



**FINANCE [Health Insurance-I] DEPARTMENT**

**G.O.Ms.No.120, Dated 02<sup>nd</sup> May, 2022.**  
(Subakiruthu, Chithirai-19, Thiruvalluvar Aandu 2053)

**ABSTRACT**

**New Health Insurance Scheme for Employees, 2021** – Formulation of Comprehensive Guidelines for the Corpus Fund - Orders – Issued.

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**Read the following:-**

1. G.O.(Ms).No.160, Finance (Salaries) Department, Dated: 29.06.2021.
2. Government D.O. Letter No.38551 / Finance (HI-1) Department / 2021, Dated: 16.11.2021.
3. From the Commissioner of Treasuries and Accounts, Chennai-35, Letter Rc.No.8142/NHIS-2/2021, Dated: 19.11.2021.
4. Government Letter No.2778/Health and Family Welfare (EAP-I) Department/2022-1, Dated: 31.01.2022.
5. From the Project Director Tamil Nadu Health Systems Project, Chennai – 600 006, Letter Roc.No.1052 / TNHSP / INS1 / 2022, Dated: 22.02.2022.

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**ORDER:**

In the Government Order first read above, the Government has implemented the New Health Insurance Scheme, 2021 for Employees for a period of four years from 01.07.2021 to 30.06.2025 with assistance upto Rs.5.00 lakh for families of all insured employees and their eligible family members and a maximum assistance of Rs.10.00 lakh for specified illness on a Cashless basis. The employees subscription is Rs.295/- for New Health Insurance Scheme + Rs.5/- contribution to Corpus Fund (non-lapsable) with annual accrual of Rs.5.60 crore for meeting higher expenses in respect of rare illness and exceptional circumstances, extending the total benefit upto Rs.20.00 lakh. Among others, it was ordered that the modalities on the operation of Corpus Fund will be issued separately.

2. Accordingly, the Guidelines for claiming reimbursement of eligible expenses exceeding the maximum assistance of Rs.10.00 lakhs under New Health Insurance Scheme under the Corpus Fund has been prepared in consultation with Commissioner of Treasuries and Accounts and the Health and Family Welfare Departments. The Project Director (PD), Tamil Nadu Health System Project (TNHSP), Chennai-6 who has a vast experience in the field of insurance viz., Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS) has made certain suggestions for incorporation in the

guidelines. The suggestion of Project Director, Tamil Nadu Health System Project has been examined in detail and it was decided to accept certain suggestions for incorporating in the operational guidelines of the Corpus Fund.

3. Accordingly, Government direct that the medical claims shall be considered under the Corpus Fund for meeting higher expenses in respect of rare illness and exceptional circumstances for a sum of Rs.10.00 lakh exceeding the maximum assistance of Rs.10.00 lakh available under New Health Insurance Scheme 2021 for Employees of the Government Departments and their eligible family members. However, the total claim under the New Health Insurance Scheme, 2021 and the Corpus Fund shall not exceed Rs.20.00 lakh (both inclusive). The detailed guidelines for availing the assistance under the Corpus Fund is Annexed to this order.

4. The expenditure shall be debited to the following head of account:-

<b>8443-00:</b>	Civil Deposits
<b>800</b>	: Other Deposits
<b>FB</b>	: Creation of Corpus Fund (Non-lapsable) for meeting higher expenses in respect of rare illness and exceptional circumstances.
<b>802</b>	: Outgo
<b>02</b>	: Not Bearing Interest
<b>[IFHRMS D.P.C. 8443 00 800 FB 80202]</b>	

5. The Commissioner of Treasuries and Accounts, Chennai- 35 shall be the Estimating, Reconciling and Controlling Authority for the above said Head of Account.

6. All Heads of department/Heads of offices are requested to follow the guidelines scrupulously in dealing with the claims received from employees seeking assistance under the Corpus Funds for the purpose of meeting the higher medical expenses in respect of rare illness incurred by them.

**(BY ORDER OF THE GOVERNOR)**

**N.MURUGANANDAM**  
**ADDITIONAL CHIEF SECRETARY TO GOVERNMENT.**

**To:**

All Secretaries to Government, Chennai - 600 009.  
All Departments of Secretariat (OP/Bills), Chennai - 600 009.  
The Secretary, Legislative Assembly Secretariat, Chennai - 600 009.  
The Secretary to the Governor, Chennai - 600 032.  
The Comptroller, Governor's Household, Raj Bhavan, Chennai - 600 022.  
The Governor's Secretariat, Raj Bhavan, Guindy, Chennai - 600 022.  
All Heads of Departments.  
All Public Sector Undertakings and Statutory Boards.  
All District Collectors / All District Judges / All Chief Judicial Magistrates.  
The Accountant General (A&E) Chennai - 600 018.  
The Accountant General (Audit-I) Chennai - 600 018.

