

## A STUDY ON CHIEF MINISTER'S COMPREHENSIVE HEALTH INSURANCE SCHEME (CMCHIS) IN TAMIL NADU WITH SPECIAL REFERENCE TO VELLORE DISTRICT

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### **Abstract**

*The growth of health insurance in India requires a better understanding of the perceptions of healthcare providers and the stakeholders. Given the lack of affordability of the poor, low penetration of health insurance, any attempt towards attaining the universal healthcare should be necessarily under taken. The problems at the grass root level should be identified and cured at the infant stage itself. Merely because of the fact that the insurance premium is subsidized by the government, the ultimate beneficiaries should not be deprived of the due benefits.*

*Health insurance is a mechanism by which a person protects himself from financial loss caused due to accident and or disability. Though disability is not fixed, precise and immutable state affected as it is by numerous influences, both objective and subjective, its significance to society is that condition of ill health arising from disease or injury that prevents the individual from pursuing his normal routine of living. The universality of the hazard of disability is everywhere recognized, just as "uncertainty is one of the fundamental facts of life". It is may be because of this reason why the earlier society looked into health insurance as a mechanism to reduce the uncertainty attached to disability.*

**Keywords:** *health insurance, universal healthcare, insurance premium, financial loss, uncertainty, medical care*

### **Introduction**

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The growth of health insurance in India requires a better understanding of the perceptions of healthcare providers and the stakeholders. Given the lack of affordability of the poor, low penetration of health insurance, any attempt towards attaining the universal healthcare should be necessarily under taken. The problems at the grass root level should be identified and cured at the infant stage itself. Merely because of the fact that the insurance premium is subsidized by the government, the ultimate beneficiaries should not be deprived of the due benefits.

Tamil Nadu is one of the best performing states in India and has consistently strived for ensuring that the citizens are provided with the best possible medical care. In Tamil Nadu, health services are provided at free of cost to the poor through a network of 8712 Health Sub-centres (HSCs), 1751 Primary Health Centres (PHCs), 237 Taluk and sub-district hospitals and 43 government medical college hospitals.

The public healthcare system and to ensure quality care even to the last citizen of the state government of Tamil Nadu launched 'Chief Minister Kalam's Health Insurance Scheme (CMKHIS) for life saving treatments on 23<sup>rd</sup> July 2009.

'Chief Minister Kalam's Health Insurance Scheme' was launched in the year 2009 to ensure the poor and low income groups who cannot afford costly treatment are able to get free treatment in government as well as private hospitals for serious ailments, it covered 642 medical procedures. Although the general public is greatly benefited by availing treatment in the improved government hospitals for most of the diseases the poor and downtrodden still had to access private hospitals for serious illnesses like cancer, heart diseases, kidney failure, brain and spinal problems and life threatening accidents. It is not possible for the poor to bear the expenses towards treatment for such life threatening diseases. Considering these facts, under this scheme, each beneficiary family was insured for availing free treatment up to Rs. 1 lakh.

The government paid the entire premium for this purpose. About one crore poor families in the state were covered from this revolutionary scheme. Later this scheme was modified with extended coverage in the year 2011 and re-launched in the name of 'Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS)' under the present Chief Minister Ms. J. Jayalalitha's regime.

#### **The New (re-launched) CMCHIS**

In order to achieve the objective of universal health care to the people of Tamil Nadu, the state government has launched the 'Chief Minister's Comprehensive Insurance Scheme (CMCHIS)' on 11<sup>th</sup> January 2012. The Tamil Nadu chief minister Ms. J. Jayalalitha was inaugurating this medical insurance scheme at the state Secretariat in Chennai. She also handed over a cheque for Rs. 83.64 crore to Chairman and Managing Director of United India Insurance Company which has been chosen for the implementation of the scheme towards the quarterly payment of premium on the same day. The annual allocation would be Rs. 750 crore.

Under the scheme the sum assured for each family would be Rs. 1 lakh every year for a total period of four years and for a total value of Rs. 4 lakh. In case of certain procedures, the ceiling would be raised to Rs. 1.5 lakh per annum. No fewer than 250 hospitals would be empanelled under this scheme; at least six hospitals in each district would be covered. There would be more hospitals in cities such as Chennai, Coimbatore and Madurai.

