



FINANCE [Health Insurance-I] DEPARTMENT

G.O.Ms.No.39, Dated 14th February, 2022.

(Pilava, Masi-02, Thiruvalluvar Aandu 2053)

ABSTRACT

New Health Insurance Scheme for Employees, 2021 - Inclusion of Corona treatment (COVID-19) under specified illness list in respect of employees under New Health Insurance Scheme 2021 and Pensioners (including spouse)/Family Pensioners under New Health Insurance Scheme 2018 - Implementation of the Announcement made by the Hon'ble Chief Minister - Payment of Rs.1.00 crore each under New Health Insurance Scheme 2021 for employees and New Health Insurance Scheme 2018 for Pensioners / Family Pensioners to United India Insurance Company Limited - Orders - Issued.

Read the following:-

1. G.O.(Ms).No.222, Finance (Pension) Department, Dated: 30.06.2018.
2. G.O.(Ms).No.160, Finance (Salaries) Department, Dated: 29.06.2021.
3. Announcement made by the Hon'ble Chief Minister on the floor of the Legislative Assembly under Rule 110 of LAS Rules on Dated: 07.09.2021.
4. Letter received from the United India Insurance Company Limited, Chennai - 06, Dated: 04.01.2022 and 10.01.2022.
5. Government Letter No.38551 / Finance (HI-1) Department /2021, Dated: 07.01.2022.

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ORDER:

The Hon'ble Chief Minister had made the following announcement on the floor of the Legislative Assembly under Rule 110 of LAS Rules on 07-09-2021:-

“மருத்துவக் காப்பீட்டுத் திட்டத்தின் கீழ் அரசு ஊழியர் சங்கங்களால் கொரோனாவுக்கான சிகிச்சைகளை உயர் சிகிச்சைப் பிரிவில் சேர்க்க வேண்டும் என்ற கோரிக்கை அளிக்கப்பட்டுள்ளது. கொரோனா சிகிச்சைகளைப் பொறுத்தவரையில், அரசு அலுவலர்கள்

மற்றும் ஓய்வூதியதாரர்களுக்கான மருத்துவக் காப்பீட்டுத் திட்டத்தில் அனுமதிக்கப்பட்டுள்ள சிகிச்சை தொகையான 10 இலட்சம் ரூபாயை விடவும் கூடுதலாக, கொரோனா சிகிச்சைக்கான செலவுத் தொகை அரசு நிதி உதவியின் கீழ் அனுமதிக்கப்படும்.”

2. In the Government Order first and second read above, the Government has implemented the **New Health Insurance Scheme 2018** (from 01-07-2018 to 30-06-2022) with a subscription of Rs.350/- for Pensioners (including spouse) / Family Pensioners for a block period of 4 years with a maximum assistance of Rs.4.00 lakh and Rs.7.50 lakh for specified illness. Likewise **New Health Insurance Scheme 2021** was implemented for a period of four years from 01-07-2021 to 30-06-2025 with a subscription of Rs.300/- (i.e., Rs.295/- for Insurance Subscription + Rs.5/- for Corpus Fund contribution for meeting higher expenses in respect of rare illness and exceptional circumstances) to provide health care assistance to the Employees of the Government departments, State Public Sector Undertaking, Statutory Boards, Local Bodies, State Government Universities and their eligible family members with a maximum assistance of Rs.5.00 lakh and Rs.10.00 lakh for specified illness.

3. Based on the announcement made by the Hon'ble Chief Minister, the United India Insurance Company Limited which is implementing New Health Insurance Scheme for Employees as well as Pensioners was requested to include and cover Corona treatment (COVID-19) under specified illness in respect of employees under New Health Insurance Scheme 2021 upto a maximum of Rs.10.00 lakh and in respect of Pensioners (including spouse)/Family Pensioners under New Health Insurance Scheme 2018 upto a maximum of Rs.7.50 lakh and to send necessary proposal to Government.

