

8.94 New Health Insurance Scheme for employees of Government Departments, Local bodies, Public Sector Undertakings, Statutory Boards and State Government Universities – Selection of an Insurance company for Implementation – Implementation Procedure – Orders - Issued.

FINANCE (SALARIES) DEPARTMENT

G.O. (Ms) No.174

Dated :28.04.2008

Read :

1. G.O. (Ms) No.430, Finance (Salaries) Department, Dated: 10.09.2007.
2. G.O. (Ms) No.567, Finance (Salaries) Department, Dated: 28.11.2007.
3. Tender Notification No.1/Finance (Salaries) Department/2007 Dated: 4.12.2007.
4. G.O.Rt.No.65, Finance (Salaries) Department, Dated: 9.1.2008.
5. Tender submitted by Star Health and Allied Insurance Company Limited and ICICI Lombard General Insurance Company Limited letter dated, 18.1.2008.
6. From the Chairman & Managing Director, Star Health & Allied Insurance Company, letter dated 19.02.2008.
7. From the Chairman & Managing Director, Star Health & Allied Insurance Company, letter Dated: 13.3.2008.
8. Government letter No.68812/ Finance (Salaries) Department, dated 17.4.2008.
9. From M/s Star Health and Allied Insurance Company Limited, Chennai-34, letter dated: 21.04.2008.

ORDER

In the Government order first read above, orders have been issued for implementation of the New Health Insurance Scheme with a wider coverage than the existing Tamil Nadu Government Employees Health Fund Scheme. In para 7 of the above Government Order, it has been ordered that detailed instructions on the implementation of the scheme will be issued after selection of the health insurance provider. 2. As per the orders issued in the Government Order second read above, the Tender Inviting Authority and a Committee empowered as Tender Accepting Authority were constituted. The said Committee has submitted its report to the government. The Government after careful consideration of the recommendations of the Committee has decided to accept the same. As per the direction issued in the letter eighth cited, M/S. Star Health and Allied Insurance Company, the Lead Consortium member of the lowest evaluated bid submitted by Tvl. Star Health and Allied Insurance Company Limited and ICICI Lombard General Insurance Company Limited, selected in the competitive bidding has executed an agreement with the government for implementation of the New Health Insurance Scheme. The annual premium under the scheme shall be Rs.495/- per employee plus Service Tax for a period of four years commencing from the date of commencement of the scheme. The payment of premium shall be regulated as per the terms and conditions of the agreement.

3. The government hereby accords sanction for the implementation of the New Health Insurance Scheme through the Star Health and Allied Insurance Company Limited, from 03.06.2008. The implementation procedure outlined in Annexure I to this order shall be adopted.

4. The list of hospitals covered under the scheme for implementation of New Health Insurance Scheme and the addresses of the Offices of the Star Health and Allied Insurance Company Limited situated in the District Headquarters shall be notified by the Government and also hosted on the website of Government of Tamil Nadu, Finance (Salaries) Department and on the website of the Treasuries and Accounts Department before the commencement of the scheme.

5. The monthly subscription under the New Health Insurance Scheme of all the employees will be Rs.25/- per month as already ordered in Government Order first read above. The recovery of the monthly subscription shall commence from the salary payable for the month of June 2008. The recovery of subscription of Rs. 10/- p.m. under the Tamil Nadu Government Employees Health Fund Scheme shall be stopped from June 2008. The enrolment of the employees under the New Health Insurance Scheme shall be compulsory. The employees covered under the scheme shall furnish the details of their family members as per the orders issued in the Government Order fourth read above on or before 15.5.2008 on the website of the Treasuries and Account Department viz. <http://www.tn.gov.in/karuvoolam> in the prescribed format. The monthly subscription of the employees of Government Departments shall be credited to the following head of account.

- “ 0075. Other Miscellaneous General Services
 - 00. Other Miscellaneous General Services
 - 800. Other Receipts
 - BM. Subscription of Government Employees towards New Health Insurance Scheme (NHIS)”
(DPC 0075 -00-800-BM 0000)

In respect of employees drawing pay under non-standard scales of pay the monthly subscription of such employees shall be credited to

- “ 0075. Other Miscellaneous General Services-
 - 00. Other Miscellaneous General Services
 - 800. Other Receipts
 - BQ. Subscription of Employees in Non-standard Scales of pay towards
New Health Insurance Scheme (NHIS)”
(DPC 0075 -00-800-BQ 0008)

The additional expenditure over and above the subscription by the government employees shall be borne by the Government.

