**HIGHLIGHTS OF CHIEF MINISTER'S COMPREHENSIVE HEALTH INSURANCE SCHEME WITH SPECIAL REFERENCE TO TAMIL NADU**

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**Abstract**

The Chief Minister's Comprehensive Health Insurance Scheme plays a crucial role in offering health coverage to those from underprivileged segments of society. Residents of Tamil Nadu who fall below the poverty line are now able to avail themselves of high-quality healthcare services and receive financial aid through this program. In addition, the system is made more accessible through convenient enrolment, efficient claim settlement, and readily available helplines. The CMCHIS has fundamentally transformed the healthcare system in Tamil Nadu by providing extensive coverage and easy access. Therefore, by providing high-quality medical services and financial aid, this health insurance program safeguards individuals with respect and attention amid unexpected medical situations. The scheme includes a total of 1090 different treatments, consisting of 8 sequential treatments and 52 experimental procedures, which also encompass treatment specifically designed for infants. This program is intended to be advantageous for individuals spanning all age groups, ranging from newborns to elderly individuals. This study examines the key features of the Chief Minister's Comprehensive Health Insurance Scheme in Tamil Nadu, with a specific focus on its highlights.

**Keywords:** CMCHIS, Financial Assistance, Healthcare System, Health Insurance and Medical Services.

**Introduction**

The Government of Tamil Nadu announced the Chief Minister's Artist Insurance Scheme for Life-Saving Advanced Treatment on 23.07.2009. The scheme aims to provide free life-saving medical treatment to the impoverished and low-income individuals in both government and private hospitals. The Union Government is now implementing the Prime Minister's Health Scheme in collaboration with the Chief Minister's Comprehensive Medical Insurance Scheme, starting from 23.09.2018. This approach categorises a total of 1,090 treatment techniques, which include a method specifically designed for newborns, 8 consecutive treatment methods, and 52 experimental methods. A total of 800 government hospitals and 900 private hospitals have been authorised for providing medical treatment. Currently, the United India Insurance Company is in charge of executing this scheme. As of January 2022, more than 1.37 crore families are currently benefiting from the Tamil Nadu Chief Minister's Comprehensive Health Insurance Scheme. The primary objective of the comprehensive insurance policy implemented by the Chief Minister of Tamil Nadu is to provide high-quality medical care to all persons.

**Review of Literature**

In his study, **Prabakaran (2015)** noted that the effectiveness of the health insurance program relies on the presence of sufficient health infrastructure. Due to the lack of adequate health infrastructure in many areas, particularly in underdeveloped regions, the provision of health care through health insurance, even if it is mandatory at a national level, is likely to be very unequal. The CMCHIS is a recently implemented health insurance program that offers cashless coverage to both the families of the state and the employees of the Tamil Nadu government, as well as various other entities under the government's control, such as state public sector undertakings, local bodies, state government universities, and statutory boards.

**Nathiya and Puhazhenthi (2019)** observed that the state government of Tamil Nadu, namely in Thiruvallur district, provided detailed information about the beneficiaries and the entire amount sanctioned. The current version of CMCHIS has received high satisfaction from the beneficiaries in our state. While raising awareness is an important aspect for the success of any program, it is equally crucial to make necessary modifications to the hospital infrastructure, claim processing, and hospital staff behaviour. Taking proper care of these factors will significantly improve the happiness of the beneficiaries in the future.

**Sangamithra and Vishnu (2022)** observed that the prevalence of cancer among female patients was greater compared to the other respondents. Under the Chief Minister Comprehensive Health Insurance Scheme (CMCHIS), government support can alleviate the financial burden for impoverished cancer sufferers. The bulk of responders were born in metropolitan regions, whereas a smaller number of patients were reported in rural areas. The research findings indicate that there is a greater prevalence of cancer among patients residing in urban areas of Coimbatore compared to those in rural areas. Additionally, the burden of cancer is particularly high in the urban regions of Coimbatore.

