



IMA FOCUS

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24TH MARCH 2021

WORLD TUBERCULOSIS DAY

The Clock is Ticking #endTB

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EDITORIAL

Dr. B. DEVDAS RAI

World Tuberculosis Day 2021

Each year, we commemorate World Tuberculosis (TB) Day on March 24 to raise public awareness about the devastating health, social and economic consequences of TB, and to step up efforts to end the global TB epidemic. The date marks the day in 1882 when Dr Robert Koch announced that he had discovered the bacterium that causes TB, which opened the way towards diagnosing and curing this disease.

TB remains one of the world's deadliest infectious killers. Each day, nearly 4000 lose their lives to TB and close to 28,000 people fall ill with this preventable and curable disease. Global efforts to combat TB have saved an estimated 63 million lives since the year 2000.



The theme of World TB Day 2021 - 'The Clock is Ticking'—conveys the sense that the world is running out of time to act on the commitments to end TB made by global leaders. This is especially critical in the context of the COVID-19 pandemic that has put End TB progress at risk, and to ensure equitable access to prevention and care in line with WHO's drive towards achieving Universal Health Coverage. We are moving closer and closer to World TB Day 2021, and we want to make sure that all of us engaged in the TB response, as well as people affected by TB and TB survivors align and get together around this year's theme "The Clock Is Ticking."

The COVID-19 pandemic is in its second year and is unfortunately taking increasing medical resources and attention away from providing necessary life-saving diagnosis, medicine and care to people suffering from tuberculosis (TB). Alarming, in low and lower-middle-income countries, TB remains the biggest infectious disease killer.

Long Live IMA

With this theme, the Stop TB Partnership and all partners are sounding the alarm that while we focus on COVID-19, every single day 4000 people die and 27 000 people get sick with TB. Now more than ever, we need redoubled support to raise awareness and our ambitions, honor commitments and mobilize badly needed resources to help achieve the UNHLM targets by 2022. World leaders have until December 2022 to make good on their words and keep their promises, or we risk losing thousands of lives to a curable and preventable disease. The campaign will aim to involve all of us to help make this global outreach successful and make sure that the effort to end TB gets the attention it requires.

Countries are falling well short of the agreed targets to find people with TB and provide them with the prevention, treatment, and care. Progress is even slower for people, including children, who have drug-resistant TB. Join us @StopTB and our partners worldwide to demand immediate action from our governments.



Dr. G.B. Bidinahal

Past President, IMA Karnataka State Branch has been appointed as member National IMA Standing Committee for Sports.

Congratulations



Dr. B. Veeranna

Past State Secretary, IMA Karnataka State Branch has been appointed as member National IMA Standing Committee for Unesco Bioethics Chair Programme.



Dr. Madhusudana Kariganuru

Past President, IMA Karnataka State Branch has been appointed as convener, IMA Standing Committee for Disaster Management



PRESIDENT'S MESSAGE

Dr. M. VENKATACHALAPATHY

Dear Esteemed Members,

In continuation of our struggle against mixopathy there seems to be light at the end of the tunnel by the way the case is proceeding in the Supreme Court. Let's hope for the best outcome. IMA Head Quarters office bearers have met NITI Ayog, N M C & many political leaders to emphasize the dangers of mixopathy.

Even though IMA KSB was well prepared to host the central working committee meeting at Vidyanagar, Toranagallu, due to the fear of second wave of covid, the IMA Head Quarters has made it only virtual.

It was indeed a pleasant experience to see one of the important sports event of IMA KSB tennis ball cricket tournament hosted by IMA Mandya with 30 teams across the state participating which was a big achievement. This was the first big official physical sports activity after covid. I wish to congratulate the whole team of IMA Mandya for their untiring effort to see the tournament to reach new level. I was happy

to be part of the valedictory function sharing the dais with Ranji cricket player Mr.Nasseruddin Taj.