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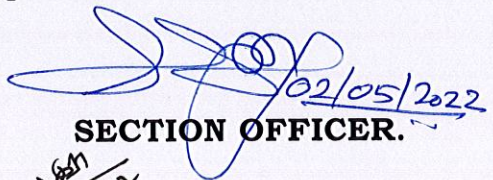
The Accountant General (Audit-II) Chennai - 600 018.  
The Accountant General (CAB) Chennai-9 / Madurai.  
All Chief Educational Officers / All District Elementary Educational Officers.  
All Pay and Accounts Officers / All Treasury Officers / Sub-Treasury Officers.  
The Principal Secretary / Commissioner of Treasuries and Accounts, Chennai - 35.  
The Chief Internal Auditor and Chief Auditor of Statutory Boards, Chennai - 35.  
The Secretary, Tamil Nadu Public Service Commission, Chennai - 600 003.  
The Registrar General, High Court, Chennai - 600 108.  
All Commissioners of Tribunal for Disciplinary Proceedings.  
The Registrars of all Universities / Agricultural University, Coimbatore.  
The Project Co-ordinator, Tamil Nadu Integrated Nutrition Project, Chennai.  
The Commissioners, Corporation of Greater Chennai, Coimbatore, Madurai, Trichy, Tirunelveli, Salem, Tiruppur, Erode, Thoothukudi, Vellore, Thanjavur and Dindigul.  
All Municipalities/ The Tamil Nadu Science and Technology Centre, Chennai - 25.  
The Anna Institute of Management, Chennai - 600 028.  
The International Institute of Tamil Studies, Chennai - 600 113.  
The Tamil Nadu Energy Development Agency, Chennai.  
The Senior Divisional Manager, United India Insurance Company Limited, Divisional Office: 010600, 5th Floor, PLA Rathna Tower, 212, Anna Salai, Chennai - 600 006.  
The Chairman cum Managing Director, United India Insurance Company Limited, 24, Whites Road, Chennai - 600 014.

**Copy to:**

The Secretary to the Chief Minister, Chennai - 600 009.  
The Chief Minister's Office, Chennai - 600 009.  
The Senior Principal Private Secretary to the Chief Secretary to Government, Chennai-600 009.  
The Special Personal Assistant to Finance Minister, Chennai - 600 009.  
The Senior Principal Private Secretary to the Additional Chief Secretary to Government, Finance Department, Chennai - 600 009.  
The Senior Principal Private Secretary to the Secretary to Government (Expenditure), Finance Department, Chennai - 600 009.  
All Officers in Finance Department, Chennai - 600 009.  
All Sections in Finance Department, Chennai - 600 009.  
All Recognised Associations.  
Finance (Public /BG-I / BG-II/GBC/GBM) Department, Chennai - 600 009.

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**-/ Forwarded : By Order /-**

  
02/05/2022  
**SECTION OFFICER.**  
Smt. Smt  
2/5/2022



**ANNEXURE**

G.O.Ms.No.120, Finance (Health Insurance-1) Department, Dated: 02.05.2022

**Guidelines for claiming Reimbursement of eligible expenses exceeding the maximum assistance of Rs.10.00 lakhs under New Health Insurance Scheme under the Corpus Fund**

In G.O.(Ms).No.160, Finance(Salaries)Department, Dated: 29.06.2021, Government have issued orders for implementation of New Health Insurance Scheme 2021 for Employees for a period of four years from 01.07.2021 to 30.06.2025 with assistance capped at Rs.5.00 lakh for families of all insured employees and at Rs.10.00 lakh for specified illness and the annual premium payable shall be recovered from the employees at the rate of Rs.300/- per month [**Rs.295/- Subscription for New Health Insurance Scheme + Rs.5/- contribution for corpus fund**] by deduction in monthly salary from the month of July, 2021.

A sum of Rs.5/- per month contributed separately by all the employees along with the monthly Health Insurance premium for creating a Corpus Fund (non-lapsable), with annual accrual of about Rs.5.60 crore for meeting higher expenses in respect of rare illness and exceptional circumstances, extending the total benefit upto Rs.20.00 lakh.

The list of specified illness entitled for the enhanced limit of Rupees Ten Lakh under the New Health Insurance Scheme, 2021 is detailed below:-

Sl. No.	Name of Diseases, Treatments and Surgeries
1.	Surgery, Chemotherapy, Radiotherapy and Immunotherapy for all Malignancies including inpatient procedure for diagnosis.
2.	Liver, Kidney, Heart, Lungs and Bone Marrow Transplantation.
3.	Complex Open Heart Surgeries and Implants.
4.	Accident and Trauma cases involving Multiple Fractures.
5.	Heart Valve Replacements, Aneurysms and Angioplasties.
6.	Management of Burn Injuries.
7.	Organ Harvesting Expenses of Donor for transplantation surgeries.

