



FINANCE (SALARIES) DEPARTMENT

**G.O.Ms.No.430, Dated 10th September, 2007
(Sarvajith , Avani 24, Thiruvalluvar Aandu - 2038)**

Medical Aid- New Health Insurance Scheme for employees of Government, Local bodies, Public Sector Undertakings and Statutory Boards- Orders Issued

Read:

- 1.G.O.Ms.No.18 Finance (Allowances) Department Dated: 9.1.1992.
- 2.G.O.Ms.No.194,Finance(Sal)Department Dated 16.3.1993.
3. Government Letter No.73364/Sal/99-1 Dated: 28.10.1999.
- 4.G.O.Ms.No.532,Finance(Sal)Department dated:10.12.1999.
- 5.G.O.Ms.No.400,Finance(Sal) Department dated:29.8.2000.
- 6.G.O.Ms.No.383,Finance(Sal)Department dated:28.9.2001.
7. G.O.Ms.No.377, Finance(Sal) Department dated:13.10.2005.
8. G.O.Ms.No.88, Finance(Sal) Department Dated: 20.03.2007.
- 9.G.O.Ms.No.354 Finance(Sal.)Department Dated: 6.8.2007.

ORDER:

In the Government order first read above, orders have been issued for implementation of the Tamil Nadu Government Employees Health Fund Scheme to the Government Employees and their family members to provide financial assistance in the cases of medical expenses towards treatment of major life saving treatments. Under this scheme a sum of Rs.10/- is recovered as subscription every month from the Government employee. The scheme has been further expanded in the Government orders second to ninth read above. The ailments eligible for assistance and the accredited hospitals for the treatment of such ailments are listed and approved under this scheme. Assistance to the tune of 75% of the expenses or Rs.1.00 lakh whichever is less is granted to those who apply for assistance with the documents relating to treatment taken for ailments approved under the scheme.

2. Representations are being received from government employees on the following:

i) As the expenses on the treatments of major ailments like cancer congenital heart disease, By-pass surgery are very high, the assistance of Rs.1.00 lakh is insufficient to meet the medical expenses of these ailments.

ii) When a government employee avails the maximum of Rs.1.00 lakh assistance under the scheme, he will not be able to get any further financial assistance during the rest of his service.

iii) The government employees have to initially incur the expenses and avail financial assistance only later. Due to this, the government employees find it very difficult to initially pay for the medical expenses.

iv) Though hospitals spread over various parts of the State are included under the scheme, in certain areas, employees have to travel long distances to avail medical treatment in approved institutions.

v) Though most of the life saving treatments are approved for assistance under the scheme, since some major ailments have not been included, expenses on treatment of such ailments are not eligible for any financial assistance.

vi) The present scheme covers only the government employees and teachers and employees of Public Sector Undertakings, Local Bodies State Government Universities and Statutory Boards are not entitled for such benefits.

3. With a view to addressing the above issues, the Government has decided to implement a New Health Insurance Scheme, to provide for comprehensive health care assistance to the employees with a wider scope of coverage. This New Health Insurance Scheme will cover employees of the Government Departments including those drawing pay under non-standard scales of pay like Noon-Meal workers, Village Assistants etc., This scheme will also cover employees of the Local Bodies, Public Sector Undertakings, Statutory Boards and State Government Universities.

4. The monthly subscription under the New Health Insurance Scheme shall be Rs.25/- (Rupees twenty five only). The monthly subscription shall be recovered for the categories of employees mentioned in para 3 above by the respective organisations. In case of premium payable to the Health Insurance Company being higher than the annual subscription paid by the State government employees, the entire additional expenditure will be met by the Government itself. The additional expenditure over and above the subscription paid by employees in respect of the employees of Public Sector Undertakings, Statutory Boards, Local bodies and State Government Universities will be borne by the respective employer organisation. The annual premium in respect of

employees of the above organisations shall be remitted to the State Government within one month of the respective calendar year by these organisations.

5.The suitable Health Insurance Company for implementation of the New Health Insurance Scheme will be selected through national competitive bidding .

6.The salient features of the New Health Insurance Scheme are as detailed below:-

(i) As against the present limitation of assistance of Rs. One lakh throughout the service period, employees can avail financial assistance upto Rs. two lakhs in a block period of four years. After this period, he/she will again be eligible for the same in the next 4 year block and so on till retirement from service. Identity cards with the details of the employees and their family members will be issued.

(ii) The expanded list of ailments eligible for treatment is indicated in the Annexure.

(iii) Treatments can be availed in hospitals spread throughout the State, approved by the selected Insurance Provider. This list will be published later after selection of the Insurance Provider. The employees need not pay directly for the treatments availed by them. The insurance company will make the payment to the institutions.

