

हक़दर्शक
Haqdarshak

Healthcare Schemes in Tamil Nadu

A Compendium
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01/ Overview

01.1/ About

The New Health Insurance Scheme (NHIS) launched for state government employees and pensioners provides health insurance including cashless treatment and reimbursement of medical expenses in the hospitals. There are varying premium amounts and benefits offered to employees and pensioners, and the insurance is renewed every year.

The premium amounts are deducted from their salary/pension. It covers general medical treatments, with the option for escalated financial assistance for serious disorders and therapies such as Cancer Treatment and Bone Marrow Transplants.

It is a complementary benefit for employees and pensioners in Tamil Nadu.

01.2/ Type

Government State
Employee Scheme

01.3/ States Covered

Tamil Nadu

02/ Benefits

- Employees –
 - Financial Assistance up to 75% of the expenses or INR 1,00,000 whichever is less is granted to those who apply with the documents related to treatment taken for ailments approved under the scheme
- Pensioners –
 - Financial Assistance up to INR 5,00,000 for a block of four years for the approved treatments taken and surgeries undergone
 - Financial Assistance up to INR 10,00,000 for special approved treatments taken and surgeries undergone.
 - Financial Assistance for approved medical treatments and surgeries on a cashless basis in Network Hospitals and on reimbursement basis from Non-Network Hospitals for Emergency Care or following an accident.

03/ Eligibility

The beneficiary should be an employee/pensioner or their dependant of the Tamil Nadu State Government.

04/ Application Process

Enrolment is compulsory for employees and pensioners, and employers should contact them for enrolment based on their employees database.

- The premium is INR 10 per month for employees and INR 497 per month for pensioners, which shall be deducted from their monthly salary/pension.
- Upon registration, the insurance company/third-party administrator shall issue a
- New Health Insurance Scheme ID Card/Eligibility Card which is to be carried by the beneficiary for treatment.
- The identity cards will be distributed through the Pension Pay Officer, Chennai/ Treasury Officers/Sub-Treasury Officers concerned.
- The ID card (e-Card) provision should be made available to all the beneficiaries to download from the designated website of the scheme.

**05/
Claims**

- The Network Hospitals empanelled for CASHLESS facility under this scheme shall be approached for availing medical assistance for the approved treatments and surgeries. The Beneficiary shall approach the Insurance Office of the Network Hospital which is dealing with CASHLESS treatment. In case of any discrepancy, they can contact the District Level Coordinator/District Level Nodal Officer/TollFree Number/State Level Coordinator/State Level Nodal Officer in this regard.
- Network Hospital shall identify, direct, and register all the beneficiaries holding eligibility cards.
- The Network Hospital shall send the pre-authorization request immediately to the Insurance Company/Third Party Administrator with ID Card proof or PPO with an Authorization Form for the approved treatments and surgeries to be undertaken so that pre-authorization approval is given by the Insurance Company/Third Party Administrator.
- If the approved treatments and surgeries are covered under this scheme, an approval of pre-authorization would be issued to the concerned Network Hospital enabling CASHLESS facility for the Eligible Medical Expenses to be incurred subject to the Ceiling Criteria.
- The Beneficiary should sign the final authorization letter approved by the Insurance Company/TPA in which the final authorization amount shall be provided to the Beneficiary.
- The Network Hospital shall obtain the signature of the Beneficiary on the approval of the final authorization letter and after obtaining the signature, the same shall be sent to the Insurance Company/Third Party Administrator by the Network Hospital at the time of claim settlement.
- In case of emergency, if the beneficiary does not have the NHIS card at the time of admission, an emergency number from the insurer can be obtained by the hospital and proceed with the treatment so that there won't be any delay in initiating the treatment. In that case, the pre-authorization may be submitted within 48 hours.
- Nodal Officers/Coordinators should help the beneficiaries to coordinate with the hospitals for obtaining pre-authorization, claim settlement, and follow-up.

