



ABSTRACT

New Health Insurance Scheme for Employees and Pensioners – To facilitate cashless treatment in Government institutions under this Scheme – General and Financial guidelines – Orders – Issued.

HEALTH AND FAMILY WELFARE (EAPI-1) DEPARTMENT

G.O.(Ms) No.130

Dated:07.06.2024

குரோதி, வைகாசி-25

திருவள்ளூர் ஆண்டு-2055

Read:

1. G.O.(Ms) No.160, Finance (Salaries) Department, Dated:29.06.2021.
2. G.O.(Ms) No.204, Finance (Health Insurance) Department, Dated:30.06.2022.
3. From the Project Director, Tamil Nadu Health Systems Project letter No.10283/TNHSP/Ins/2022, dated 13.03.2024.

ORDER:

In the Government orders first and second read above, orders were issued for implementation of New Health Insurance Scheme, 2021 for Employees for the period of four years from 01.07.2021 to 30.06.2025 and New Health Insurance Scheme, 2022 for Pensioners for the period of four years from 01.07.2022 to 30.06.2026 to provide cashless medical assistance upto Rs.5.00 Lakh in a block of four years to the Government Employees and their family members and Pensioners/Family Pensioners and also to provide medical assistance up-to Rs.10.00 lakh for specific illnesses.

2. In the letter third read above, the Project Director, Tamil Nadu Health Systems Project has submitted the General and Financial guidelines for implementing the New Health Insurance Scheme and requested the Government to approve the draft General and Financial guidelines for New Health Insurance Scheme for employees and pensioners under cashless treatment in Government institutions under the control of Director of Medical Education and Research and Director of Medical and Rural Health Services.

3. The Government have carefully examined the proposal of the Project Director, Tamil Nadu Health Systems Project and decided to accept the same. Accordingly, the Government approves the General and Financial guidelines annexed to this Government order for New Health Insurance Scheme for employees and pensioners undergoing cashless treatment in Government institutions under the control of Director of Medical Education and Research and Director of Medical and Rural Health Services.

4. This orders issues with the concurrence of Finance Department, vide its U.O.No.5375793/Finance (HI-1)/2023-21, dated 25.04.2024.

(BY ORDER OF THE GOVERNOR)

GAGANDEEP SINGH BEDI
ADDITIONAL CHIEF SECRETARY TO GOVERNMENT

To

The Project Director, Tamil Nadu Health Systems Project, Chennai-600 006.

The Director of Medical Education & Research, Chennai-600 010.

The Director of Medical & Rural Health Services, Chennai-600 006.

The Commissioner of Treasuries and Accounts, Nandhanam, Chennai-600 035.

The Chief Manager, United India Insurance Company, Chennai-600 006.

Copy to:

The Finance (Health Insurance-I) Department, Chennai-600 009.

The Special Personal Assistant to Hon'ble Minister (Finance and Human Resources Management), Chennai-600 009.

The Special Personal Assistant to Hon'ble Minister (Health & Family Welfare), Chennai - 600 009.

The Health and Family Welfare (Data cell) Department, Chennai-600 009.

Stock file / Spare copy.

//FORWARDED / BY ORDER//

G. S. Bedi
07/06/24
SECTION OFFICER
G.S.B.
7-6-24

ANNEXURE

**G.O.(Ms).No.130, Health and Family Welfare (EAPI-1) Department,
Dated:07.06.2024 HEALTH INSURANCE SCHEME FOR EMPLOYEES AND
PENSIONERS FOR IMPLEMENTATION IN GOVERNMENT HOSPITALS**