(iv) For the welfare of Government employees residing in districts bordering neighbouring States, some important hospitals situated at Thiruvananthapuram, Bengaluru and Puducherry and for the welfare of the employees of Tamil Nadu House and those on central deputation, hospitals at New Delhi, will also be specially covered under the scheme

7. Further detailed instructions on the implementation of the scheme will be issued after selection of the health Insurance Provider. The existing scheme of Tamil Nadu Government Employees Health Fund Scheme will continue till the new scheme becomes operational which will be notified by the Government.

(BY ORDER OF THE GOVERNOR)

K.Gnanadesikan,
Secretary to Government

To
All Secretaries to Government, Chennai-9.
All Departments of Secretariat (OP), Chennai-9.
The Secretary, Legislative Assembly Secretariat, Chennai-9.
All Heads of Departments.

All District Collectors.
The Accountant General (A&E) Chennai-18.
The Accountant General (Audit) Chennai-35.
All Chief Educational Officers.
All District Elementary Educational Officers.
All Pay and Accounts Officers.
All Treasury Officers.
The Special Commissioner and Commissioner of Treasuries and Accounts, Chennai-15.
The Chief Internal Auditor and Chief Auditor of Statutory Boards,
807, Anna Salai, Chennai-2.
The Secretary, Tamil Nadu Public Service Commission, Chennai-2.
The Registrar General, High Court, Chennai-108.

Copy to

The Secretary to the Chief Minister, Chennai-9.
The Chief Minister's Office, Chennai-9.
The Private Secretary to the Chief Secretary to Government, Chennai-9.
The Additional Secretary to Finance Minister, Chennai - 9.
The Private Secretary to the Secretary to Government,
Finance Department, Chennai-9.
All Officers in Finance Department, Chennai-9.
All Sections in Finance Department, Chennai-9.
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Section Officer

ANNEXURE

LIST OF DISEASES, TREATMENTS / SURGERIES CLASSIFIED UNDER THE BROAD BASED SPECIALITIES

I CARDIOLOGY AND CARDIO THORACIC SURGERY :

1. Heart surgery including
 - a) Coronary By-pass surgery (CABG)
 - b) Valve replacement
 - c) Correction of Congenital heart diseases
 - d) Angioplasty and PTCA Stent
 - e) Baloon Valvuloplasty
 - f) Permanent and temporary Pacemaker implantation
 - g) Embolectomies for Peripheral artery embolism surgeries for repair of Aneurysm

II. ORTHOPAEDIC SURGERY:

1. Total Hip replacement
2. Total Knee replacement
3. Surgeries for correction of fractures of bones and joints
4. Arthroscopic repair of ligaments

III. NEPHROLOGY / UROLOGY :

- a) Renal transplantation
- b) Lithotripsy
- c) Surgeries for Prostrate gland problems

IV. ONCOLOGY:

1. Surgical Management of all Malignant tumours
2. Laser or radiation treatment of malignancy
3. Chemotherapy for treatment of malignancy

V. NEUROLOGY:

1. Emergency life saving surgeries on Brain and spinal cord

2. Advanced specialized surgeries on Brain and spinal cord such as cerebrovascular surgery (Aneurysm and Arteriovenous (Malformation), surgeries involving base of the skull and synotactic surgeries
3. Surgery for Intractable Epilepsy
4. Inter-vertebral disc prolapse related surgeries
5. Management of Cerebro-vascular accidents (Stroke)
6. Surgery for congenital Malformations including Hydrocephalus
7. Management of Guillian Barre Syndrome

VI. OPHTHALMOLOGY:

1. Simple Surgery

- a) any cataract surgery with or without Intra Ocular Lens (IOL) implantation
- b) Surgery for Glaucoma

2. Specialised Surgery

- a) Surgery and other procedures for detachment of Retina.
- b) Vitrectomy.
- c) Keratoplasty (Corneal Grafting)
- d) Laser treatment,-Krypton Laser, Dye Laser, Argon Laser,Photo Coagulation.
- e) Liner Accelerator Theraphy (for Senile Macular Degeneration).

VII. VASCULAR SURGERY:

1. Amputation of legs
2. Amputation of arms
3. Amputation of Toes
4. Amputation of Foot

VIII. GASTRO ENTEROLOGY:

1. Surgeries for various G.I.ulcers
2. Gall bladder and Liver surgeries
3. Surgery for Pancreatitis and Appendicitis
4. Corrosive strictures of GI tract.
5. Laproscopic Cholecystectomy.

IX. PLASTIC AND FACIO MAXILLIARY:

1. Treatment of acute burns

X. E.N.T:

1. Tonsillectomy
2. Mastoidectomy
3. Stapedectomy
4. Injuries in Ear, Nose, Throat and Neck areas and its management.

XI . GYNAECOLOGY:

1. Surgery for removal of uterus
2. Surgery for removal of ovaries

XII.THORACIC:

1. Surgery for lung abscess, Pleural effusion and pneumothorax

XIII. GENERAL: OTHER SURGERIES

1. Thyroid Surgery
2. Surgery for various Hernias
3. Surgeries needed in accident and trauma
4. Management of Coma, Meningitis and encephalities
5. Piles and Fistula

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Section Officer