I had an opportunity to address & interact with medicos of SNMC, Kodagu Medical College & K.V.G Medical Colleges during my longest presidential tour program. I visited Ilkal-Hungund, Bagalkot, Teradal, Mahalingapura, Mudhol, Jamkandi, Badami IMA branches in the North Karnataka. Then I visited Madikere, Sullia, Puttur, Belthangadi, Bantwala, Karkala, Udupi-Karavali and Udupi-Manipal IMA branches.

On 28.03.2021, our own senior doctor, Past President of IMA KSB Dr. Vithal D Sapare had invited me to preside over his book "Mosaic of Memories "release function .It was a wonderful event organized in IMA KSB auditorium, where I had the opportunity to meet one of the top cardiac surgeons of India Dr. K.M. Cherian who was the chief guest. At this ripe age, our Dr.Sapare stands tall as example for all young doctors.

I take this opportunity to share the information that shortly we shall announce the dates for state council meeting in the month of May. I request all the concerned members to participate.

The second wave of coronavirus infections is spreading rapidly in India and the cases may continue to rise for the next few days. Non-pharmaceutical measures which have been applied across the globe in

the first wave will be the major part of our response including: enhanced localized surveillance, test and trace, face masks, physical distancing, shielding of vulnerable individuals, quarantine of affected persons.

All will need to be delivered at an intensity and scale not previously achieved as in the best traditions of emergency preparedness, we should 'hope for the best, but plan for the worst'.

Long live IMA



**Udupi-Karawali Branch
donating Rs 1.00 lakh
to covid martyrs fund
during IMA KSB
President Visit**

ಭಾರತೀಯ ವೈದ್ಯಕೀಯ ಸಂಘದ ಪ್ರಾರ್ಥನೆ

ಎಲ್ಲರೂ ಸಂತೋಷವಾಗಿರಲಿ,
ಎಲ್ಲರೂ ಆರೋಗ್ಯವಾಗಿರಲಿ,
ಎಲ್ಲರೂ ನೋವಿನಿಂದ ಮುಕ್ತವಾಗಿರಲಿ,
ಎಲ್ಲರೂ ದುಃಖದಿಂದ ಮುಕ್ತವಾಗಿರಲಿ,
ಎಲ್ಲಾ ಆಸೆ ಆಮಿಷಗಳನ್ನು ಮೀರಿ
ಗುಣಪಡಿಸುವವರು ನಾವಾಗಿರಲಿ.



FLAG SALUTATION

We, the members of Indian Medical Association stand here to salute our national flag.

Its honour and glory shall be our light and strength and its course shall be our course.

We pledge our allegiance to it and realizing our responsibilities as the accredited members of this national organization, we swear we will dedicate everything in our power to see it fly high in the comity of nations.

Jai Hind !

IMA PRAYER

May everybody be happy
May everybody be healthy
May everybody be free from pain
May everybody be free from sorrow
May we be the healing cure
Beyond every greed & lure

Long Live IMA!



VICE PRESIDENT'S DESK



Dr. Dinesh Hegde

Seasons Greetings to all my fellow doctors of Karnataka.

Dear Friends we are finding that lot of doctors are under severe pressure to perform especially in this Covid situation. Our practice has not come back to its pre covid level, we really don't know how much time it will take? In the mean time there is 2nd wave of Corona looming at large on us. We have to prepare ourselves

While it's natural to feel like you're under an immense amount of pressure to perform as a doctor, at the same time we should take care of so many other issues.

Here are some tips for doctors to follow in their day today practice which I found very useful.

Managing Your Workload:

"Be extremely organized and make sure you make a system for all the things you have to get done during the day, prioritizing those that are most important. If you find you're overwhelmed, ask for help.