4. The Senior Divisional Manager, United India Insurance Company Limited in his letter dated 10-01-2022 **has sent their consent agreeing to incept the cover with an initial payment of Rs.1.00 crore (Rupees one crore only) each under New Health Insurance Scheme 2021 for Employees and New Health Insurance Scheme 2018 for Pensioners / Family Pensioners, with a condition that as soon as the CASHLESS facility or reimbursement claims reaches 90% of the initial amount paid, the amount has to be replenished by the Government. At the end of the policy tenure, the claims paid plus Outstanding will be calculated at 90% + 10% (towards Administrative Expenses) and any excess amount shall be refunded to the Government.**

5. Further, the United India Insurance Company Limited has also made the following suggestions:-

- i. Chief Minister Comprehensive Health Insurance Scheme rates cannot be adopted for coverage under New Health Insurance Scheme as they are two different Schemes.

- ii. To include pre-authorisation for cashless payment as it is also an assured liability for the purpose of calculating 90% sanctioned amount.
- iii. To sanction 10% establishment cost as proposed considering a heavy inflow of cases in the present wave and a lot of backend work have to be carried out to serve better.
- iv. **The above concession cannot be made applicable to Employees / Pensioners / Family Pensioners of Boards, Universities, State Public Sector undertakings etc., who execute separate agreements for implementing the New Health Insurance Scheme as indicated in Tender document.**

6. The Government after careful examination of the proposal of the United India Insurance Company Limited in the light of the announcement made by the Hon'ble Chief Minister considering the welfare of the Government Employees, Pensioners/Family Pensioners have decided to accept it. Accordingly, Government pass the following orders:-

- i. A sum of Rs.1.00 crore (Rupees one crore only) each is sanctioned under New Health Insurance Scheme, 2021 for Employees and their eligible family members and New Health Insurance Scheme 2018 for Pensioners (including spouse) / Family pensioners to the United India Insurance Company Limited to include and cover COVID 19 cases under specified illness category and grant maximum assistance upto Rs.10.00 lakh and Rs.7.50 lakh respectively on a Cashless basis.
- ii. The United India Insurance Company Limited is permitted to include pre-authorisation for cashless payment as it is also an assured liability for the purpose of calculating the sanctioned amount excluding administrative cost.
- iii. The administrative cost to the United India Insurance Company Limited for the servicing claims is restricted to 5% of the sanctioned amount as the service is done only for members enrolled under the existing Schemes.

7. The orders issued in para 6(i) above is not applicable to Employees / Pensioners / Family Pensioners of Boards, Universities, Public Sector Undertakings etc., who have executed separate agreements with the United India Insurance Company Limited.

8. The contribution of Rs.1.00 crore to Corpus fund for New Health Insurance Scheme for Employees and their eligible family members sanctioned in para 6 (i) above, shall be debited to the following new head of account opened under **Demand No.16-02**

- 2075-00:** Miscellaneous General Services
 - 800:** Other Expenditure
 - State's Expenditure
 - JJ:** Corpus fund for inclusion and coverage of COVID-19 treatment under specified illness category under New Health Insurance Scheme 2021, for Employees and their eligible family members
 - 310:** Contributions
 - 01:** Contribution to specified fund
[IFHRMS D.P.C. 2075 00 800 JJ 31001]

9. The contribution of Rs.1.00 crore to Corpus Fund for New Health Insurance Scheme for Pensioners (including spouse)/Family Pensioners sanctioned in para 6 (i) above, shall be debited to the following new head of account opened under **Demand No.50-01**

- 2071:** Pension and Other Retirement Benefits
 - 01:** Civil
 - 800:** Other Expenditure
 - State's Expenditure
 - AP:** Corpus fund for inclusion and coverage of COVID-19 treatment under specified illness category under New Health Insurance Scheme 2018, for Pensioners / Family Pensioners
 - 310:** Contributions
 - 01:** Contribution to specified fund
(IFHRMS D.P.C. 2071 01 800 AP 31001)

10. Necessary additional funds of **Rs.2,00,00,000/-** (i.e. Rs.1.00 crore for each Scheme) will be provided in Final Modified Appropriation 2021-2022 to meet the expenditure sanctioned in **para 6 (i)** above. Pending provision of such funds, the Commissioner of Treasuries and Accounts, Chennai is authorized to incur the above expenditure. However, the above expenditure shall be brought to the notice of the Legislative Assembly by specific inclusion in the Supplementary Estimates for the year 2021-2022. The Commissioner of Treasuries and Accounts is directed to include the above expenditure while sending the budget proposals for Final Modified Appropriation 2021-2022 and also send draft explanatory notes for inclusion of this expenditure in the Supplementary Estimates 2021-2022 to Finance (Public / BGM/GBC/BG-I) Department at the appropriate time without fail.