**Table Number: 1**

**Smart Card Details – District Wise**

|  |  |  |
| --- | --- | --- |
| S.No | **Districts** | **Count** |
|  1 |  Ariyalur |  177378 |
|  2 |  Chengalpet |  481357 |
|  3 |  Chennai |  619346 |
|  4 |  Coimbatore |  640004 |
|  5 |  Cuddalore |  562094 |
|  6 |  Dharmapuri |  346668 |
|  7 |  Dindigul |  450006 |
|  8 |  Erode |  560114 |
|  9 |  Kallakurichi |  310596 |
|  10 |  Kancheepuram |  253417 |
|  11 |  Kanyakumari |  402334 |
|  12 |  Karur |  236319 |
|  13 |  Krishnagiri |  399953 |
|  14 |  Madurai |  607511 |
|  15 |  Mayiladuthurai |  178136 |
|  16 |  Nagapattinam |  147957 |
|  17 |  Namakkal |  386386 |
|  18 |  Nilgiris |  165628 |
|  19 |  Perambalur |  141968 |
|  20 |  Pudukkottai |  339186 |
|  21 |  Ramanathapuram |  284771 |
|  22 |  Ranipet |  250195 |
|  23 |  Salem |  661598 |
|  24 |  Sivaganga |  294295 |
|  25 |  Tenkasi |  295778 |
|  26 |  Thanjavur |  482764 |
|  27 |  Theni |  306616 |
|  28 |  Thiruvallur |  675462 |
|  29 |  Thiruvannamalai |  508371 |
|  30 |  Thiruvarur |  281866 |
|  31 |  Tirunelveli |  297795 |
|  32 |  Tirupattur |  234738 |
|  33 |  Tiruppur |  564442 |
|  34 |  Trichirappalli |  519229 |
|  35 |  Tuticorin |  317145 |
|  36 |  Vellore |  287031 |
|  37 |  Villupuram |  466464 |
|  38 |  Virudhunagar |  426050 |
|   |  Total |  14560968 |

 **Source**: https://claim.cmchistn.com/LabSync/performance\_details.aspx

As per the tender document time taken for application processing time will be 48 hours.

The document "Table Number 1 Smart Card Details – District Wise" provides information on the district-wise distribution of smart card details. It states that the district with the biggest number of smart cards is Thiruvallur, with a total of 675,462 cards. On the other hand, the district with the lowest number of smart cards is Perambalur, with a total of 141,968 cards.

**Table Number: 2**

**Diseases and Treatments Covered Under CM’s Health Insurance Scheme**:

A large number of treatments are covered for various diseases under this health insurance plan. Here is the list of medical procedures that are covered under the plan.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| [Bariatric surgery](https://www.cmchistn.com/prate.php?category=BARIATRIC%20SURGERY) | [Cardiology](https://www.cmchistn.com/prate.php?category=CARDIOLOGY) | [Cardiothoracic surgeries](https://www.cmchistn.com/prate.php?category=CARDIOTHORACIC%20SURGERIES) | [Dermatology](https://www.cmchistn.com/prate.php?category=DERMATOLOGY) | [Diagnostic center](https://www.cmchistn.com/prate.php?category=Diagnostic%20center) | [E N T](https://www.cmchistn.com/prate.php?category=E%20N%20T) | [Emergency room packages (care requiring less than 12 hrs stay)](https://www.cmchistn.com/prate.php?category=Emergency%20Room%20Packages%20(Care%20requiring%20less%20than%2012%20hrs%20stay)) |
| [Endocrine surgery](https://www.cmchistn.com/prate.php?category=ENDOCRINE%20SURGERY) | [Endocrinology](https://www.cmchistn.com/prate.php?category=ENDOCRINOLOGY) | [Follow up procedure](https://www.cmchistn.com/prate.php?category=FOLLOW%20UP%20PROCEDURE) | [Gastroenterology](https://www.cmchistn.com/prate.php?category=GASTROENTEROLOGY) | [General medicine](https://www.cmchistn.com/prate.php?category=GENERAL%20MEDICINE) | [General surgery](https://www.cmchistn.com/prate.php?category=GENERAL%20SURGERY) | [Genitourinary surgery](https://www.cmchistn.com/prate.php?category=GENITOURINARY%20SURGERY) |
| [Gynaecology obstetric surgery](https://www.cmchistn.com/prate.php?category=GYNAECOLOGY%20OBSTETRIC%20SURGERY) | [Hematology](https://www.cmchistn.com/prate.php?category=HEMATOLOGY) | [Hepatology](https://www.cmchistn.com/prate.php?category=HEPATOLOGY) | [Infectious diseases - general medicine](https://www.cmchistn.com/prate.php?category=INFECTIOUS%20DISEASES%20-%20GENERAL%20MEDICINE) | [Interventional cardiology](https://www.cmchistn.com/prate.php?category=INTERVENTIONAL%20CARDIOLOGY) | [Interventional radiology](https://www.cmchistn.com/prate.php?category=INTERVENTIONAL%20RADIOLOGY) | [Medical oncology](https://www.cmchistn.com/prate.php?category=MEDICAL%20ONCOLOGY) |
| [Neonatology](https://www.cmchistn.com/prate.php?category=NEONATOLOGY) | [Nephrology](https://www.cmchistn.com/prate.php?category=NEPHROLOGY) | [Neurology](https://www.cmchistn.com/prate.php?category=NEUROLOGY) | [Neurosurgery](https://www.cmchistn.com/prate.php?category=NEUROSURGERY) | [OFMS](https://www.cmchistn.com/prate.php?category=OFMS) | [Ophthalmology surgeries](https://www.cmchistn.com/prate.php?category=OPHTHALMOLOGY%20SURGERIES) | [Orthopedic trauma](https://www.cmchistn.com/prate.php?category=ORTHOPEDIC%20TRAUMA) |
| [Paediatric intensive care](https://www.cmchistn.com/prate.php?category=PAEDIATRIC%20INTENSIVE%20CARE) | [Paediatric surgeries](https://www.cmchistn.com/prate.php?category=PAEDIATRIC%20SURGERIES) | [Paediatrics](https://www.cmchistn.com/prate.php?category=PAEDIATRICS) | [Plastic surgery](https://www.cmchistn.com/prate.php?category=PLASTIC%20SURGERY) | [PMR](https://www.cmchistn.com/prate.php?category=PMR) | [Psychiatry](https://www.cmchistn.com/prate.php?category=PSYCHIATRY) | [Pulmonlogy](https://www.cmchistn.com/prate.php?category=PULMONLOGY) |
| [Radiation oncology](https://www.cmchistn.com/prate.php?category=RADIATION%20ONCOLOGY) | [Rheumatology](https://www.cmchistn.com/prate.php?category=RHEUMATOLOGY) | [SPINE](https://www.cmchistn.com/prate.php?category=SPINE) | [STEMI](https://www.cmchistn.com/prate.php?category=STEMI) | [Surgical gastro enterology](https://www.cmchistn.com/prate.php?category=SURGICAL%20GASTRO%20ENTEROLOGY) | [Surgical oncology](https://www.cmchistn.com/prate.php?category=SURGICAL%20ONCOLOGY) | [Thoracic medicine](https://www.cmchistn.com/prate.php?category=THORACIC%20MEDICINE) |
| [Vascular surgeries](https://www.cmchistn.com/prate.php?category=VASCULAR%20SURGERIES) |  |  |  |  |  |  |

