



ABSTRACT

Insurance - Chief Minister's Insurance Scheme for Life Saving Treatments - Framing of Scheme – Orders Issued.

HEALTH AND FAMILY WELFARE (EAP-II(2)) DEPARTMENT

G.O. (Ms) No.49

Dated:04.02.2009

Thiruvalluvar Aandu – 2040

ORDER:-

The Governor of Tamil Nadu in his address in the Legislative Assembly on 21.1.09 has made the following 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 up to 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. The Government of Tamil Nadu is committed to provide quality health care to all the people. In Tamil Nadu all the three levels of care namely Primary, Secondary and Tertiary Health Care are provided free of cost to the poor people. Tamil Nadu has made significant progress in the reduction of Infant Mortality Rate (IMR), Maternal Mortality Ratio (MMR), Birth Rate and Death Rate. Life Expectancy at Birth has increased to 65.4 mainly due to the provision of good health care and other social welfare assistance. In Tamil Nadu, health services are delivered free of cost to the poor through a network of 8704 Health Sub Centres (HSCs), 1422 Primary Health Centres (PHCs), 235 Taluk / Non taluk Hospitals, 29 District Headquarters Hospitals and 15 Government Medical College Hospitals. People working in organized sector are covered through a network of ESI Dispensary and Hospitals. In addition to these services, financial assistance is provided to the needy people through the ‘State Illness Society’ for ailments like Heart Diseases, Cancer and certain other conditions. Despite the availability of huge network of Government Health Facilities with an annual budget allocation of Rs.2800 crores, poor people frequently approach the Hon’ble Chief Minister, Hon’ble Ministers, MPs, MLAs and District Collectors seeking assistance for medical or surgical treatment in the Private Hospitals as services for major ailments are either not adequately available in all the Government Institutions or available only in a few centres in Chennai, Madurai and Coimbatore or the demand is more. The poor and downtrodden still have to access private hospitals for serious illnesses like Cancer, Heart Diseases, Kidney failure, Spinal problems and life threatening accidents. Considering the above situations a

new scheme “Chief Minister’s Insurance Scheme for Life Saving Treatments” has been announced in the Governor’s address for poor and low income groups who cannot afford costly treatment in private hospitals.

3. The Government issue the following orders:-

- (i) Government approve the Chief Minister’s Insurance Scheme for Life Saving Treatments for the benefit of poor people.
- (ii) The scheme will be operated through an approved insurance company which should be selected by calling Open Tender following the Tamil Nadu Transparency in Tenders Act and the rules made there under. Only those health Insurance companies which are approved by the Insurance Regulatory and Development Authority (IRDA) for providing health insurance shall be permitted to participate in the Tender.
- (iii) The Government constitute a State Empowered Committee, Chaired by the Chief Secretary to Government of Tamil Nadu with the following members to approve the Tender and to review the implementation of the Insurance Scheme periodically and to provide operational guidelines for the scheme whenever required:-

i)	Chief Secretary to Government	Chairperson
ii)	Secretary to Government, Health and Family Welfare Department	Member
iii)	Secretary to Government, Finance Department	Member
iv)	Secretary to Government, Revenue Department	Member
v)	Secretary to Government, Labour and Employment Department	Member
vi)	Mission Director, State Health Society	Member Convenor
vii)	Director of Medical Education	Member
viii)	Director of Public Health and Preventive Medicine	Member
ix)	Director of Medical and Rural Health Services	Member

- (iv) The State Health Society is designated as the implementing agency for this scheme. The Executive Secretary of State Health Society (Mission Director, State Health Society) is authorised to float the tender for the selection of the Insurance Company to implement the scheme. She will scrutinize the Tender documents and put up to State Empowered Committee for approval of Tender.