**06/
Documents
Required**

- Aadhar Card
- Health Card
- Treatment Bills (for reimbursement, if any)
- Claim Form
- Copy of Procedure Done
- Employee/Pensioner ID

**07/
List of
Empanelled
Hospitals**

For a full list of empanelled hospitals –
https://www.tn.gov.in/karuvoolam/pdfs/fin_e_204_2022.pdf (from page 47)

**08/
Important Links**

- Scheme Overview –
https://www.tn.gov.in/scheme/data_view/6787
 - Detailed Implementation Guidelines –
https://www.tn.gov.in/karuvoolam/pdfs/fin_e_204_2022.pdf
 - Sample Enrolment Form –
https://cms.tn.gov.in/sites/default/files/schemes/health_insurance.pdf
-

**09/
POC
Details**

- For any discrepancy you may reach out to Chief Nodal Officers of Insurance Company in Annexure VIII on page 201 –
https://www.tn.gov.in/karuvoolam/pdfs/fin_e_204_2022.pdf
- MD India Healthcare Services (TPA) Pvt. Ltd.,
“Guna Complex”
#443, Anna salai, Teynampet, Chennai – 600 018 (Land mark – Next to SIET College Signal)
- Medi Assist Insurance (TPA) Pvt. Ltd.,
RWD Atlantis, 24, Nelson Manickam Road
Railway Colony, Aminjikarai, Chennai – 600 029
- Toll-free Helpline Number (24 Hours) –
1800 233 5544

Tamil Nadu – 02 / Pradhan Mantri Jan Arogya Yojana – Chief Minister’s Comprehensive Health Insurance Scheme

01/ Overview

01.1/ About

The Tamil Nadu government offers this scheme in convergence with the Central Government Pradhan Mantri Jan Arogya Yojana (PMJAY), which provides coverage up to INR 5,00,000 per family per year on a floater basis for the ailments and procedures covered under the scheme.

Additionally, the Government has sanctioned INR 10 crore for creating a corpus fund under the Chief Minister’s Comprehensive Health Insurance Scheme (CMCHIS) since 2012 to enable the needy and poor to undergo high-cost surgical treatment like liver, renal, and bone marrow transplantation. These high-cost treatments are applicable for Palliative Chemotherapy, Breast Cancer, Myeloid Leukaemia, and Head and Neck Cancer.

01.2/ Type

Government State

01.3/ States Covered

Tamil Nadu

02/ Benefits

This scheme provides coverage of up to INR 5,00,000 per family per year on a floater basis.

03/ Eligibility

- The beneficiary should be a resident of Tamil Nadu.
- This scheme is eligible for beneficiaries identified from the Socio-Economic Caste Census (SECC) data of 2011 or those who have an annual family income of INR 1,20,000.

04/ Application Process

- Download the application form – <https://cmchistn.com/entrollement/EnrolmentForm2022.pdf>.
- Fill in the application form and submit it with supporting documents to the nearest verification centre. Follow the user manual – <https://cmchistn.com/howToEnrolnew.pdf>.
- Carry out biometrics entry and photo updation.
- There will be no fees charged.
- On approval, generate a PMJAY-CMCHIS card.
- For availing treatment under this scheme, a beneficiary can go directly to any empanelled hospital with an ID card. Contact the Ayushman Mitra (Insurance Coordinator) posted at the empanelled hospital for further evaluation.

Tamil Nadu –

02 / Pradhan Mantri Jan Arogya Yojana – Chief Minister’s Comprehensive Health Insurance Scheme

- 05/
Claims**
- Eligible beneficiaries can visit the nearest empanelled hospitals for the test/treatment.
 - Submit the Ayushman Bharat Card Copy to the empanelled hospital. Alternatively, approach an Ayushman Bharat Mitra at an empanelled hospital and submit an identity proof.
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- 06/
Documents
Required**
- Ration Card
 - Aadhaar Card
 - Income Certificate by the Village Administrative Officer (VAO)/Revenue Authorities
 - Self-declaration of the head of the concerned family.
-

- 07/
List of Empanelled
Hospitals**
- For empanelled hospitals visit the CMCHISTN website – https://cmchistn.com/hospital_edc.php
 - For a list of hospitals with Super-Specialty Facilities – https://cmchistn.com/speciality_hosp_list.php
 - Hospitals for high-end procedures – <https://cmchistn.com/highendHospital.php>
-