**Eligibility required availing this scheme**

• To be eligible for this initiative, the annual family income must be below Rs.1,20,000/-. The ordinance, designated as No. 560 Medical, falls under the jurisdiction of the Department of Public Welfare. It was issued on 16.12.2021.

• Acquire the Chief Minister's Comprehensive Medical Insurance Card by procuring income verification from the Village Administrative Officer and attending the Card Issuing Centre at the District Collector's Office, accompanied by the Family Card and Aadhaar Identity Card.

**Table Number: 3**

**Chief Minister's Comprehensive Health Insurance Scheme Patient District Wise Approved Status Report from 11-01-2012 till 19-07-2024**

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No** | **Patient District** | **Preauth Approved Count** | **Preauth Approved Amount** |
| 1 | Ariyalur | 26208 | 479084528 |
| 2 | Chengalpet | 74647 | 1091595497 |
| 3 | Chennai | 214916 | 3213308179 |
| 4 | Coimbatore | 94060 | 1860382544 |
| 5 | Cuddalore | 75277 | 1330562772 |
| 6 | Dharmapuri | 45878 | 808460629 |
| 7 | Dindigul | 80312 | 1402729187 |
| 8 | Erode | 77234 | 1498127803 |
| 9 | Kallakurichi | 47603 | 686738754 |
| 10 | Kancheepuram | 93713 | 1619347600 |
| 11 | Kanyakumari | 94538 | 1234446968 |
| 12 | Karur | 39965 | 685723939 |
| 13 | Krishnagiri | 53154 | 835310539 |
| 14 | Madurai | 114688 | 2056910076 |
| 15 | Mayiladuthurai | 19776 | 334519451 |
| 16 | Nagapattinam | 34165 | 573041163 |
| 17 | Namakkal | 61390 | 1164880675 |
| 18 | Perambalur | 22615 | 423596247 |
| 19 | Pudukottai | 72173 | 1132711072 |
| 20 | Ramanathapuram | 45271 | 765339037 |
| 21 | Ranipet | 35920 | 547086268 |
| 22 | Salem | 121530 | 2191331946 |
| 24 | Sivagangai | 63949 | 956860258 |
| 25 | Tenkasi | 38627 | 578327441 |
| 26 | Thanjavur | 91379 | 1577340613 |
| 27 | The nilgiris | 21218 | 440994045 |
| 28 | Theni | 47230 | 904647683 |
| 29 | Tiruchirapalli | 92909 | 1750225793 |
| 30 | Tirunelveli | 71544 | 1095961547 |
| 31 | Tirupattur | 25995 | 449371590 |
| 32 | Tiruppur | 73931 | 1503994477 |
| 33 | Tiruvallur | 171013 | 2597143826 |
| 34 | Tiruvannamalai | 93040 | 1497130046 |
| 35 | Tiruvarur | 56307 | 912852456 |
| 36 | Tuticorin | 69635 | 1022110944 |
| 37 | Vellore | 65052 | 1223859260 |
| 38 | Villupuram | 91698 | 1525070959 |
| 39 | Virudhunagar | 77233 | 1212020736 |