**1. BRIEF ABOUT GOVERNMENT EMPLOYEES' NEW HEALTH INSURANCE
SCHEME 2021:**

- (i) **Introduction:** New Health Insurance Scheme implemented in 2008 has been extended from 01.07.2021 for four years through United India Insurance Company Limited, Chennai
- (ii) **Beneficiaries:** The Scheme covers about 10 lakh Employees of Government Departments, Local Bodies, Public Sector Undertakings, Statutory Boards and State Government Universities, willing State Government Organizations/ Institutions along with their dependent family members.
- (iii) **Special Features:**
- a) Cashless medical assistance;
 - b) Quantum of assistance enhanced from Rs.4.00 lakh to Rs.5.00 lakh for a block of four years.
 - c) Quantum of assistance for specified treatments enhanced from Rs.7.5 lakh to Rs.10 lakh;
 - d) Emergency Care coverage extended to treatments in Non- Network Hospital also;
 - e) Reimbursement of 75% of medical expenditure for the treatment taken in Non- Network Hospitals;
 - f) Number of treatments increased from 113 to 203;
 - g) 1296 Network hospitals empanelled;
 - h) Monthly deduction of Rs.300/- (Rs.295/- Subscription + Rs.5/- Contribution for Corpus Fund) from the salaries of employees since July 2021.
 - i) Creation of Corpus Fund with a sum of Five crores for COVID-19 treatment.
- (iv) **Additional Features:**
- a) Coverage of dependent children of Government Employees and for special cases, irrespective of their age above 25 years. (G.O.Ms.No.293, Finance (Health Insurance -1) Department, dated 30.12.2021)
 - b) Inclusion of Covid-19 Treatment under Specified illness list with effect from 14.02.2022 to avail medical assistance upto Rs.10.00 lakh for employee and Rs.7.50 lakh for Pensioners and subsequently Rs.10 lakh to Pensioners from 01.07.2022 (G.O.Ms.No.39, Finance (Health Insurance -1) Department, dated 14.02.2022)
 - c) Exemption for placing the Covid-19 claims in the District Level Empowered Committee (G.O.Ms.No.46, Finance (Health Insurance-1) Department, dated 21.02.2022)
 - d) Comprehensive Guidelines for reimbursement of medical expenses to consider under the Corpus Fund for meeting higher expenses in respect of rare and exceptional circumstances for a sum of Rs.10.00 lakh exceeding the maximum assistance of Rs.10 lakh available under New Health Insurance Scheme 2021 for Employees of Government

Departments and their eligible family members. Total claims shall not exceed Rs.20 lakh (both inclusive) (G.O.Ms.No.120, Finance (Health Insurance -1) Department dated 2.5.2022)

2. BRIEF INTRODUCTION ABOUT PENSIONERS NEW HEALTH INSURANCE SCHEME 2022:

- (i) **Introduction:** New Health Insurance Scheme for Pensioners, is implemented from 01.07.2014 and has been extended from 01.07.2022 for four years through United India Insurance Company Limited, Chennai;
- (ii) **Beneficiaries:** The scheme covers about 12 lakh beneficiaries of Pensioners including their spouse
- (iii) **Special features:**
 - a) Cashless medical assistance
 - B) Medical treatment upto Rs.5.00 lakh
 - c) Medical assistance upto Rs.10.00 lakh for some specified diseases / treatments
 - d) Coverage of 203 treatments and surgeries
 - e) Emergency Care coverage extended to Non- Network Hospitals also
 - f) Reimbursement of 75% of medical expenditure for the treatment taken in Non-Network Hospitals.
 - g) 1294 Network hospitals empaneled
 - h) Monthly deduction of Rs.497/- from the pension towards subscription
 - i) Creation of Corpus Fund with a sum of Rs.2.5 crore for the COVID-19 treatment.

3. REDRESSAL OF GRIEVANCES & REIMBURSEMENT OF PAYMENT :

Redressal of grievances and reimbursement of payment shall be conducted as per the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees and for pensioners as per G.O.Ms.No.204, Finance (Health Insurance) Department, dated 30.6.2022.

4. Empanelment of Government Hospitals

- (i) In the annexure–A, para 9 of the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees, it has been mentioned that;

The Hospitals under the Scheme shall include

- (a) Pay wards of Government Hospitals; and
- (b) Private Hospitals.

- (ii) In the annexure–A, para 9 of the G.O.Ms.No.204, Finance (Health Insurance) Department, dated 30.6.2022 for pensioners, it has been mentioned that

The Hospitals under the Scheme shall include both:-

- a) Government Hospitals already empanelled under Chief Minister's Comprehensive Health Insurance Scheme shall automatically be deemed to be Network Hospitals and the Insurance Company shall ensure that they enter into a tie-up with these hospitals within one month of the commencement of the Scheme; and

- b) Private Hospitals.