- 08/
Important Links**
- Application Form – <https://cmchistn.com/entrollement/EnrolmentForm2022.pdf>
 - Enrolment User Manual – <https://cmchistn.com/howToEnrolnew.pdf>
-

- 09/
POC Details**
- Toll-free Number (24x7) – 1800 425 3993
 - PMJAY Toll-free Number – 14555 / 1800 111 565
 - Email Addresses – tnhealthinsurance@gmail.com / cmchis@uiic.co.in
 - In case Tollfree Number is down, for Emergency Services – +91 73730 04399 / +91 73730 02566 / +91 99416 94260 / +91 93441 25807 / +91 63816 61064
 - For a list of District Coordinators you may click at the below link – <https://cmchistn.com/dc.php>.
 - Visit – <https://www.cmchistn.com/>
 - Contact Us – <https://www.cmchistn.com/contact.php>.
 - Or visit the nearest Government Hospital.
-

Tamil Nadu – 03 / Special Medical Relief Scheme under Tamil Nadu Police Benevolent Fund

01/ Overview

01.1/ About

The Tamil Nadu Police Benevolent Fund ensures several welfare measures for the members of police personnel and their dependents. Out of the Tamil Nadu Police Provident Fund, Special Medical Allowance of INR 25,000 is provided three times at the district level and INR 5,00,000 is provided towards Special Medical Allowance for life-saving medical treatment.

The membership to the Provident Fund (PF) is voluntary and also allows death/accident insurance, and benefits related to children's education and living up to 100 years.

01.2/ Type

Government State

01.3/ States Covered

Tamil Nadu

02/ Benefits

- Special Medical Allowance that can be utilised up to 3 times is INR 25,000.
- Special Medical Allowance for life-saving treatment is INR 5,00,000.

03/ Eligibility

The beneficiary should be a Non-Gazetted (Constables/Ministerial Employees) Constable Inspectors and Duty Superintendents and their Dependents.

04/ Application Process

- The beneficiary needs to subscribe to the Provident Fund. However, membership in the Provident Fund is voluntary.
- A subscriber who fails to pay two instalments consecutively cannot continue as a member. You can re-subscribe by paying the outstanding subscription amount.
- Contact the Superintendent of Police/Talawai/Commissioner of Police who is responsible at district level.

05/ Claims

- Claim applications are to be submitted to the Director General of Police.
- The Special Medical Assistance Committee constituted shall approve the claims. Contact the Superintendent of Police/Talawai/Commissioner of Police who is responsible at district level.

Tamil Nadu – 03 / Special Medical Relief Scheme under Tamil Nadu Police Benevolent Fund

06/ Documents Required

- Employee ID
 - Provident Fund Documents
 - Medical Report
 - Medical Expenses/Cost Estimate for Treatment
-

07/ List of Empanelled Hospitals

Police officers may choose to visit the constable hospitals for diagnosis and referral at the Guard Hospitals/Outpatient Unit Clinics/Other Network Hospitals with the below link – <https://www.kavalarnalantn.in/pdf/TNPHE-Section/Network-Hospitals/ListofApprovedHospitals.pdf>

08/ Important Links

- Tamil Nadu Police Benevolent Fund – <https://www.kavalarnalantn.in/benevolent.php>
 - Helath Scheme Overview – <https://www.kavalarnalantn.in/health.php>
-

09/ POC Details

- Chamber of the Director General of Police, Chennai
Dr. Radhakrishnan Salai Road, Mylapore, Chennai, Tamil Nadu – 600004
 - Phone Number –
044 2844 7777
 - Or contact Superintendent of Police/Talawai/Commissioner of Police responsible at District Level
-

01/
Overview

01.1/
About

This fund was created to help economically weaker cancer patients to complete their treatment for any type of cancer without a burden on their financial situation. The Financial Assistance under this scheme is provided for curable cases and cases having better outcomes.

01.2/
Type

Private State

01.3/
States Covered

Tamil Nadu

02/
Benefits

This scheme provides cancer treatment to its patients at subsidised rates. However, the figures are not disclosed.

03/
Eligibility

- Below Poverty Line (BPL) category.
- Patients from Low-Income households.