"Ask for help when you need it. While you're eager to prove your abilities, showing humility in the workplace can be more

important initially. Your colleagues with more experience will feel valued and respected when asked their opinion, and if you're a new physician, they'll perceive this as maturity rather than weakness. Use your favors wisely, too, so that other employees don't perceive you as someone who is only making more work for them. Who you ask for help is important as well. Nurses, therapists, and other providers can help you be more productive than you can on your own, but they aren't your minions. Don't assume that because you're a doctor, they're going to follow every order you write. If they call you with an alternate suggestion for your patient, listen respectfully. You don't always have to concede to their requests but choose your battles.

"When I was a new doctor, I wish I knew it was okay to make mistakes. Although we try our best, sometimes things do not turn out the way we planned. I wish I would've been better at not being so hard on myself. As long as you are working hard to give the absolute best care to your patients you can be proud of your efforts. Along these lines, not every patient you see will love you. Don't beat yourself up; do your best because it's the best you can do.

"Give yourself time to learn. A lot of young doctors are stressed because they aren't familiar with certain procedures or diagnoses. However, this is completely normal. The idea of residency is for you to get acquainted with a variety of methods and actually practice what you have learned. Don't be too hard on yourself, and don't be afraid to ask questions. Being assertive is highly valued, especially since other doctors don't have time to chase you to explain things.

Practicing Self-Care:

"Wear good shoes. You're going to be on your feet all day, and for doctors, 'all day' really means all day. If you don't wear ergonomic shoes or insoles, you'll develop long-term back and joint pain. You should also stretch often and practice yoga or calisthenics. Doctors are required to lift and move heavy objects and patients from time to time. If you don't practice good lift technique, you could injure your neck or back.

"Have your own doctor. Doctors tend to treat themselves far too often. We need an impartial person to catch things we are not looking for ourselves. If something feels a little 'off,' get it checked out. You should also make time for adequate sleep. Sleep improves memory, mood, and sexual function, reduces irritability, and so much more. It should be a big priority for everyone, including doctors

"Do not hesitate to speak up for yourself. There is no question that the demands of residency will be tremendous. However, it is important to express your concerns when things become overbearing. Physician burnout is a common experience amongst doctors. It will surely have a negative impact on you as a person and as a physician and on your patients as well. It is important to address this issue before it's too late.

"The combination of years spent for our medical training does not prepare us for how we will take care of ourselves. My advice to my future peers is to develop a self-care ritual that helps you manage stress, as stress is inevitable in this career. There is not one simple remedy for self-care but rather a whole-body approach that includes nutrition, physical exercise, mental wellbeing, sleep, and mindfulness-based stress reduction. It is ultimately the responsibility of the individual physician to nourish their personal resilience that will contribute to their well-being and prevent burnout.

Patient Communication:

"Doctors will work (depending on their chosen area) with those who are either dying or bereaved. There is nothing worse than a health care professional who either skirts the issue or completely misses the chance at having that discussion with their patient or family member. Remember that you can't take their emotional pain away. When someone is grieving or has been informed of their prognosis, it's okay to allow them that expression of emotion. In fact, it's in their best interest.

Be an active listener to your patients. Listen to their concerns and then reflect back what they've shared with you. I usually phrase the reflective listening like, 'Okay Mrs. Smith, I hear you are saying you've been experiencing X and you are concerned because Y. Did I get that right?' This reassures patients that their concerns are being accurately communicated and respected.

Teamwork:

"To avoid delay in a patient receiving their medications and phone calls back to the doctor's office, please make sure all

prescriptions-whether electronic or handwritten-have the following details correct and clearly legible: name of patient, patient's date of birth, name of doctor with contact information and DEA number, name of medication, strength of medication, quantity of medication, and date of office visit.

"Don't be afraid to build relationships with your colleagues. From anesthesiologists to nurses, from techs to other specialty physicians, build relationships and learn to respect all pieces of the puzzle. Every part supplies the whole, and the focus is always on the patient, not in competition. While you're fresh out of studies and passionate about what you know, there just might be a nurse who has been working for decades who knows more. Consider other sources. If you're able to do this, success will be yours and people will love working with you.