 **Source**: https://claim.cmchistn.com/LabSync/performance\_details.aspx

Table Number 3 displays the Chief Minister's Comprehensive Health Insurance Scheme Patient District Wise Approved Status Report from 11-01-2012 to 19-07-2024. The district with the highest approved amount for preauthorization is Chennai (3213308179), while the district with the lowest approved amount is Tirupattur (449371590).

**Below is a description of the eligibility criteria for families and households.**

1. Legally married spouse of an eligible individual

2. Offspring of a qualified individual

3. Parents who rely on an eligible individual for support

**Requirements for eligibility for the Chief Minister's Health Insurance**

The Chief Minister's Comprehensive Health Insurance Scheme is designed to cater to the healthcare needs of disadvantaged families who may lack access to necessary medical services. Individuals who wish to enrol in this plan must rigorously meet the qualifying conditions. The following are the conditions:

1. The family must be domiciled in Tamil Nadu.
2. The annual revenue should not exceed Rs. 72,000 per year.
3. The inclusion of the member's name in the family's ration card is required.
4. The applicant must provide evidence of Sri Lankan refugee status and citizenship.
5. Migrants from other Indian states must possess migration certificates issued by the appropriate authority, indicating that they have been in Tamil Nadu for a minimum of six months.
6. Children who are orphaned or have been rescued from any organisation, whether registered or unregistered.

**Table Number: 4**

**Innuyir Kappom Thittam Nammai Kakkum**

**Complete Primary Survey (Red Cases)**

|  |  |  |
| --- | --- | --- |
| **S.no**  | **Packages**  | **Package Cost**  |
| 1  | TA001 : Central Line  | 4,000  |
| 2  | TA046 : Wound Exploration And Primary Closure  | 4,000  |
| 3  | TA072 : Wound Dressings  | 3,000  |
| 4  | TA012 : Usg Fast / Pocus  | 2,000  |
| 5  | TA004 : Endotracheal Intubation  | 2,000  |
| 6  | TA007 : Blood And Blood Component Transfusion  | 2,000  |
| 7  | TA014 : CT Plain Brain  | 1,500  |
| 8  | TA014 : CT Plain C-SPINE  | 1,500  |
| 9  | TA014 : CT Plain Chest  | 1,500  |
| 10  | TA036 : Echocardiogram  | 1,500  |
| 11  | TA003 : Cervical Collar (Philadelphia)  | 1,500  |
| 12  | TA010 : Urinary Catheter  | 1,000  |
| 12  | TA010 : Urinary Catheter  | 1,000  |
| 13  | TA009 : Nasogastric Tube  | 700  |
| 14  | TA016 : Blood Typing & Cross Match  | 500  |
| 15  | TA028 : LFT  | 450  |
| 16  | TA019 : BT, CT, PT-INR  | 400  |
| 17  | TA026 : Electrolytes,  | 400  |
| 18  | TA018 : CBC  | 350  |
| 19  | TA032A : Anti HCV Spot  | 350  |
| 20  | TA033 : HIV 1& 2 SPOT  | 350  |
| 21  | TA031A : HBS SPOT (AG)  | 300  |
| 22  | TA035 : ECG  | 200  |
| 23  | TA024 : Blood Urea  | 150  |
| 24  | TA025 : SE. Creatinine  | 150  |
| 25  | TA029 : Urine (Routine)  | 150  |
| 26  | TA017 : Blood Glucose  | 50  |
|  | **Grand Total**  | **30,000**  |