Subsequently in G.O.(Ms).No.39, Finance (Health Insurance-I) Department, Dated: 14.02.2022, orders were issued to include and cover Corona treatment (COVID-19) cases under specified illness list under New Health Insurance Scheme 2021 in respect of Employees granting maximum assistance upto Rs.10.00 lakh on a Cashless basis under the scheme.

**Modalities under the scheme:-**

- (i). The treatments covered for the enhanced limit of Rupees Ten Lakh under New Health Insurance Scheme shall be considered for coverage of Rs.20 Lakh (both inclusive) for reimbursement under corpus fund. [i.e. eligible expenses exceeding the maximum assistance of Rs.10.00 lakh under New Health Insurance Scheme 2021 and upto Rs.20.00 lakh would be considered under Corpus Fund.]

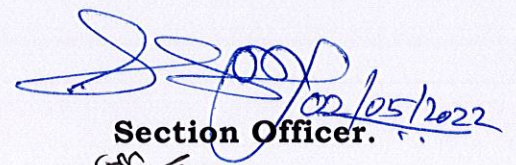
- (ii). The amount exceeding of Rs.10.00 lakh incurred by the employee after coverage under New Health Insurance Scheme, 2021 for maximum assistance treatment taken for specified illness shall be reimbursed based on appeal only.
- (iii). Medical assistance from the Corpus Fund shall be on a reimbursement basis only.
- (iv). For any High end procedure, if the amount in the Health Insurance is exhausted for one beneficiary and if any other one in the same family needs to undergo any high end procedure, the entire eligible amount upto a maximum Rs.10.00 lakh shall be paid under Corpus Fund, on reimbursement basis.
- (v). If the sum assured under New Health Insurance Scheme for Government employees is exhausted, then the amount incurred by the other members of the family during the insurance period of four years (2021-2025) shall be met from the Corpus Fund subject to the actual eligible expenditure or to a maximum of Rs.10.00 lakh whichever is less under the Corpus Fund on reimbursement basis.  

The cases that are covered under the Corpus Fund shall be considered on reimbursement basis only as this fund does not form part of the New Health Insurance Scheme and the amount recommended to be reimbursed shall be paid to the Employees concerned.
- (vi). Employees seeking medical assistance under the Corpus Fund has to submit an appeal to the Commissioner of Treasuries and Accounts along with all supportive medical documents [viz., IP bills, Discharge Summary, United India Insurance Company Limited's authorization of assistance upto Rs.10.00 lakh] for reimbursing the expenditure incurred by the petitioner in excess of Rs.10.00 lakh in respect of the treatment taken by the employees for the specified illness.
- (vii). The utilization certificate for Rs.10.00 Lakh being the maximum assistance under New Health Insurance Scheme, 2021 shall be furnished by the United India Insurance Company to the employees concerned certifying that the treatment has been taken for the specified illness mentioned in the G.O. for claiming eligible reimbursement under corpus fund and also to mention the quantum of excess amount spent by the employee to be reimbursed to the employee.
- (viii). For considering the reimbursement claims under the Corpus Fund, the Director of Medical and Rural Health Services shall form a separate medical team. The Director of Medical Education shall depute an expert from the concerned speciality to this team headed by Director of

Medical and Rural Health Services to certify the genuinity of the claim made by the employees and recommend the eligible amount within a week's time from the date of receipt from Commissioner of Treasuries and Accounts to avoid undue delay in the settlement of such reimbursement claims.

- (ix). The Commissioner of Treasuries and Accounts shall send a consolidated proposal on a monthly basis to Government for obtaining permission of Government.
- (x). The medical reimbursement claims to be considered under corpus fund shall be decided by the High Level Empowered Committee (comprising of the Additional Chief Secretary to Government, Finance Department, Secretary to Government, Health and Family Welfare Department as ordered in G.O.Ms.No.202, Finance (Salaries) Department, dated 30-06-2016. The High Level Empowered Committee shall also consider exceptional cases on merits based on the recommendation of the medical team constituted for the purpose as and when necessity arises.
- (xi). After sanction of medical expenses from the Corpus Fund based on the approval of High Level Empowered Committee, necessary permission of authorization shall be given by Government to the Commissioner of Treasuries and Accounts who shall release the eligible amount from the deposit Head of Account which have already been created vide G.O.(Ms).No.160, Finance (Salaries) Department, Dated 29.06.2021 and settle the claims accordingly.
- (xii). The Commissioner of Treasuries and Accounts shall send proposals every month duly indicating the fund availabilities in the Corpus Fund along with the details of fund released so far.
- (xiii). The Commissioner of Treasuries and Accounts shall have the powers to issue proceedings based on the Government permission to draw the required funds for settlement of claims under the Corpus Fund.
- (xiv). Any dispute in the settlement of reimbursement claims shall be subject to the jurisdiction of the Madras High Court / Madurai Bench.

**//True Copy//**

  
**Section Officer.**  
G.B.R.S.N  
2/5/2022