"Maintain personal connections with your partners, with your colleagues at your hospitals and in your community, and with nurses and staff at your hospitals. We have tough jobs. It can really help to have people to talk to about what's going on in our practices and with our patients. Having lunches together or meeting after hours every so often for group picnics or dinners clubs can help form stronger connections and stronger teams so you can better help yourself with burnout issues and better help each other.

Looking to the Future

"Choosing between an academic and private practice career can be a difficult decision for residents and fellows as they complete their training. There are pluses and minuses to both, and it can be hard to know which are the most important long-term.

Statistics show that nearly fifty percent of fellows will change jobs within two years after finishing training. Doing some moonlighting with a local practice or hospital during training can give early-career physicians the opportunity to see what it feels like to be in a private practice setting. It also allows the physician to get to know the local practices (and vice versa) and can be the best way to get a job straight out of training.

"Keep moving forward. Always be on the lookout for exciting new opportunities. Learning does not stop after graduation from medical school or completing your residency. Join professional organizations and clubs related to your specialty. Attend speaking seminars, conferences, meet and greet sessions, and advanced training whenever possible. Look into adding a professional certificate or two to your portfolio. There are ones suitable for both newcomers in each specialty and seasoned physicians.

"What we know now as patient care delivery will definitely be different in 20 years. How I practiced 30 years ago is barely recognizable now. Change will occur even more quickly over the next several years. Find a practice that embraces change, or even better, is a leader in change. Additionally, find a practice that embraces continuous learning and adaptation of new standards of care. The best practices have systems that share knowledge, best practices, and new standards. It shouldn't be up to the individual physician to find every new practice recommendation and put it into practice.

By following these tips we can have a comfortable professional life. I Request young doctors to look into it and decide their future.





SECRETARY'S DESK



Dr. S.M. PRASAD

Dear IMA senior members & friends,

Greetings from IMA KSB.

All of us are passing through different phases of providing health care to the needy especially after the lockdown period had started last year and now we are in lock free period due to release of tight restrictions. All of us need to be more cautious now as the colleges and schools are getting opened gradually. Those of you who have younger students at home attending the educational institutions (even if they are part time classes/tuitions) are exposed and easily carry the viruses. They may not be affected much but the senior citizens and those with comorbidities will have chances of being affected by the viruses which have been circulating again easily due to improper usage of masks, quick hand washing and less use of sanitizers.

As the second wave is slowly creeping into many places, it is high time that we again start taking the same safety precautions during previous lock down. We need not wait as health care ambassadors, to follow only if there are instructions from the authorities.

IMA HQ DIGITAL 2020 has been launched already. Kindly update your area membership

details as soon as possible. IMA members of the respective branch, kindly contact your IMA office attached to your membership. All the IMA branches in Karnataka have been instructed already by IMA headquarters. Kindly contact your President & Secretary of the branch to update/correct/delete regarding the name, address, mobile number, email ID, etc. Most of the changes can be done at the branch level itself & once done, will be very convenient as per Digitalization of IMA.

Any branch having member strength less than required will be deleted and hence, encourage more allopathy doctors in your area and friends to join for strength of IMA. Whenever you are representing at any office, numbers matter a lot. More the young allopathy doctors enter IMA, ultimate goal can be easily achieved. Also, make sure that members should pay the annual subscription of their respective branch to keep the branch sustainable.

Also, I would like to inform you that there are webinar series on last Thursday of every month (Psychiatry series for allopathy doctors by NIMHANS, IMA KSB, IMA KPS, ISPS) & Updates on Tuberculosis on every Tuesday. Kindly be in touch with your President and Secretary of your branch.



BRANCH ACTIVITIES IN MARCH

Branch: Ballari

President : Dr. Ravishankar S

Secretary : Dr. B.K. Srikant

On 13th and 14th March, IMA Ballari participated in the state level tennis ball tournament hosted by IMA Mandya. On 19.03.2021, Interesting case discussions at Shikshakara Bhavan for private practitioners and VIMS (Medical College) staff. The meeting was well attended and accepted well.