11. The Commissioner of Treasuries and Accounts is the Estimating Reconciling and Controlling Authority for the above said new head of accounts. The Pay and Accounts Officer/Treasury Officer concerned are directed to open the above said new head of accounts in their books.

12. The Commissioner of Treasuries and Accounts, Chennai is authorized to draw and disburse the amount sanctioned through NEFT/RTGS to M/s United India Insurance Company Limited, Chennai 600 006.

13. This order shall take **prospective effect**.

14. This order issues with the ASL No.1616 (One thousand six hundred and sixteen).

(BY ORDER OF THE GOVERNOR)

N.MURUGANANDAM
ADDITIONAL CHIEF SECRETARY TO GOVERNMENT.

To:

All Secretaries to Government, Chennai - 600 009.
All Departments of Secretariat (OP/Bills), Chennai - 600 009.
The Secretary, Legislative Assembly Secretariat, Chennai - 600 009.
The Secretary to the Governor, Chennai - 600 032.
The Comptroller, Governor's Household, Raj Bhavan, Chennai - 600 022.
The Governor's Secretariat, Raj Bhavan, Guindy, Chennai - 600 022.
All Heads of Departments.
All Public Sector Undertakings and Statutory Boards.
All District Collectors / All District Judges / All Chief Judicial Magistrates.
The Accountant General (A&E) Chennai - 600 018.
The Accountant General (Audit-I) Chennai - 600 018.
The Accountant General (Audit-II) Chennai - 600 018.
The Accountant General (CAB) Chennai-9 / Madurai.
All Chief Educational Officers / All District Elementary Educational Officers.
All Pay and Accounts Officers / All Treasury Officers / Sub-Treasury Officers.
The Principal Secretary / Commissioner of Treasuries and Accounts, Chennai - 35.
The Chief Internal Auditor and Chief Auditor of Statutory Boards, Chennai - 35.
The Secretary, Tamil Nadu Public Service Commission, Chennai - 600 003.
The Registrar General, High Court, Chennai - 600 108.
All Commissioners of Tribunal for Disciplinary Proceedings.
The Registrars of all Universities / Agricultural University, Coimbatore.
The Project Co-ordinator, Tamil Nadu Integrated Nutrition Project, Chennai.
The Commissioners, Corporation of Greater Chennai, Coimbatore, Madurai, Trichy, Tirunelveli, Salem, Tiruppur, Erode, Thoothukudi, Vellore, Thanjavur and Dindigul.
All Municipalities/ The Tamil Nadu Science and Technology Centre, Chennai - 25.
The Anna Institute of Management, Chennai - 600 028.

The International Institute of Tamil Studies, Chennai - 600 113.
The Tamil Nadu Energy Development Agency, Chennai.
The Senior Divisional Manager, United India Insurance Company Limited,
Divisional Office: 010600, 5th Floor, PLA Rathna Tower, 212, Anna Salai,
Chennai - 600 006.
The Chairman cum Managing Director, United India Insurance Company
Limited, 24, Whites Road, Chennai - 600 014.

Copy to:

The Secretary to the Chief Minister, Chennai - 600 009.
The Chief Minister's Office, Chennai-600 009.
The Senior Principal Private Secretary to the Chief Secretary to Government,
Chennai-600 009.
The Special Personal Assistant to Finance Minister, Chennai - 600 009.
The Senior Principal Private Secretary to the Additional Chief Secretary to
Government, Finance Department, Chennai-600 009.
The Senior Principal Private Secretary to the Secretary to Government
(Expenditure), Finance Department, Chennai-600 009.
All Officers in Finance Department, Chennai-600 009.
All Sections in Finance Department, Chennai-600 009.
All Recognised Associations.
Finance (Public /BG-I / BG-II/GBC/GBM) Department, Chennai-600 009.

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-/ Forwarded : By Order /-


SECTION OFFICER.

14/02/2022
14/02/2022