6. The Chief Executive Officers of State Public Sector Undertakings, Statutory Boards, Registrars of State Government Universities, the Director of Rural Development in respect of rural local bodies and the Commissioner of Municipal Administration in respect of urban local bodies shall arrange to recover the employees contribution at Rs.25/- per month from their monthly salaries. The additional expenditure over and above the subscription paid by the employee and the service tax over the entire amount @ 12.5% will be borne by the respective organisations. The annual premium (the employee's subscription, the employer's contribution and the tax amount) shall be credited within one month from the date of commencement of the scheme to the respective heads of account mentioned below:

State Public Sector Undertakings and Statutory Boards	0075. Other Miscellaneous General Services- 00. Other Miscellaneous General Services 800. Other Receipts - BO. Subscription of Employees of Public Sector Undertakings and Statutory Boards towards New Health Insurance Scheme (NHIS) (DPC 0075 -00-800-BO 0004)
State Government Universities	0075. Other Miscellaneous General Services- 00. Other Miscellaneous General Services 800. Other Receipts - BP. Subscription of Employees of State Government Universities towards New Health Insurance Scheme (NHIS) (DPC 0075 -00-800-BP 0006)
Rural and Urban Local Bodies	0075. Other Miscellaneous General Services- 00. Other Miscellaneous General Services 800. Other Receipts - BN. Subscription of Employees of Local Bodies towards New Health Insurance Scheme (NHIS) (DPC 0075 -00-800-BN 0002)

7. The Government of Tamil Nadu will pay the insurance premium on behalf of all the employees to the Insurance Company as per the terms of the agreement. The expenditure on payment of premium shall be debited to the following head of account:

- 2075. Miscellaneous General Services
 - 00. Miscellaneous General Services
 - 800. Other Expenditure
 - HG. Payment of premium to the Insurance Company for implementing New Health Insurance Scheme
- 10. Contributions.
 - 02. Insurance Premium
(DPC 2075 -00 800- HG -1029)

8. The Director of Treasuries and Accounts shall be estimating, reconciling and controlling authority in respect of the heads of account mentioned in paras 5 to 7 above. The Director of Treasuries and Accounts shall send proposals based on the number of identity cards for sanction of release of premium to the Insurance Company from time to time. The Director of Treasuries and Accounts is requested to open the above Heads of account in the books of accounts.

(By order of the Governor)

K.GNANADESIKAN,
Secretary to Government

ANNEXURE I

Implementation procedure for New Health Insurance Scheme

The New Health Insurance Scheme shall be implemented through the Director of Treasuries and Accounts, Chennai-15. The Star Health and Allied Insurance Company Ltd., shall arrange to issue Identity Cards to the employees covered under the scheme with the details of eligible members of the family of the respective employees within a period of 60 days from the date of commencement of the scheme/enrolment of new entrants as the case may be.

2. The Director of Treasuries and Accounts shall furnish the details of employees collected by that department on the website <http://www.tn.gov.in/> Karuvoolam to the above insurance company. The guidelines regarding identity cards as in Annexure II shall be followed by the employee, the pay drawing Officer, the Director of Treasuries and Accounts and the insurance company implementing the scheme as the case may be.

3. The employees of government departments, including employees drawing pay in non-standard scales of pay of Rs.1800-20-2240 and Rs.1300-20-1500-25-2000, employees of Local Bodies, State Public Sector Undertakings and Statutory Boards under the state government and State Government Universities shall be covered under the scheme. The persons appointed under rule 10 (a) (i) of the Tamil Nadu State and Subordinate Services and those working on consolidated pay and daily wage basis are not covered under the scheme.

4. The following members of the family of the employee shall be covered under the scheme (i) legal spouse of the employee; (ii) Children of the employee - till they get employed or married or attain the age of 25 years whichever is earlier and dependent on the employee; (iii) the parents of the Employee, in the case of unmarried employee until the employee gets married;

5. The employees and / or the members of the family of the employee eligible for assistance under the New Health Insurance Scheme can get admitted in any one of the hospitals covered under the scheme as per list of hospitals notified by the Star Health and Allied Insurance Company, by production of the identity card issued by the insurance company or by production of the certificate as in annexure III issued by the Pay Drawing Officer which will be valid upto issue of identity card by the insurance company as the case may be.

6. The insurance company shall ensure that such patients who are eligible under the scheme are given treatment in the hospitals notified for the purpose upto the limit of Rs.2.00 lakhs over a period of 4 years commencing from the date of implementation of the scheme. The benefit will be on floater basis i.e. the total coverage upto Rupees two lakhs can be availed of individually or collectively by members of the Family during the block of four years from the date of commencement of the scheme with no restriction on the number of times the benefit is availed.

7. The beneficiary under the scheme will not have to make any payment to the hospital upto the above limit. The hospitals notified under the scheme shall extend treatment to the beneficiaries under the scheme on a cashless basis.

8. The list of diseases, treatments and surgeries approved under the scheme are as in Annexure IV.

9. The coverage will include the cost of medicines, laproscopic or open surgeries, doctor and attendant fees, room charges, diagnostic charges, dietary charges availed in the approved hospitals. Transport charges shall be excluded. The coverage shall also include pre-existing illness if any.