Branch: Bhadravathi

President : Dr. Veena S. Bhat

Secretary : Dr. Swarnalatha

on 26.2.2021, IMA KSB President Dr. Venkatachalapathy and district coordinator Dr. MK Bhat visited our branch. A CME was held on the occasion.



Branch: Bengaluru

President : Dr. H.N.Vinay

Secretary : Dr. K.N.Pradepkumar and Dr. R.Jyothi

On 7th March 2021: IMA Bengaluru Branch conducted International Women's Day at IMA Auditorium, IMA House, Chamarajpet, Bangalore. On 21ST March 2021 : IMA Bangalore Branch in Association with CSI & MERT conducted Public guest. lectures at IMA House, Chamarajpet Bangalore. About 65 members participated. 26TH March 2021: Indian medical association, Bangalore Branch, IMA Karnataka State Branch, the Muthoot Group Conducted Salute to COVID 19 Warriors of Health Care Fraternity in Bangalore District on Friday the 26th March 2021 at IMA Auditorium, A.V.Rao Road, Chamarajpet, Bangalore.



Branch : Chikkaballapura

President : Dr. Prashanth S. Murthy

Secretary : Dr. H.S. Madhuvan

Installation of WDW : On the occasion of International women's day on 8th March, the Installation of the women's wing of IMA Chickballpur was conducted. On behalf of International Women's day, a health awareness program addressing the major problems that women face on daily basis was held by members of WDW-IMA Chickballapur at Jechani College. IMA State Cricket tournament : IMA Chickballpur participated in exciting cricket tournament held at Mandya from 12th to 14th March 2021. We had two teams, Nandi warriors and Chickballapur Challenging Cheetahs.



Branch: Coorg**President : Dr. Sham Appanna****Secretaries : Dr. Prashanth**

On 22.03.2021,
Dr. Venketachalapathy, President
IMA KSB visited the branch. On
22.03.2021, Joint programme of
IMA Kodagu and IMA Virajpete
branch was held at 7pm at
Rotary hall.

**Branch : Gadag****President : Dr. Prakash Dharana****Secretary : Dr. Vishwanath S. Kulkarni**

On 01.03.2021, Blood donation camp was conducted at ASS College of commerce along with NSS and IMA blood bank society. 33 units were collected. On 08.03.2021, An international pediatric CME was conducted by GIMS Doctors along with IMA Gadag. On 08.03.2021, On the International Women's Day IMA Ladies wing / women doctors wing members went to the female COVID WARRIORS at their own houses and felicitated them. On 09.03.2021, IMA WDW celebrated International Women's Day uniquely by going to orphan center Prem Nilaya located at CSI Hospital. They gave necessary daily required material to the kids and shared the happiness by cutting the cake and delicious dinner. On 10.03.2021, World International Women's Day was celebrated at IMA Hall Gadag. On 10.03.2021, Blood donation camp was conducted at Mundargi. 32 units of blood were collected. On 12.03.2021, Cyclothon was conducted to celebrate and to create a awareness regarding World Glaucoma Week. On 12, 13 and 14.03.2021, IMA Gadag participated in IMA State Level Cricket Tournament held at Mandya. Two teams Gadag Girmit and Gadag Mirchis competed for the trophy. On 20.03.2021, CME was conducted at IMA hall. On 21.03.2021, IMA Gadag along with Lion's club members conducted Jata. Door to door COVID vaccination campaign was done in the streets of Gadag especially near commercial street, Saraf Bazaar area. IMA Gadag Blood Bank activities : For the Month from 20th February 2020 to 20th March 2021 : Total Number of Bags collected: 386. Total Number of bags collected in camps: 58. Total Number of PRBC issued: 358. Total Number of FFP issued: 520. Total Number of PC issued: 61. Total Number of WB issued: 9. Blood donation camps conducted: 2.



