



ABSTRACT

MEDICAL AID -New Health Insurance Scheme 2016 for employees – New Health Insurance Scheme 2014 for Pensioners / Family Pensioners – Grievances Redressal Mechanism– Orders - Issued.

FINANCE [Salaries] DEPARTMENT

G.O.Ms.No.241

Dated: 24-08-2016.

Thunmugi, Aavani 08,
Thiruvalluvar Aandu 2047.

Read:-

1. G.O.Ms.No.243, Finance (Salaries) Department, dated: 29.06.2012.
2. G.O.Ms.No.171, Finance (Pension) Department, dated: 26.06.2014.
3. G.O.Ms.No.202, Finance (Salaries) Department, dated: 30.06.2016.

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ORDER:

In the Government Orders cited above, orders were issued to implement New Health Insurance Scheme for the Employees and Pensioners / Family Pensioners for providing health care assistance as a CASHLESS model for the approved treatments / surgeries in the hospitals approved by the United India Insurance Company Limited, Chennai / Third Party Administrator.

2. In order to redress the grievances of the Government employees / pensioners under New Health Insurance Scheme, the grievances redressal mechanism is functioning as detailed below:

- (i). District Level Empowered Committee headed by the District Collector;
- (ii) State Level Empowered Committee headed by the Director of Treasuries and Accounts;
- (iii) High Level Committee comprising the Secretary to Government (Expenditure), Finance Department, Secretary to Government, Health & Family Welfare Department and a representative from United India Insurance Company.

3. The above said Committees can redress the grievances of Government employees / pensioners in availing treatments / surgeries within the scheme as approved by the Government. But in many instances, the District Level Empowered Committees recommended reimbursement of medical expenses for unapproved treatments / surgeries undergone either in accredited or un-accredited hospitals. The Government orders and agreements executed with the Insurance company have no provision for reimbursement of medical expenses except in cases of approved treatment /

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surgery undergone in non-network hospitals consequent on accident under New Health Insurance Scheme, 2016 as approved in the Government Order third cited. Consequently, it is not mandatory on the part of United India Insurance Company to reimburse medical expenses inadmissible under the New Health Insurance Scheme. As and when the claim was declined by the Insurance Company, the Government employees / pensioners filed writ petition and obtained favourable orders based on the recommendations of the District Level Empowered Committees. After the implementation of New Health Insurance Scheme, this Government has no scheme with budgetary allocation of funds to provide medical assistance for treatments / surgeries outside the New Health Insurance Scheme.

4. The Government after careful consideration direct that the District Level Empowered Committee and State Level Empowered Committee shall examine the grievances of the Government employees / pensioners within the ambit of the Government orders and desist from recommending reimbursement of medical expenses against the Government Orders read above so as to avoid unnecessary litigation against the Government.

(BY ORDER OF THE GOVERNOR)

**K.SHANMUGAM
ADDITIONAL CHIEF SECRETARY TO GOVERNMENT.**

To
All District Collectors,
The Director of Treasuries and Accounts, Chennai-600 015.
The Director of Medical and Rural Health Services, Chennai-600 006.

Copy to
Finance(Pension)Department, Chennai-600 009.

Stock File / Spare Copy.

-/ Forwarded : By Order /-



SECTION OFFICER