10. The insurance company shall furnish a quarterly report on the disbursement made, treatment or surgery wise to the Director of Treasuries and Accounts.

11. Under the Scheme even if the legal spouse is covered under the term 'Employee', the total financial assistance for the Family will be limited to Rupees two lakhs only. In such cases the employee contribution shall be recovered from only one of the employees as per the option exercised in this regard.

12. Any complaint about any difficulty in availing treatments, non-availability of facilities, bogus availment of treatment for ineligible individuals, etc., shall be submitted to the Joint Director of the Medical and Rural Health Services Department at the District Head Quarters.

13. The complaints received shall be placed for a decision of the District Level Empowered Committee headed by the District Collector, having the Joint Director of Medical and Rural Health Services Department and the District Treasury Officer as members.

14. An appeal against the decision of the District level Empowered Committee may be preferred to the State Level Empowered Committee headed by the Director of Treasuries and Accounts and having the Director of Medical and Rural Health Services as Member Secretary and an Official representative nominated by the Insurance Company as members.

15. The appeals shall be filed with the Director of Medical and Rural Health Services, the Member Secretary of the State Level Committee who shall place the appeals for a decision of the said Committee.

16. Any dispute arising out of the implementation of the Scheme which remain unresolved at the State Level Empowered Committee shall be referred within fifteen days of award of State Level Empowered Committee to a High Level Committee, comprising of the Secretary to Government, Finance (Salaries) Department, Secretary to Government, Health and Family Welfare Department and the Representative of the Insurance Company nominated for the purpose.

17. The Civil Courts situated in Chennai shall have exclusive jurisdiction over any dispute, which remain unresolved by the above procedure and nothing aforesaid, shall prejudice the rights of the Government of Tamil Nadu to approach any other forum for dispute resolution permissible under Law.

Section Officer

ANNEXURE II

Guidelines regarding Identity Cards

The Insurance Company shall arrange to issue identity cards to cover the beneficiaries with the details of the family members of the employees. The identity cards will be distributed through the Pay Drawing Officers concerned. The Director of Treasuries and Accounts shall arrange to furnish data of the employees and members of the Family to the Star Health and Allied Insurance Company Limited. The Director of Treasuries and Accounts shall coordinate scanning of photographs furnished by the employees for the purpose of preparation of Identification Cards by the above Insurance Company.

2. The identity cards shall be distributed by the Insurance Company through the respective Pay drawing Officers within a period of sixty days from the date of commencement of the Scheme. During the interim period of preparation and distribution of the identity cards, the Insurance Company shall authorise acceptance of a certificate prescribed as in Annexure III authenticated by the Pay drawing Officer of the employee as valid identity for the purpose of availing the scheme. This arrangement will be applicable only for such interim period, till the identity cards are made available.

3. The Insurance Company shall arrange to issue identity cards to the newly recruited or absorbed employees in service in the organisations covered under the scope of the Scheme.

4. The pay drawing officers shall arrange to furnish the data of such employees on their appointment or absorption. The data furnished by the State Government shall be the property of the State Government and should not be used for any purpose without the prior permission of the Government of Tamil Nadu.

ANNEXURE III

(New Health Insurance Scheme ordered in G.O.Ms.No.430 Finance (Salaries) Department Dated: 10.9.2007) Certificate to be issued in lieu of Identity card under the New Health Insurance Scheme Certified that Thiru / Tmt. / Selviis employed as.....in.....and members of his/her family detailed below have been enrolled under the New Health Insurance Scheme. The identity card under the New Health Insurance Scheme is yet to be supplied by theInsurance Company. This certificate is issued to enable the beneficiary under the above scheme for availing hospitalisation facilities. The hospital concerned shall provide cashless health cover as envisaged under the scheme.

Name of the employee	Age as on 1.1.2008	Relationship to the employee	Marital status	Employment status	Stamp size photograph
(i)	(ii)	(iii)	(iv)	(v)	(vi)

Signature:
Name and Designation of the
Pay Drawing Officer.

ANNEXURE IV**LIST OF DISEASES, TREATMENTS AND SURGERIES CLASSIFIED UNDER THE BROAD BASED SPECIALITIES UNDER NHIS**

- I. CARDIOLOGY AND CARDIO THORACIC SURGERY:** 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
 - h) Surgeries for repair of Aneurysm
 - i) Enhanced External Counter Pulsation Therapy (EECP)
- 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 :**
1. Renal transplantation
 2. Lithotripsy
 3. Surgeries for Prostrate gland problems
- IV. ONCOLOGY:**
1. Surgical Management of all malignant tumors
 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 Therapy (for Senile Macular Degeneration).

VII. VASCULAR SURGERY:

Amputation of legs, arms, toes and foot.

VIII. GASTRO ENTEROLOGY:

1. Surgeries for various Gastro Intestinal 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 Encephalitis
5. Piles and Fistula