Branch: Jamkhandi

President : Dr. H.G. Daddi

Secretary : Dr. V.S. Biradar

On 05-03-2021, COVID-19 awareness talk to BSW Students. On 12-03-2021, Diabetes awareness talk to BSW students.



Branch: Kolar

President : Dr. M.Narayana Swamy

Secretary : Dr. Devaraj



On 12.03.2021 CME Programme was conducted.

Branch: Koppala

President : Dr. Shushilkumar Kalal

Secretary : Dr. Srinivsa Sagar. B

A Ophthalmic CME was held in association with M M Joshi Eye Institute, Koppal on 19.03.2021 at B.S. Pawar Grand Hotel, KOPPAL.

Branch: Kumta**President : Dr. Nagarathna G Patgar****Secretary : Dr. Vishwas Naik**

IMA branch conducted a talk on 13.03.2021, on topic Overview of Diabetic cure. On 21.03.2021 A rural health check camp, and awareness programme was conducted at Wilderness of Yaana, Kumta Taluk by IMA Kumta in association with Dr. Halkar charitable medical and information association Kumta.

**Branch: Kunigal****President : Dr. Ravikumar M.R.****Secretary : Dr. Ganesh Babu**

On 17.3.2021, CME programme was conducted.

Branch: Mangaluru**President : Dr. M.A.R. Kudva****Secretary : Dr. Animesh Jain**

The Cricket team of IMA Mangaluru was placed SECOND in the Karnataka IMA Cricket Tournament held at Mandya. from 12.03.2021 to 14.03.2021. The Annual Dr. RV Bhat Oration was held at IMA House on 31.03.2021.

Branch: Mandya

President : Dr. T.N. Marigowda

Secretary : Dr. M. Vinay

CME was held on 03 Mar 2021. State IMA cricket tournament was conducted on 12, 13 & 14 Mar 2021. More than 30 teams, from all over Karnataka participated. Mandya lions were the winners.



Branch: Mysuru

President : Dr. B.N. Anandaravi

Secretary : Dr. Chandrabhan Singh. N

On 24.03.2021 a CME Programme was conducted. In association Zenvito Healthcare Pvt. Ltd on the occasion of World TB Day and International Women's Day.



Branch: Nelamangala**President : Dr. M. Jayaprasad****Secretary : Dr. S. Rajendra Prasad**

Conducted CME Programme this month.

**Branch: Raichur****President : Dr. K. Ramappa****Secretary : Dr. Nagaraj Bhalki**

On 13.03.2021, we conducted Blood donation Camp at Raichem Medicare Pvt. On 14.03.2021, Womens day was Celebrated by IMA Ladies wing.

**Branch: Sirsi****President : Dr. Vinayak Bhat****Secretary : Dr. Ravindra R Kolvekar**

On 06.03.2021, A talk on Covid vaccine to IMA members was held. On 20.02.21, Speciality camp was organised at Urban PHC. On 05.03.21, Blood donation camp was organised in SMS college Ummachagi by IMA- PGH Blood Bank. 41 units of blood were collected.



Branch: Shivamogga

President : Dr. D.S.Parameashwar

Secretary : Dr. Shambu Bankolli

A lecture on Fire safety and live demo was conducted by IMA Shimoga and KPMEA Shimoga on 20.03.2021 in association with district fire dept. About 150 doctors, hospital staff participated in the program.

Branch: Soraba

President : Dr. M.K. Bhat

Secretary : Dr. Syed Hasman

IMA Sorab Doctors participated in World T B day Awareness Jatha.



Branch: Sullia

President : Dr. Shri Krishna B N

Secretary : Dr. Ravishankara S

IMA Sullia Ladies Wing doctors actively participated in 'Swasthastree' comprehensive health check up camp for women employees at KVG Medical College on the occasion of international women's day. Sullia IMA Branch in association with State IMA Kannada Vaidya Barahagaarara Samithi, Karnataka organised the release of a book on women's health on 11.03.2021.



