



## ABSTRACT

Tamil Nadu Health Systems Project - Chief Minister's Comprehensive Health Insurance Scheme - Continuation of implementing the Chief Minister's Comprehensive Health Insurance Scheme with effect from 11.01.2022 to 10.01.2027 through M/s United India Insurance Company at a premium of Rs.849/- per family per annum - Orders - Issued.

### HEALTH AND FAMILY WELFARE (EAPI-1) DEPARTMENT

G.O.(Ms)No.16

Dated: 08.01.2022

Thiruvalluvar Aandu - 2052  
Pilava, Margazhi - 24

Read :

1. G.O.MS. No.49, Health and Family welfare Department, Dated: 04.02.2009.
2. G.O.MS. No.72, Health and Family welfare Department, Dated: 16.02.2009.
3. G.O.MS. No.169, Health and Family welfare Department, Dated: 11.07.2011.
4. G.O.MS. No.189, Health and Family welfare Department, Dated: 29.07.2011.
5. G.O.MS. No.268, Health and Family welfare Department, Dated: 17.11.2016.
6. G.O.MS. No.8, Health and Family welfare Department, Dated: 10.01.2017.
7. As per Announcement 73 of 2021-2022 assembly dated:02.09.2021.
8. G.O.(Ms) No.530 Health and Family Welfare (EAP1-1) Department, Dated: 25.11.2021.
9. From the Project Director, Tamil Nadu Health Systems Project, Letter No. 4623/TNHSP/Ins/ 2021, dated 13.08.2021.

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### ORDER:-

In the Government Order first read above, it is stated that the Governor of Tamil Nadu in his address in the Legislative Assembly on 21.01.2009 made that announcement; a new scheme called **Chief Minister's Insurance Scheme** for life saving treatments, will be launched this year to ensure that such poor and low income groups who cannot afford costly treatment, are able to get free treatment in Government as well as private hospitals for such serious ailments. Under this scheme, each beneficiary family will be insured for availing free treatment upto Rs.1 lakh. The Government will bear the entire premium for this purpose. About one crore poor families in the State will benefit from this revolutionary scheme.

2. In the Government Order second read above, the Government direct that Chief Minister's Insurance Scheme changed name as '**Chief Minister Kalaignar's Insurance Scheme for Life Saving Treatments**' (உயிர்காக்கும் உயர்சிகிச்சைக்கான முதல்வர் கலைஞரின் காப்பீட்டுத் திட்டம்). In the Government Orders third and fourth read above, the Government have issued orders for the

implementation of Chief Minister's Comprehensive Health Insurance Scheme for a period of 5 years and subject to renewal of contract with Insurance Company on yearly basis based on performance and Insurance Regulatory and Development Authority (IRDA) License renewal and the scheme was continued with effect from 11.01.2012 to 10.01.2017. In the Government Orders fifth and sixth read above, orders issued for the extension of the Scheme for five more years from 11.01.2017 to 10.01.2022.

3. As per Announcement 73 of 2021-2022 assembly dated:02.09.2021, Government have announced in the Legislative Assembly for the extension of the Chief Minister's Comprehensive Health Insurance Scheme for next five years from 11.01.2022 to 10.01.2027 with increased number of procedures through the Public Sector Insurance Company for the benefit of the poor and needy people. The sum assured is Rs.5 lakh per family for a year and Government have sanctioned Rs. 1289.10 crores for this financial year.

4. The Project Director, Tamil Nadu Health Systems Project has stated that for implementation of the scheme from 11.01.2022 to 10.01.2027, floating of the tender to select the Insurance company and constitution of State Empowered Committee letter sent to Government for orders. The 17<sup>th</sup> State Empowered Committee was constituted under the Chairmanship of Chief Secretary to Government for implementation of CMCHIS on 24.11.2021.

5. In Government Order eighth read above, Government have issued orders for implementation of the scheme from 11.01.2022 to 10.01.2027 (for Five years).