04/
Application
Process

- Fill in the following Registration Form (Form B under Swasthya Sathi) – <https://swasthyasathi.gov.in/Content/HomeTabItems/Form-B.pdf>
- Download and fill in the Form.
- Submit the Registration Form ‘Swasthya Sathi Scheme’ at a Duare Sarkar Camp along with the mandatory documents.

05/
Claims

This scheme provides subsidised rates for cancer treatment at the empanelled hospital.

06/
Documents
Required

- Income Certificate
- Medical Documents/Reports
- Doctors Recommendation and Cost Estimate Certificate
- Aadhar Card
- Ration Card

- 07/**
List of Empanelled Hospitals
- CMC Vellore Main Campus, Vellore
 - CMC Campus, Kannigapuram, Ranipet
-

- 08/**
Important Links
- Scheme Overview –
<https://givecmc.org/cancer-care/>
-

- 09/**
POC Details
- Development Office,
CMC Hospital Vellore – 632 004
 - Email –
dev.office@cmcvellore.ac.in
 - Phone Number –
+91 41622 83509

**01/
Overview**

**01.1/
About**

Coimbatore Cancer Foundation supports Cancer Screening, Awareness, Financial Assistance, Palliative Care, and Counselling for all types of Cancer. Their objective is to increase public awareness of the illness. They are dedicated to educate, support, and improve cancer patients' and caregivers' health and well-being.

**01.2/
Type**

Private State

**01.3/
States Covered**

Tamil Nadu

**02/
Benefits**

A maximum of INR 2,00,000 per patient.

**03/
Eligibility**

- Below Poverty Line (BPL) category.
- Patients from Low-Income households.

**04/
Application
Process**

- Visit the Foundation website – <http://www.coimbatorecancerfoundation.com/> or visit their Office to acquire an Application Form.
- Submit the necessary documents along with the filled application form.
- The Foundation will then decide the subsidy (based on eligibility and the treatment needed).

**05/
Claims**

Claims are settled between hospitals and the Foundation.

**06/
Documents
Required**

- Aadhar Card
- Ration Card
- Patient Profile
- Income Certificate

**07/
List of Empanelled
Hospitals**

- G. Kuppaswamy Naidu Memorial Hospital
Netaji Road, Pappanaickenpalayam
Coimbatore – 641037
 - Aravanaippu, Home-based Palliative Care
1435, Trichy Road, Near Ellargi Petrol Bunk
Coimbatore – 641018
 - PSG Hospitals
Avinashi Road, Peelamedu
Coimbatore – 641004
-

**08/
Important Links**

Foundation Overview –
<http://www.coimbatorecancerfoundation.com/>

**09/
POC Details**

- 1435, Trichy Road, Near Ellargi Petrol Bank,
Coimbatore – 641018
- Email –
cbecancer@gmail.com
- Phone Number –
0422 450 4646

**01/
Overview**

**01.1/
About**

Jeevodaya Cancer Care provides Palliative Care (with limited home-care support) to cancer patients in their 50-bedded hospital, free of cost.

**01.2/
Type**

Private State

**01.3/
States Covered**

Tamil Nadu

**02/
Benefits**

This scheme provides free treatment to patients referred by the selection committee.

**03/
Eligibility**

The patient should be from the Below Poverty Line (BPL) category.

**04/
Application
Process**

- Visit or contact the Foundation directly and fill out the application form.
- Submit the necessary documents along with the application form.
- The Foundation will decide on the subsidy based on the eligibility and treatment needed.

**05/
Claims**

The claims under this scheme are directly not applicable, as everything is provided free of cost.

**06/
Documents
Required**

- Aadhar Card
- Ration Card
- Patient Profile
- Income Certificate

**07/
List of Empanelled
Hospitals**

Jeevodaya Cancer Care, 1-272, Kamaraj Salai
Gopalsamy Nagar, Periya Mathur, Chennai – 60005

**08/
Important Links**

Scheme Overview –
<https://www.jeevodaya.in/>

**09/
POC Details**

- Jeevodaya Hospice for Cancer Patients
1/272, Kamaraj Road, Mathur, Manali,
- Chennai, Tamil Nadu – 600 068
- Phone Numbers –
044 255 55 565 / 044 255 59 671
- Email –
jeevodayahospice@gmail.com

**01/
Overview**

**01.1/
About**

The Sharana Breast Cancer Relief and Research Foundation supports women who are diagnosed with Breast Cancer. They have a reputation for quality and cutting-edge technology in treating and researching breast cancer.