Branch: Udupi-Karawali**President : Dr. Umesh Prabhu****Secretary : Dr. Prakash Bhat**

On 09.03.2021 as a part of international Yogaday, IMA Women wing celebrated and did Yoga lessons at IMA Hall. On 22.03.2021 CME was conducted on topic "Medical Ethics"

**Branch: Yelahanka****President : Dr. Shankarnarayan. K.G.****Secretary : Dr. Suri Raju**

On 19.03.2021, The Women's wing conducted their first programme - awareness of ill effects of drugs at Rajanakunte government school. Our members participated in the state level cricket tournament held at Mandya from 12-14th of March and our team won 2 out of 3 matches in the league phase but lost out in the pre quarter finals.

ATTENTION

Membership Fee (HFC Details) Life Membership fee of the IMA 1-11-2019 onwards

Particulars	Amount to be Sent to IMA KSB	Extra Amount collected & retained by the local Branch Decided by the local branch
Single Life	11000-00	
Couple Life	16500-00	



IMA'S KARNATAKA SOCIAL SECURITY SCHEME

IMA House, Bailappanavar Nagar, Hubballi-29
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Age in Yrs	Below 30	Betwn 31-35	Betwn 36-40	Betwn 41-45	Betwn 46-50	Betwn 51-55	Betwn 55-60
Fee for Existing old Scheme	Rs 11700/-	Rs 12200/-	Rs 12700/-	Rs 20700/-	Rs 23700/-	Rs 28700/-	Rs 36700/-
Fee for Silver Jubilee Scheme	Rs 22700/-	Rs 24700/-	Rs 26700/-	Rs 31700/-	Rs 38700/-	Rs 47200/-	Rs 57700/-

Recent death claim benefit given under Silver Jubilee Scheme is Rs. 42,15,000/- and in old Scheme is Rs. 17,31,676/-

Death claim benefit given to Covid - 19 death is Rs. 25,96,770/- (Old existing scheme)



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Reg. No.DRB-2/SOR/179/2019-20

Email : imakpps@gmail.com | Phone No 080 -26705447, 8197330598

NEW SCHEME

• FINANCIAL ASSISTANCE CLAIM (INDEMNITY) AMOUNT UP TO RS. 1 CRORE (ONE CRORE)

- All the existing members will be upgraded to New Scheme after adjusting the balance payment.
- The cause of Action must be in the period of active membership for all claims.
- Membership becomes effective from the Date of realization of Cheque or DD In favour of IMA KPPS.
- All operational modalities will be as per registered Bye-Laws of IMA's Karnataka Professional protection Scheme.

FEE DETAILS

a) Fee details for the 1st year (admission contribution)	
Admission fee	Rs. 100/-
Annual subscription Fee	Rs. 2000/-
Advance fraternity contribution	Rs. 1000/-
Total	Rs. 3100/-
b) Fee details for subsequent years	
Annual subscription fee	Rs. 500/-
Demand fraternity contribution	Decided and intimated that year *

*Amount paid towards financial assistance given to the members and Legal expenses in that financial year is equally divided and collected through Demand notice sent to each members as demand fraternity contribution every year in the month of April.

Dr. Honnegowda
Chairman
M. 9448118299

Dr. N. Dhanapala
Hon. Secretary
M. 9342161266

Dr. J. Sharanappa
Hon. Treasurer
M. 9448924466



IMA'S KARNATAKA STATE HEALTH SCHEME

imakshs@gmail.com

IMA KSHS

www.imahealthscheme.org

A doctors mutual health contribution scheme will give peace of mind in knowing that you are protected from most of these costs

Don't wait until you or a family member becomes seriously ill to try to purchase health insurance.