6. The Project Director, Tamil Nadu Health Systems Project has stated that considering that there no rate revision was done for the package cost for the packages under CMCHIS, it was proposed to revise the existing package rates to 10% and new packages were proposed to be added to ensure coverage of life saving procedures. The reasons for increase in premium from existing premium cost stated as below.

Existing packages under CMCHIS	Modifications for upcoming tender
The coverage up to Rs.1 lakh / per family per year - 873 procedures	The coverage will be up to Rs.5 lakh / per family per year - 1090 procedures
Rs.2 lakh / per family per year - 154 procedures	
Diagnostic procedures -38	Diagnostic procedures -75
Government Reserved Procedures - 84	Government Reserved Procedures - 46
High-End Procedures - 8	High-End Procedures - 8
Cost of high end procedures more than 2 lakhs paid from corpus fund	Insurers liability is extended to 5 lakhs for high end procedures
Follow up of high end procedures - corpus fund	Insurers liability to cover up follow up

Cochlear accessories for cochlear implantation done under CMCHIS is paid by NHM	Insurers liability to cover Cochlear accessories
-	Revision of package cost for existing procedures (No revision of cost was done in past 10 years)
-	Rehabilitation & Palliative Care - 7
-	Day Care Procedures - 89
-	Makkalai Thedi Maruthuvam Packages - 3

7. The Project Director, Tamil Nadu Health Systems Project has stated that after a series of negotiation meeting, UIIC submitted their confirmation letter for the final premium of Rs.849/- per family per year. The State Empowered Committee has approved the above premium rate. The premium previously paid was Rs.699/- per annum per family, now Rs.849/- per annum per family to be paid for forth coming tender 2022-2027. Premium will be paid based on final validated report given by TNeGA after removal of duplicates. CMCHIS cards seeded with Aadhaar/ mapped with ration card done will be eligible for premium. This fresh data set given by TNeGA will be base family for the scheme. As per the tender terms, the expenditure for the scheme initially for the 1.37 crore families would be Rs.1165.11 crores (Including PMJAY and construction welfare board reimbursement). As per the tender terms, for the first year 50% of the premium to be paid at the time of signing the agreement and 25% premium on completion of three months of the scheme.

8. The Project Director, Tamil Nadu Health Systems Project has stated that the Government have taken a policy to continue the scheme and Rs.1289.10 crores has been sanctioned for this financial year for the expenditure towards the payment of premium to the Insurance Company.

9. The Project Director, Tamil Nadu Health Systems Project has requested to issue necessary Government orders for the following in order to continue the scheme from 11.01.2022 through selected Public Sector Insurance Company.

- i. To Implement the Chief Minister's Comprehensive Health Insurance Scheme from 2022 to 2027 through M/s United India Insurance Company at a premium of Rs.849/- per family per annum.
- ii. TNeGA final beneficiary database to be shared to UIIC as on 11<sup>th</sup> January, 2022 for base value.
- iii. Approval of the policy decision to remove duplication in data base. Premium will be paid only for validated data given by TNeGA based on Aadhaar seeding/ration cards. In case of dispute, all beneficiaries in the ration card tagged with CMCHIS card will be eligible for treatment under the scheme.
- iv. To draw and utilize the amount, to pay the premium to M/s United India Insurance Company as per the tender terms. i.e. for the first year 50% to be paid at the time of signing the agreement and 25% of the premium on completion of three months of the scheme and 20% will be paid after the successful completion of six months of the scheme and the balance 5% will be paid before end of the first year.

10. The Government after careful consideration of the proposal of the Project Director, Tamil Nadu Health Systems Project have decided to accept the same and accordingly issue the following orders:-

- i. The Chief Minister's Comprehensive Health Insurance Scheme is implemented from 2022 to 2027 through M/s United India Insurance Company at a premium of Rs.849/- per family per annum.
- ii. TNeGA final beneficiary database should be shared to United India Insurance Company as on 11<sup>th</sup> January, 2022 for base value.
- iii. Approval of the policy decision to remove duplication in data base. Premium will be paid only for validated data given by TNeGA based on Aadhaar seeding/ration cards. In case of dispute, all beneficiaries in the ration card tagged with CMCHIS card will be eligible for treatment under the scheme.
- iv. The Project Director, Tamil Nadu Health Systems Project is permitted to draw and utilize the amount, to pay the premium to M/s United India Insurance Company as per the tender terms. i.e. for the first year 50% to be paid at the time of signing the agreement and 25% of the premium on completion of three months of the scheme and 20% will be paid after the successful completion of six months of the scheme and the balance 5% will be paid before end of the first year.