5. Implementation of New Health Insurance Scheme in Government Hospitals:

- (i) The United India Insurance Company Limited, Chennai should take necessary steps to facilitate the provision to include the Government institutions under the control of the Director of Medical and Rural Health Services and the Director of Medical Education & Research which are already empaneled under Chief Minister Comprehensive Health Insurance Scheme.
- (ii) The Director of Medical and Rural Health Services and the Director of Medical Education & Research should also follow up the following:-
 - a) Sign MoU with UIIC for the empanelment of the Government hospitals
 - b) Issue necessary instructions to the Government Institutions under the Director of Medical and Rural Health Services and the Director of Medical Education & Research to accommodate the New Health Insurance Scheme Employees and Pensioners for taking treatment in the Government Institutions and to extend their co-ordination with the United India Insurance Company Limited to process the claims received in the Government Institutions.
- (iii) Issue exemption from getting ROHINI ID to the empanelled Government Institutions as was given for Chief Minister's Comprehensive Health Insurance Scheme.
- (iv) Being a Government institution, deducting TDS / PAN Number be waived off as was given for Chief Minister's Comprehensive Health Insurance Scheme.
- (v) Existing Chief Minister's Comprehensive Health Insurance Scheme 500 wards for Government employees and pensioners under New Health Insurance Scheme may be utilized until the special rooms for New Health Insurance Scheme are created.

6. Issue of Identity Cards:

The identity cards issued by the Insurance Company to cover the beneficiaries with the details of the Employees and their eligible family members of Government Departments etc., should be accepted by the Government Institutions as mentioned as per the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees and for pensioners as per G.O.Ms.No.204, Finance (Health Insurance) Department, dated 30.6.2022. In case of non-availability of ID Card, the beneficiaries can produce the form for furnishing data of employee and their eligible family members for insurance coverage under New Health Insurance Scheme, 2021 mentioned in Annexure VI in the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees and Annexure III for Pensioners as mentioned in the G.O.Ms.No.204, Finance (Health Insurance) Department, dated 30.6.2022.

7. List of Procedures Covered Under New Health Insurance Scheme For Employees and Pensioners:

The procedures covered under NHIS for employees and pensioners are listed as per the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees and for pensioners as per G.O.Ms.No.204, Finance (Health Insurance) Department, dated 30.6.2022.

8. GENERAL GUIDELINES TO BE FOLLOWED FOR MEDICAL AILMENT UNDER NEW HEALTH INSURANCE SCHEME IN GOVERNMENT INSTITUTIONS:

- (i) **General Procedures to be followed by the Beneficiary (Both Employee and Pensioner):**
- a) New Health Insurance Scheme beneficiary can approach any of the empanelled Government Health Facilities within the State of Tamil Nadu for medical ailments of the approved procedures under NHIS.
 - b) The New Health Insurance Scheme beneficiary should approach the New Health Insurance Scheme Nodal Officer of that concerned institution with a valid New Health Insurance Scheme Identity Card.
 - c) In case of non-availability of New Health Insurance Scheme ID card, Annexure VI (for employees) / Annexure III (for pensioners) of the mentioned Government Orders may be submitted, as per the respective guidelines.
- (ii) **General Procedures to be followed by the Government Health Facility:**
- a) A Nodal officer for New Health Insurance Scheme should be designated by the each of the empanelled Government hospitals.
 - b) The New Health Insurance Scheme Nodal Person of that Health Facility should verify the New Health Insurance Scheme ID card / Annexure VI - as per guidelines in the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees / Annexure III- as per G.O.Ms.No.204, Finance (Health Insurance dept.), dated 30.6.2022 for pensioners.
 - c) If the New Health Insurance Scheme beneficiary needs any treatment for the procedures approved under New Health Insurance Scheme, the department New Health Insurance Scheme Nodal Officer (DMER and DM&RHS Hospitals) should raise preauthorization through the insurer portal or mail communication within 48 hours of admission, considering the emergency of the medical situation and availability of documents.
 - d) The following documents are to be mailed/uploaded:
 - i. New Health Insurance Scheme Identity Card or Annexure VI/ Annexure III.
 - ii. Preauthorization form along with the diagnosis and plan of management.
 - e) As per the G.O.Ms.No.160, Finance (Salaries) Department, dated 29.6.2021 for Government employees and for pensioners as per G.O.Ms.No.204, Finance (Health Insurance) Department, dated 30.6.2022, preauthorization approval will be given within 24 hrs. And after getting the preauthorization approval, the Government Health Facility can proceed with the management.
 - f) In case of emergency, treatment may be started immediately and preauthorization request with mandatory documents may be submitted within 48 hours.
 - g) On the day of discharge, the hospital should upload / mail the discharge summary and the New Health Insurance Scheme receipt (enclosed as Annexures) for claims approval.
 - h) The Department New Health Insurance Scheme Nodal Officer (DMER & DM&RHS Hospitals) should clearly mention the details of the patient, diagnosis and the approved package amount in the New Health Insurance Scheme receipt.