 Source: https://www.cmchistn.com/NK48package.php

**Table Number: 5**

**Innuyir Kappom Thittam Nammai Kakkum**

**Complete Primary Survey (Yellow Cases)**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Packages** | **Package Cost** |
| 1 | TA072 : WOUND DRESSINGS | 3,000 |
| 2 | TA012 : USG FAST / POCUS | 2,000 |
| 3 | TA014 : CT PLAIN BRAIN | 1,500 |
| 4 | TA014 : CT PLAIN C-SPINE | 1,500 |
| 5 | TA036 : ECHOCARDIOGRAM | 1,500 |
| 6 | TA003 : CERVICAL COLLAR (PHILADELPHIA) | 1,500 |
| 7 | TA011 : X-RAY - PER REGION | 500 |
| 8 | TA016 : BLOOD TYPING & CROSS MATCH | 500 |
| 9 | TA028 : LFT | 450 |
| 10 | TA019 : BT, CT, PT-INR | 400 |
| 11 | TA026 : ELECTROLYTES, | 400 |
| 12 | TA018 : CBC | 350 |
| 13 | TA032A : ANTI HCV SPOT | 350 |
| 14 | TA033 : HIV 1& 2 SPOT | 350 |
| 15 | TA031A : HBS SPOT (AG) | 300 |
| 16 | TA024 : BLOOD UREA | 150 |
| 17 | TA025 : SE. CREATININE | 150 |
| 18 | TA017 : BLOOD GLUCOSE | 50 |
| **Grand Total** | **15,000** |

 Source: https://www.cmchistn.com/NK48package.php

**Table Number: 6**

|  |
| --- |
| **PMJAY Packages Reserved for Government Hospitals with Pay** |
| **Package Name** | **CMCHIS Specialty** | **A1** |
| CMU1129 : Hepatic venous wedge pressure measurement (HVPG) | INTERVENTIONAL RADIOLOGY | 17400 |
| CMU1191-A : HIV with complications – Ward | GENERAL MEDICINE | 6300 |
| CMU1197-D : Acute necrotizing severe pancreatitis - ICU (with Ventilator) | MEDICAL GASTROENTROLOGY | 27000 |
| CMU1206-VI-A : Trauma Contusion chest injury - ICU (with Ventilator) | GENERAL MEDICINE | 27000 |
| CMU1213-A : Medical/ neuro rehablitation -  | REHABILITATION | 40300 |
| CMU1216-D : Visceral leishmaniasis - ICU (with Ventilator) | GENERAL MEDICINE | 27000 |
| CMU1220-D : Lung abscess - ICU (with Ventilator) | PULMONLOGY | 27000 |
| CMU1224-A : Viral Encephalitis – Ward | GENERAL MEDICINE | 6300 |
| CMU1231-D : Chronic pancreatitis - ICU (with Ventilator) | MEDICAL GASTROENTROLOGY | 27000 |
| CMU1237-D : Addison’s disease - ICU (with Ventilator) | ENDOCRINOLOGY | 27000 |
| CMU1239-D : Immune mediated CNS disorders - ICU (with Ventilator) | NEUROLOGY | 27000 |
| CMU1242-D : Thyrotoxic crisis - ICU (with Ventilator) | ENDOCRINOLOGY | 27000 |
| CMU1269 : Endobronchial Ultrasound (EBUS) - Endobronchial Ultrasound guided fine needle biopsy | THORACIC MEDICINE | 15700 |
| CMU1270 : Platelet pheresis | GENERAL MEDICINE | 11000 |
| CMU1271 : Mental Retardation - Intellectual Disability – HDU | PSYCHIATRY | 9900 |
| CMU1363A-I : Epileptic encephalopathy – Ward | PAEDIATRICS | 6300 |
| CMU1401A : iodine treatment 3 mCi - large Dose scan/ Pre Ablation - calculation of treatment  | RADIATION ONCOLOGY | 11400 |
| CMU1600B : Stapedectomy / tympanotomy – Tympanotomy | ENT | 17550 |

**Conclusion**

 The Chief Minister's Comprehensive Health Insurance Scheme is a commendable initiative aimed at offering top-notch healthcare services to millions of individuals in the southern Indian state of Tamil Nadu. The plan has achieved a high level of success, with over 65% of the state's population currently registered in health insurance. The Chief Minister's Health Insurance Scheme offers crucial health insurance coverage to economically disadvantaged families in Tamil Nadu. This enables individuals to access high-quality medical care without being concerned about the expenses. The system is made more accessible by its straightforward enrolment process, efficient claim settlement, and readily available helplines. The state's provision of this invaluable support is crucial for ensuring the well-being of the population. The Tamil Nadu government should prioritise the dissemination of information and prospective advantages of the insurance system to the rural population.

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