11. The payment of premium is debited to the following Head of Accounts:  
"2210 Medical and Public Health – 80 General – 800 Other Expenditure – State's Expenditure – JJ Chief Minister's Comprehensive Health Insurance Scheme – 310 Contribution-02 Insurance Premium  
(DPC: 2210-80-800-JJ-31002)"

"2210 Medical and Public Health – 80 General – 796 Tribal Area Sub-Plan - State's Expenditure – JB Chief Minister's Comprehensive Health Insurance Scheme – 310 Contribution-02 Insurance Premium  
(DPC : 2210-80-796-JB-31002)"

"2210 Medical and Public Health – 80 General – 789 Special Component Plan for Scheduled Castes – State's Expenditure – JC Chief Minister's Comprehensive Health Insurance Scheme – 310 Contribution-02 Insurance Premium  
(DPC : 2210-80-789-JC-31002)"

"2210 Medical and Public Health – 80 General – 800 Other Expenditure – Scheme Shared between State and Centre – UC – Chief Minister Comprehensive Health Insurance Scheme converged with Pradhan Mantri Jan Arogya Yojana 310 Contribution – 01 Contribution to Specific Fund"  
(DPC-2210-80-800-UC-31001)

"2210 Medical and Public Health – 80 General – 800 Other Expenditure – Scheme Shared between State and Centre – UE – Chief Minister Comprehensive Health Insurance Scheme converged with Pradhan Mantri Jan Arogya Yojana 310 Contribution 01 Contribution to Specific Fund"  
(DPC-2210-80-800-UE-31001)

12. The amount drawn from the above Head of Account shall not be paid in cash but contra credited to the Personal Deposit (PD) Account of Tamil Nadu Health Systems Societies as detailed below.

“ K Deposits and Advances (b) Deposits not bearing interest – 8443.00  
Civil Deposits – 800 – Other Deposits – DJ- Deposits of Tamil Nadu  
Health Systems Society”

Data Processing Code	
Receipts	Outgoing
(8443-00-800-DJ-0001)	(8443-00-800-DJ-0002)

13. This order issues with the concurrence of the Finance Department  
vide its U.O.No.1328/SS(RHT)/Health-II/2022, dated: 08.01.2022.

(BY ORDER OF THE GOVERNOR)

J.RADHAKRISHNAN,  
PRINCIPAL SECRETARY TO GOVERNMENT.

**To**

The Project Director, Tamil Nadu Health Systems Project, Chennai-600 009.  
The Personal Secretary to Chief Secretary to Government, Chennai-600 009.  
The Additional Secretary to Government, Finance Department,  
Chennai-600 009.  
The Managing Director, Tamil Nadu Medical Services Corporation,  
Chennai-600 006.  
The Mission Director, National Health Mission, Chennai-600 006.  
The Director of Public Health and Preventive Medicine, Chennai-600 006.  
The Director of Medical and Rural Health Services, Chennai-600 006.  
The Director of Medical Education, Chennai-600 010.

**Copy to:-**

The Private Secretary to Chief Secretary, Chennai-600 009.  
The Private Secretary to Principal Secretary (Finance), Chennai-600 009.  
The Hon'ble Chief Minister's Office, Chennai-600 009.  
The Special Personal Assistant to Hon'ble Minister Health and Family Welfare),  
Chennai-600 009.  
The Special Personal Assistant to Hon'ble Minister (Finance & Human and  
Resources Management), Chennai-600 009.  
The Finance (Health-II) Department, Chennai-600 009.  
Health and Family Welfare (Data Cell) Department, Chennai-600 009.  
Stock File / Spare Copy.

//FORWARDED BY ORDER //

7/10/22  
8/1/22  
Section Officer