The Admission fee details is as follows

Age in Years	Total Amount, At the time of joining (1 st Year)	The Amount to be paid every year (2 nd Year onwards)
Children below 25 yrs	Rs. 4000.00	Rs. 3000.00
Below age of 35 yrs	Rs. 5000.00	Rs. 4000.00
Below age of 45 Yrs but above 35 Yrs	Rs. 7000.00	Rs. 5000.00
Below age of 55 Yrs but above 45 Yrs	Rs. 9000.00	Rs. 6000.00
Below age of 65 Yrs but above 55 Yrs	Rs. 11,000.00	Rs. 7000.00
Below age of 75 Yrs but above 65 Yrs	Rs. 13,000.00	Rs. 8000.00
Below age of 85 Yrs but above 75 Yrs	Rs. 15,000.00	Rs. 9000.00

LOCK IN PERIOD

- Founder member** :- shall have the benefit of the scheme **six months** after joining the scheme or immediately after launching the scheme whichever is longer.
- All the **ordinary members** and **beneficiary members below the age of 65** on joining shall have the benefit of the scheme after **12 months** of joining the scheme or immediately after launching the scheme whichever is longer.
- All the **ordinary members** and **beneficiary members above the age of 65** on joining shall have the benefit of the scheme after **24 months** of joining the scheme or after launching the scheme whichever is longer.

NO CASHLESS SERVICE (They have to pay their bills themselves & Claim later)

- * No advance payment will be made to the members
- * Members will be given **reimbursement of 75% of total amount** of the bill not exceeding the sum limited to each disease.
- * If the benefit is not claimed in an academic year the benefit amount in total or any percentage will not be carried over to the subsequent years.
- * A member will get a maximum of benefit of Rs.2 Lakhs in one year.

The scheme is launched on 1st of July 2017 on the Doctors day Celebration at Bengaluru.

Dr. Chinivalar. V. V.

Chairman 94481 22978
drvv2011@gmail.com

Dr. Raghavendra Vimali

Treasurer 9902992666
vimali@yahoo.com

Dr. Amaresh M.

Hon. Secretary, 9448120433
dramaresh.m@gmail.com

Contact Address : The Secretary's office, Shushrusha Nursing home, LG Road near , Mahaveer circle, GANGAVATHI-583227

President's Visit to Local Branches

Digital
Clips



Badami



Baglkot



Belthangadi



Coorg



Ilkal-Hungund



Jamkhandi



Karkala



Mahalingapur



Mudhol



Rahakavi Banahatti Teradal

ವೈದ್ಯರ ರಕ್ಷಣೆ ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ: ವೆಂಕಟಾಚಲಪತಿ

ಲಾಲ್ಬಾಗ್ ವೈದ್ಯಕೀಯ ಕ್ಷೇತ್ರದಲ್ಲಿ ಕೆಲವು ವೈದ್ಯರನ್ನು ಹೊರತು ಪಡಿಸಿ ಉಳಿದವರನ್ನು ಸುರಕ್ಷಿತವಾಗಿ ಇರಿಸುವುದು ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ. ವೈದ್ಯರನ್ನು ರಕ್ಷಿಸುವುದು ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ. ವೈದ್ಯರನ್ನು ರಕ್ಷಿಸುವುದು ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ.

ಲಾಲ್ಬಾಗ್ ವೈದ್ಯಕೀಯ ಕ್ಷೇತ್ರದಲ್ಲಿ ಕೆಲವು ವೈದ್ಯರನ್ನು ಹೊರತು ಪಡಿಸಿ ಉಳಿದವರನ್ನು ಸುರಕ್ಷಿತವಾಗಿ ಇರಿಸುವುದು ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ. ವೈದ್ಯರನ್ನು ರಕ್ಷಿಸುವುದು ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ. ವೈದ್ಯರನ್ನು ರಕ್ಷಿಸುವುದು ಐಎಂಎ ಸಂಸ್ಥೆಯ ಉದ್ದೇಶ.



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If Undelivered please return to
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