

Press release

CHIEF MINISTER'S COMPREHENSIVE HEALTH INSURANCE SCHEME

Government of Tamil Nadu is implementing the flag ship programme of Chief Minister's Comprehensive Health Insurance Scheme (CHCHIS) with the objective of ensuring Universal Health Coverage and Providing State of art treatment facilities in the Government and Private sector to the needy. The Scheme was inaugurated by the Honourable former Chief Minister Selvi J Jayalalithaa with effect from 11.1.2012. Under the scheme 1.58 crore families enrolled and issued health insurance smart card. The sum assured was Rs.1 lakh per year per family and Rs.4 lakh for four years along with a provision to pay upto Rs.1.5 lakh per year per family for certain specified 77 procedures. During the last five years more than 17.60 lakh beneficiaries have been benefited for insurance coverage of Rs. 3615 crores. The Government hospitals have utilized the scheme effectively and rendered treatment to 7.11 Lakhs beneficiaries for an insurance coverage of Rs.1286 crores. Moreover Government hospitals improved their infrastructure, equipment, new buildings and other facilities using this claim amount.

To help the needy and poor people, especially children, who have to undergo costly surgeries such as liver transplantation, renal transplantation including post transplant procedure for Immunosuppressant Therapy, Bone Marrow Transplantation, Cochlear Implantation and Stem Cell Transplantation, Corpus Fund has been created with the Government contribution of Rs.35 crores. The entire cost of specialized surgery is being met from this Corpus Fund. So far 4,300 beneficiaries have been approved for these high end surgeries for Rs.318.42 crores.

After successful implementation for five years the scheme has come to an end on 10.1.17. It is announced in the Governor's address in the Legislative Assembly on 16.06.2016 that the Chief Minister's Comprehensive Health Insurance Scheme will be continued. Accordingly the Government have issued orders on 17.11.2016 for selection of a Public Sector Insurance Company to implement the scheme to be selected through open tender. Accordingly, tender calling for bids from Public Sector Insurance Companies to implement the scheme was published in the dailies. After observing all the formalities for tender, United India Insurance Company which quoted the lowest premium of Rs.699/- per family per annum has been selected to implement the scheme for 4 years from 11.01.2017. The Scheme will be implemented every year at the annual budget of Rs.1270 Cores. Necessary Government Order have been issued today (10.01.2017).

The salient features of CMCHIS to be continued from 11.1.2017 are, the Sum insured for specialized procedures has been increased from Rs.1.5 lakhs to 2 lakhs per annum. Totally 312 new procedures have been added making the scheme qualitatively better.

Migrants including construction labourers who resided for more than six months in the state as certified by suitable authority will be included through the Labour department. Orphans as defined by the State Government will be given single card. The existing health insurance card shall be continued. Provision to download and print electronic cards is also being enabled. In addition to the District kiosks, Community Service Centers may be used to issue insurance card. Further suitable mechanism will be developed in consultation with TNeGA to link Insurance card with Aadhar. The membership details will be uploaded in the website for transparency.

In this scheme the beneficiaries can get treatment free of cost for approved procedures in the empanelled hospitals by producing

smart card / E-card as like in the existing scheme, which will be validated at hospitals. Public are requested to contact toll free No.1800 425 3993 for any details of the scheme / in getting guidance for treatment under the scheme / to set right the difficulties in taking treatment under the scheme/ to register the complaints. Any complaints if needed may be submitted to the District monitoring and Grievance committee headed by the District Collector. Any appeal against the decision of the District monitoring and Grievance committee may be referred to the State monitoring committee headed by the Project Director, Tamil Nadu Health Systems Project.

The people of Tamil Nadu are requested to avail the cashless treatment under Chief Minister's Comprehensive Health Insurance Scheme through empanelled Government as well as private hospitals without incurring any expenditure from them.

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