li>•Grouping &amp; cross matching</li> <li>•Blood transfusion (3 pints / year) whole blood and packed cells only</li> <li>•Genotype</li> <li>•FBC</li> <li>•Imaging Obstetric USS (3 /pregnancy)</li> <li>•<b>Any other investigation not listed in the primary care column but is required to make a diagnosis of diseases listed in this scenario.</b></li> </ul>	Rhesus negative blood (3 PINTS/YEAR) 50% co-payment
6.	<b>In patient services Admission</b>	A maximum of 72 hours (3 days) observation/treatment in the general ward	<ul style="list-style-type: none"> <li>•Accommodation in the general ward:</li> <li>•A maximum of 10 days cumulative per year for medical admissions</li> <li>•A maximum of 20 days cumulative for surgical admissions per year</li> </ul>	<b>Next 10 days will be subject to coinsurance of 50% by enrollee and subsequently entire cost is borne by enrollee</b>

After stabilization of the acute phase of clinic HT/DM, the enrollee should go back to the primary facility for drug refill which is capitated.

## PARTIAL EXCLUSIONS

1. A 60% coinsurance is also applicable to any pregnant woman who has delivered 4 live births, under the scheme.
2. Other procedures under partial exclusion as stated in the benefit package is subject to a 50 % co-insurance by enrollee
3. The benefit package is for now limited to generic medicines contained in the EML only. Other medicines not mentioned in the package are subject to a 50% co insurance payment by the enrollee.

## TOTAL EXCLUSIONS

1. C/S procedures are covered by the O'HIS up to the fourth life birth. C/S procedures above these shall not be covered by the scheme.
2. Treatment of congenital abnormalities requiring advanced surgical procedures, corrections like Talipes Equinovarus and valgus, Cleft lip and palate repair; congenital hernias, heart diseases, and diseases of the digestive system; etc., undescended testes, Down's Syndrome,
3. Hepatitis B and C viral load
4. Treatment of hepatitis B or C with direct acting antivirals or interferon and ribavirin
5. Other groups of medicines e.g. medicines used in erectile dysfunction, medicines used in substance dependence, high cost antiviral and anti-fungal medication e.g. amphotericin B, Acyclovir
6. Provision of cancer diagnostics services including pathology/tissue histology, immunohistochemistry, molecular testing and imaging
7. Treatment of cancers using chemotherapy and radiotherapy
8. Management of pain in cancer patients.
9. Occupational/industrial injuries to the extent covered under the Workmen Compensation Act,
10. Fertility procedures including but not limited to artificial insemination, including IVF and ICSI
11. Hearing aids
12. Treatment of Drug abuse/addiction
13. Dental care requiring: Crowns and bridges, Bleaching, Implants.
14. Post Mortem examination.
15. Retinal replacement and procedures for conditions such as strabismus and retinal detachment
16. Patients must be referred by a primary care provider for treatment
17. Other High tech laboratory and radiological investigations not covered in any part of the health benefit package
18. The benefit package will for now be limited to secondary care, conditions requiring tertiary care will not be covered (including cases of burns). Surgeries will also be limited to procedures listed with the belief that more services can be added as the liquidity of the scheme improves.
19. High cost services such as bone marrow transplant, neurosurgery
20. Organ transplantations.
21. Diagnosis and treatment abroad (Medical tourism)



### Essential Drug List for Osun Health Plan

<b>Anti-infectives'</b>	<b>Anti malarias</b>	<b>Anti hypertensives</b>	<b>Other Drugs</b>
Ciprofloxacin	Arthemether inj	Amiloride +HCT	Hydrocortisone
Doxycycline	Artemisine Amodiaquine tablets/ susp	Amlodipine	Chorpheniramine
Benzyl penicillin	Artemisine Lumefantrine tablets / susp	Methyldopa	Low osmolar ORS
Cotrimoxazole	Sulphadoxime	Nifedipine	Zinc
Erythromycin	Pyrimetamine (SP)	Frusemide	Diazepam
Ampicillin + cloxacillin	Artesunate inj	Propranolol	Metoclopramide
Co amoxiclav (unbranded)		Atenolol	Hyosine-butylbromide
Gentamycin			Bisacodyl
Metronidazole			Lidocaine
Tetracycline			Praziquantel
Nystatin			Ketoconazole
Azithromycin			Fluconazole
Benzathine Penicillin			Lorazepam
Ceftriaxone			Dexamethasone
Cefuroxime			Digoxin
Nitrofurantoin			
Ivermectin			
Tinidazole			
<b>Analgesics</b>	<b>Haematinics</b>	<b>Anti-ulcer</b>	<b>Lotions and Ointments</b>
Paracetamol	Multivite	Mg trisilicate	Gentian violet
Ibuprofen	Vit C	Omeprazole	Calamine lotion
Diclofenac	Ferrous salts	Cimetidine	Benzyl benzoate emulsion
	Folic acid	Ranitidine	Clotrimazole
	Vit Bco		Silver sulphadizine
<b>Anti-helminthics</b>	<b>Intravenous Fluids</b>	<b>Tuberculosis + HIV</b>	<b>Hypoglycemic</b>
Levamisole	Darrows solution Sodium+ dextrose Dextrose + Water Mannitol Ringers lactate Normal Saline	1st line anti TB medication 1 <sup>st</sup> line anti retroviral medication (Ten/Lam/Efv )	Metformin Gibenclamide Insulin inj
<b>Asthma Drugs</b>			
Bethamethasone inhaler Salbutamol inhaler Salbutamol			