- (v) The taluk and district hospitals in this State provide emergency and elective services to majority of the ailments. Hence, it has been decided to cover those diseases which may not be adequately covered by the services at the district level and those which involve a substantial waiting list related delay at the tertiary institutions, under this scheme. The list of 51 diseases identified for availing the financial assistance under the insurance scheme is given in the Annexure to this order. The pre existing ailments will also be covered.
- (vi) The entire premium will be paid by the Government to the Insurance Company on behalf of the beneficiaries. Under this scheme, each beneficiary family will be insured for availing free treatment up to Rs. one lakh in a block period of four years.
- (vii) 75 lakhs of families who are given identity cards under Tamil Nadu Agricultural Labourers – Farmers (Social Security and Welfare) Scheme, 2006 and 35 lakhs Members registered in the Tamil Nadu Manual Workers Welfare Board and 11 other Welfare Boards, Tamil Nadu Construction Workers Welfare Board and various Unorganised Labour Welfare Boards will be included as eligible beneficiaries under this scheme. In addition to them, any family, whose annual income is less than Rs.24,000/- per annum as certified by the Village Administrative Officer, will be enrolled as Members under the scheme.
- (viii) The Insurance Company approved by the Government to implement this Insurance Scheme shall do the Empanelment of Hospitals by following the standard prescribed for the hospitals with regard to the availability of physical facilities, equipments for diagnoses / treatment and the qualified specialists and other staff for the diseases identified for the assistance.
- (ix) Government Hospitals having pay wards can also apply for the empanelment and they may also be entitled to claim the amount from insurance company for the listed conditions for patients admitted in the pay wards. The fund claimed from the insurance company shall be deposited in the Hospital Patient Welfare Society and utilised for the development of the institution as per the Patient Welfare Society guidelines.
- (x) Sanction is accorded to a sum of Rs.200 crores (Rupees Two hundred crores only) towards payment of premium to the Insurance Company for implementation of the scheme during the current year 2009. Necessary funds of Rs. 50 crores (Rupees Fifty crores only) will be provided in Final Supplementary Estimates 2008-09. The balance amount of Rs.150 crores (Rupees One hundred and fifty crores only) will be provided in Budget Estimate 2009-10.

4. The expenditure sanctioned in para 3 (x) above shall be debited to the following heads of account:

- (i) 2210 Medical and Public Health
 80 General
 800 Other Expenditure
 Schemes in the Eleventh Five Year Plan
 II State Plan
 JB Chief Minister's Insurance Scheme for Life Saving Treatments
 10 Contributions
 02 Insurance Premium.
 (DPC 2210 80 800 JB 1026)
- (ii) 2210 Medical and Public Health
 80 General
 789 Special Component Plan for Scheduled castes.
 Schemes in the Eleventh Five Year Plan
 II State Plan
 JA Chief Minister's Insurance Scheme for Life Saving
 Treatments under Special Component Plan for Scheduled Castes.
 10 Contributions
 02 Insurance Premium
 (DPC 2210 80 800 JB 1024)

The amount sanctioned above shall not be paid in cash but contra credited to the Personal Deposit Account of Tamil Nadu State Health Society as detailed below:

“K Deposits and Advances (b) Deposits not bearing Interest.
 8443 00 Civil deposits
 800 Other Deposits
 DP Deposits of Tamil Nadu State Health Society
 (DPC 8443 00 800 DP 0000) (Outgo)
 (DPC 8443 00 800 DP 000A) (Receipts)

The Personal Deposit Head of Account as above will be issued in Finance (W.M.II) Department separately.

5. The expenditure sanctioned in para 3(x) above shall constitute an item of “New Service” and the approval of the Legislature will be obtained in due course. Pending approval of the Legislature, the expenditure of Rs.50.00 crores (Rupees fifty crores only) shall be initially met by an advance from the Contingency Fund of Tamil Nadu, order regarding which will be issued by Finance (BG-I) Department, based on the application from the Mission Director, State Health Society in the prescribed form along with a copy of this order. The Mission Director, State Health Society is directed to send necessary draft explanatory notes for inclusion of the above expenditure in the Supplementary Estimates 2008-2009 to Government in Finance Department to obtain the approval of the Legislature at the appropriate time.

6. The Mission Director, State Health Mission is also directed to send necessary proposals to the Government for sanction of required additional manpower for implementing the scheme at the appropriate time.

7. The entire scheme shall be operated through real time on-line mode and people can have access to the information through a dedicated website to be established for the scheme by the selected health insurance company. The website, the softwares developed and the data generated by the Insurance company under the scheme will be the property of the Government.

8. This order issues with the concurrence of Finance Department vide its U.O. No.236/FS/P/09 dated 04.02.2009 and ASL No.1634 (One thousand six hundred and thirty four)

(BY ORDER OF THE GOVERNOR)

V.K. SUBBURAJ
Principal Secretary to Government

To
The Mission Director,
State Health Society, Chennai-6.

The Private Secretary to
Chief Secretary to Government, Chennai-9.