- i) Original document (Discharge Summary, Investigation Report, Invoice, CT scan Reports, X ray) need not be submitted, but should be maintained safely in the Medical Records Department in the respective hospital. Instead, a copy of the above documents duly attested by the Head of the Institution / Nodal Officer should be sent to UIIC.

Note: New Health Insurance Scheme receipt has to be duly signed by the New Health Insurance Scheme Nodal Officer of that concerned institution with seal.

- j) On approval of claims, the insurer should pay the claims amount within 30 days from the date of approval of claims.
- k) Any queries raised by the insurer should be addressed within 24 hours.
- i) The Director of Medical Education & Research Hospitals should open a Separate Department Wise Bank Account for the New Health Insurance Scheme claims as per the procedure followed under Chief Minister's Comprehensive Health Insurance Scheme

9. Financial Guidelines to be followed for Treatment under NEW HEALTH INSURANCE SCHEME in Government Institutions:

With reference to G.O.(Ms)No.17, Health and Family Welfare (EAPI/1) Department, dated: 23.01.2017, the Government had given guidelines to ensure uniform maintenance of accounts and expenditure in all Government. Director of Medical Education & Research / Director of Medical and Rural Health Services.

- (i) For Hospitals empaneled under Chief Minister's Comprehensive Health Insurance Scheme, similar accounting system is to be followed.

- (ii) The claims amount can be apportioned as given below:-

1) Institutional Development Fund	- 40%
2) Consumables	- 50%
3) Incentive	- 10%

10% Incentive may further be apportioned as follows:-

a) Treating Doctors	- 4%
b) Anaesthetists	- 2%
c) Staff Nurse	- 2%
d) Supporting Departments.	- 2%

(Supporting Departments include other allied treating departments, laboratory departments, and radiology wing involved in the treatment of the patient)

For the cases, not requiring anaesthetist intervention, the 2% of the incentive allotted for anaesthetist may be transferred to consumables or Infrastructure based on need after proper committee resolution.

- (iii) The claim Amounts shall be held in bank accounts as follows:-

- a) Institutional New Health Insurance Scheme Development Fund Account (IDF) – One account for one institution operated and signed jointly by the Dean and Administrative Officer
- b) Department New Health Insurance Scheme account: One account for each department treating the New Health Insurance Scheme patients as done under Chief Minister's Comprehensive Health Insurance Scheme which shall receive the claim directly and then apportion the amount as given above, transfer the IDF apportionment to the New Health Insurance Scheme IDF account and Incentives directly to the accounts of the human resources as mentioned through ECS as done under Chief Minister's Comprehensive

Health Insurance Scheme. Consumable expenditure shall be carried out under this account.

10. Administration of Funds of NEW HEALTH INSURANCE SCHEME:

New Health Insurance Scheme Committee at the institution level should be constituted similar to the existing Chief Minister's Comprehensive Health Insurance Scheme committee to monitor New Health Insurance Scheme funds. In case of additional staff requirement, the existing norms under Chief Minister's Comprehensive Health Insurance Scheme may be adhered. For any other operational issues under New Health Insurance Scheme, the guidelines given in G.O.(Ms)No.17, from Health and Family Welfare (EAPI/1) Department, dated: 23.01.2017.

11. Records of Patients Treated under NEW HEALTH INSURANCE SCHEME:

The case records shall be retained in the Medical Records Department as per hospital protocol.

**GAGANDEEP SINGH BEDI
ADDITIONAL CHIEF SECRETARY TO GOVERNMENT**

/ True Copy/

G. Sulli
07/11/24
SECTION OFFICER

2-6-24