A beneficiary of this scheme is someone who has breast cancer that can be treated and is facing financial issues.

**01.2/
Type**

Private State

**01.3/
States Covered**

Tamil Nadu

**02/
Benefits**

If eligible, the entire cost of treatment may be covered through this scheme.

**03/
Eligibility**

The patient should be from an Economically Weaker Section (EWS).

**04/
Application
Process**

Offline Application Process –

- Contact the Trust directly for assistance.
- Submit the necessary documents along with the application form.
- The foundation will decide on the subsidy based on the eligibility and treatment needed.
- For more information you may visit –
Old No. 16, New No. 47, South Beach Avenue, 1st Street, MRC Nagar,
Chennai, Tamil Nadu – 600028
- Or email –
sharana@chennaibreastcentre.com
- Or contact –
+91 94449 71787

**05/
Claims**

- The claims under this scheme are directly not applicable.
- Free treatment or subsidised treatment in the hospital, where the trust is operating, is provided which directly reflects on the total bill.

- 06/
Documents
Required**
- Aadhar Card
 - Ration Card
 - Patient Profile
 - Income Certificate
-

**07/
List of Empanelled
Hospitals**

Chennai Breast Centre, South Beach Avenue
1st Street, MRC Nagar, Chennai – 600 028

**08/
Important Links**

Scheme Overview –
<https://www.chennaibreastcentre.com/sharana-trust>

**09/
POC Details**

- Chennai Breast Centre,
South Beach Avenue,
1st Street, MRC Nagar, Chennai, Tamil Nadu – 600028
- Phone Number –
+91 94449 71787
- Email –
sharana@chennaibreastcentre.com

01/ Overview

01.1/ About

The Chief Minister’s Public Relief Fund is an emergency assistance scheme for granting relief to deserving families and individuals affected by natural calamities, loss of life of relatives due to accidents, or medical treatment for major diseases like Cancer.

01.2/ Type

Chief Minister
Relief Fund

01.3/ States Covered

Tamil Nadu

02/ Benefits

A minimum of INR 1,00,000 to a maximum of INR 6,00,000.

03/ Eligibility

- Applicant’s must be a resident of Tamil Nadu.
- Annual Family Income should be below INR 1,00,000.
- Families covered under the Employees State Insurance Scheme (ESIC), Central Government Health Scheme (CGHS), or any existing health-related scheme with provisions for reimbursements are not eligible.

04/ Application Process

- Collect an Application Form from the nearest District Collector’s Office.
- Fill in the application form and attach the required documents.
- Submit the application form at the nearest District Collector’s Office or The Special Officer at the below-mentioned address –
Chief Minister’s Special Cell,
Secretariat, Chennai – 600 009 or
Chief Minister’s Public Relief Fund,
Finance (CMPRF) Department,
Government of Tamil Nadu,
Secretariat, Chennai – 600 009

05/ Claims

Under this scheme, the financial assistance amount for treatment costs is directly given to the hospital.

**06/
Documents
Required**

- Photographs of Patient
- Aadhaar Card
- Voter ID
- Below Poverty Line (BPL) Card or Income Certificate