The Private Secretary to
Principal Secretary to Government,
Health and Family Welfare, Chennai-9.

The Principal Secretary to Government,
Finance Department, Chennai-9.

The Principal Secretary to Government,
Revenue Department, Chennai-9.

The Secretary to Government,
Labour and Employment, Chennai-9.

The Director of Medical Education, Chennai-10.

The Director of Public Health and Preventive Medicine,
Chennai-6.

The Director of Medical and Rural Health Services,
Chennai-6.

The Commissioner of Treasuries and Accounts, Chennai-35

The Commissioner of Labour, Chennai-6.

All District Collectors,

The Accountant General, Chennai-18.

The Pay and Accounts Officer(South), Chennai-35.

Copy to:

The Hon'ble Chief Minister's Office, Chennai-9.

The Senior Personal Assistant to
Hon'ble Minister for Finance, Chennai-9.

The Senior Personal Assistant to
Hon'ble Minister for Health, Chennai-9.

The Finance (Health-I / BG-I / BG-II / W.M.II) Department, Chennai-9.

The Revenue Department, Chennai-9

The Labour and Employment Department, Chennai-9
SF / SC

// FORWARDED BY ORDER //

SECTION OFFICER

ANNEXURE

List of Diseases, Treatments and surgeries included for financial assistance under the “Chief Minister’s Insurance Scheme for life saving treatments”.

I. Cardiology and Cardiothoracic surgery

1. Coronary By-pass surgery (CABG)
2. Valve replacement
3. Correction of Congenital heart diseases
4. Angioplasty and PTCA Stent
5. Balloon Valvuloplasty
6. Permanent and temporary Pacemaker implantation
7. Embolectomies for Peripheral artery embolism
8. Surgeries for repair of Aneurysm
9. Enhanced External Counter Pulsation Therapy (EECP)

II. Oncology:

10. Surgical Management of all malignant tumors
11. Radiation treatment of malignancies
12. Chemotherapy for treatment of malignancies
13. Cryotherapy for treatment of malignancies.

III. Nephrology / Urology:

14. Renal transplantation
15. Lithotripsy
16. Nephrectomies
17. Surgeries for Prostate gland problems

IV. Neurology and Neuro surgery:

18. Emergency life saving surgeries on Brain and spinal cord
19. Advanced specialized surgeries on Brain and spinal cord including Cerebrovascular surgery and surgeries involving base of the skull and synotactic surgeries.
20. Surgery for Intractable Epilepsy
21. Inter-vertebral disc prolapse related surgeries
22. Management of Cerebro-vascular accidents (Stroke)
23. Surgery for congenital malformations including Hydrocephalus
24. Management of Guillian Barre Syndrome

V. Orthopaedic surgery:

- 25. Hip replacement
- 26. Knee replacement
- 27. Surgeries for correction of fractures of bones and joints
- 28. Arthroscopic repair of ligaments

VI. Ophthalmology:

- 29. Surgery and other procedures for detachment of Retina.
- 30. Surgery for Glaucoma
- 31. Vitrectomy
- 32. Keratoplasty (Corneal Grafting)
- 33. Laser treatment for Retinopathies.
- 34. Linear Accelerator Therapy (for Senile Macular Degeneration).

VII. Vascular surgery:

- 35. Amputation of legs, arms, toes and foot.

VIII. Gastroenterology:

- 36. Surgeries of Gall bladder, Liver and Pancreas.
- 37. Correction of Corrosive strictures of GI tract.
- 38. Laparoscopic Cholecystectomy.

IX. Plastic Surgeries:

- 39. Treatment of acute burns and complications.
- 40. Correction of Cleft lip and Cleft palate.
- 41. Correction of major strictures restricting body movements.

X . E.N.T:

- 42. Mastoidectomy
- 43. Stapedectomy
- 44. Functional Endoscopic Sinus Surgery

XI. Gynaecology:

- 45. Surgical removal of uterus and ovaries for malignancies

XII. Thoracic:

- 46. Surgery for lung abscess, pleural effusion and pneumothorax

XIII. Haematology

47. Treatment of Thalassemia and Sickle cell anemia.

XIV. Others:

48. Thyroid Surgery

49. Major Surgeries requiring in-patient care due to accidents and other trauma

50. Management of Coma, Meningitis and Encephalitis

51. Surgical corrections of congenital deformities.

V.K. SUBBURAJ

Principal Secretary to Government

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