**07/
List of Empanelled
Hospitals**

- For a full list of empanelled hospitals – <https://www.cmchistn.com/hospitalList.php>
- Specific Hospitals for Cancer or Rare Diseases –
- Centre for Blood Disorders, Habibullah Road, Gangai Karai Puram, T. Nagar, Chennai – 600017
- Regional Cancer Centre, Kanyakumari – 629703
- Cancer Institute, Adyar-Guindy National Park, Adyar, Chennai – 600020
- Puducherry Cancer Trust Hospital and Research Centre
- Krishna Cancer Institute, Unit of KHRF, Cuddalore-76/1, Nellikuppam Main Road, Dowlath Nagar, Nathapattu, Semmandalam – 607109
- Amrish Oncology Services Pvt. Ltd., Thiruchirapalli
- Dr. G.Viswanathan CBCC Cancer Center, Trunk Road, Periyar Nagar, Trichy
- Dr. Rai CBCC Oncology Services Pvt. Ltd. Thiruvallur – Saveetha School Of Management Saveetha Demal College and Hospital, 162, Velappanchavadi, Saveetha Dental College, Thiruvallur, NH-4, Bangalore High Road, Avadi – 600072
- Theni Kids and Kidney Center, Theni, Bathra Kaliyamman, NRT Nagar, Theni – 625531
- Rainbow Children’s Hospital, Guindy, Chennai Metro Station, 157, Anna Salai, near Little Mount, Little Mount, Guindy, Chennai – 600015
- Chennai Breast Centre, South Beach Avenue, 47, S Beach Ave 1st St, MRC Nagar, Raja Annamalai Puram, Chennai – 600028
- Harshmitra Super Specialty Cancer Centre, Panjayat Junction, Mathur, Madurai Main Road, Nagamangalam – 620012
- Erode Cancer Centre, Thindal, Erode – 638012
- Thanjavoor Cancer Hospital, Bypass, Thulukkanpatti
- Thalessemia Welfare Hospital, Dhandeeswaram, Velachery, Chennai – 600113
- Dr Rai Memorial Cancer Institute, Century Plaza, 562, Anna Salai, Opposite Hyatt Regency, Teynampet, Chennai – 600018

**08/
Important Links**

- Scheme Overview – <https://cmprf.tn.gov.in/tncmprf/>
- For a full list of empanelled hospitals – <https://www.cmchistn.com/hospitalList.php>
- Package Rates – <https://www.cmchistn.com/prate.php?category=MEDICAL%20ONCOLOGY>

**09/
POC Details**

- Submit the application form at the below-mentioned address –
The Joint Secretary to Government and Treasurer, Chief Minister’s Public Relief Fund, Finance (CMPRF) Department,
- Government of Tamil Nadu, Secretariat, Chennai, Tamil Nadu – 600 009
Email – jscmprf@tn.gov.in
- Contact District Collector/Local MP/MLA

01/ Overview

01.1/ About

The Employee State Insurance Scheme (ESIC) provides medical facilities to insured persons and their families.

01.2/ Type

Employee State
Insurance Scheme

01.3/ States Covered

Tamil Nadu

02/ Benefits

This scheme operates differently for Medical Disability, Unemployment, Funeral Costs, Sickness, Rehabilitation, and Old-Age Care.

03/ Eligibility

The beneficiary should be an Insured member or family member of the insured person.

04/ Application Process

- The Empaneled Centre will submit the bill for payment to the Medical Superintendent concerned with necessary supporting documents immediately after completion of treatment in respect of ESIC beneficiaries referred/permitted by the respective Medical Superintendents.
- The Medical Superintendents shall, however, ensure the release of payment within 3 (three) working days after submission of the bills by the tie-up hospitals. Three days include the processing of bills by Medical Superintendents and the release of payment by the Accounts Branch concerned.
- The Empaneled Centre shall directly charge the individuals for telephone charges and extra diet charges, so incurred by the patient or any of his family members during their stay in the empanelled Centre.

05/ Claims

- Employees must show their ESIC ID card issued by their employer at the hospital.
- The hospital will then process the application for verification and approval.

06/ Documents Required

- ESIC Card (issued by the employer)
- ID Card
- Aadhar Card

07/ List of Empanelled Hospitals

For a full list of empanelled hospitals –
<https://rotamilnadu.esic.gov.in/esis-hospital/20/tamil-nadu>

08/ Important Links

Scheme Overview –
<https://rotamilnadu.esic.gov.in/>

09/ POC Details

- ESI Corporation, Regional Office
Panchadeep Bhawan,143, Sterling Road, Nungambakkam,
Chennai, Tamil Nadu – 34
- Phone Number –
044 - 2830 6300 (100 Lines)
- Toll-free Number –
1800 425 7080
- Email –
rd-tamilnadu@esic.nic.in
- Shri. G.V. Kiran Kumar
Additional Commissioner & Regional Director,Tamil Nadu Region
- PS to A.C. Phone Number –
044 2830 6313

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