The new scheme would cover 1,016 procedures, 113 follow up procedures and 23 diagnostic procedures. The cost of tests required for treatment would also be part of the insurance cover.

#### **The Salient Features of the Scheme**

This is a lofty insurance scheme launched by the Tamil Nadu state government through the United India Insurance company limited to provide free medical and surgical treatment in government and private hospitals to the members of any family whose annual income is less than Rs. 72,000 ( as certified by the Village Administrative Officer). This scheme provides coverage for all expenses relating to hospitalization of beneficiary as defined in the scope of the scheme.

#### **Benefits of the Scheme**

This scheme seeks to provide cashless hospitalization facility for certain specified ailments / procedures. The scheme provides coverage up to Rs. 1 lakh per family per year on a floater basis for the ailments and procedures covered under the annexure 'C'. For certain specified ailments and procedures of critical nature, which are listed under annexure 'D' in the scheme, the overall limit is increased from Rs. 1 lakh to Rs. 1.5 lakh. There are two other covers other than the hospitalization benefits under annexure 'C' & 'D' available under the scheme.

#### **Availing the Benefits**

Free health camps, screening camps will be conducted by network hospitals as per the directions given by project director of tamil nadu health systems society. Minimum of one camp per month per empanelled hospital will be held in the districts in each policy year. The persons who need treatment are identified in the health camps. Such patients can approach the hospital in the network and follow the guidelines below;

- A new health insurance identity card with biometrics is being issued to all those members who can use the earlier smart (health) cards,
- This card should be shown at the assistance counter established at the empanelled hospital,
- After due verification of the details and authenticating the identity of the patient by the liaison officer, the necessary pre-authorization request for cashless facility submitted by DMO of the hospital,
- The project office will approve the request on authentication of the identity and provided the procedure planned is within the scheme.

Even those patients who have the smart cards though not identified through the health camps can also avail the benefit as above.

**Eligible Members**

Under this scheme, the family includes the eligible member and members of his or her family as detailed below;

- Legal spouse of the eligible person,
- Children of the eligible person till they get employed or married or attain the age of 25 years whichever is earlier,
- Dependent patients of the eligible person.

**Helpline**

A 24 hour call centre has been setup for Chief Minister's Comprehensive Health Insurance Scheme (CMCHIS), at Tamil Nadu Project Office, Chennai with sufficient manpower with toll free help line. The toll free number is **1800 425 3993**. The toll free line is competent to answer the query in Tamil.

**Coverage Diseases under CMCHIS**

The new scheme covers 1016 procedures. It provides coverage of bed charges, surgeons, anesthetists, medical practitioner and consultant fees, anesthesia, blood, oxygen, O.T. charges, cost of surgical appliances, medicines and drugs, cost of prosthetic devices, implants, X-ray and diagnostic tests, food to inpatients and one time transport cost.

Expenses incurred for diagnostic test and medicines up to one day before the admission of the patient up to five days after the discharge from the hospital for the same ailment / surgery including transport expenses will also form part of the package cost. In instance of death, the carriage of the dead body from network hospital to the village / township would also be part of the package.

The following surgeries and medical treatment also done in this scheme are;

- Cardiology and Cardiothoracic Surgery,
- Oncology,
- Nephrology / Urology,
- Neurology and Neuro surgery,
- Ophthalmology,
- Gastroenterology,
- Plastic Surgery,
- ENT Diseases,
- Gynecology and
- Haematology.

**CMCHIS in Vellore District**

Vellore district is one of the 32 districts in Tamil Nadu state of India. It is one of the six districts which form Thiruvannamalai region in health department of Tamil Nadu.

According to 2011 census, Vellore district had a population of 39, 36,331 with a sex - ratio of 1,007 females for every 1,000 males, much above the national average of 929. The average literacy rate of the district was 70.47%. The district had a total of 9, 29,281 households.

The well known world famous Christian Medical College (CMC) Hospital present in Vellore is second best medical college and hospital of India. It is also one of the largest private hospitals in the state and is much sought after facility from all across India. CMC is one of the empanelled hospitals in Chief Minister's Comprehensive Health Insurance scheme in Vellore district and it is a gift to the CMCHIS beneficiaries in Vellore district. The Vellore district also has a total of 13 Government hospitals and 77 Primary Health Centres (PHCs).

In Vellore district, 7.54 lakh smart card holders are there, the CMC hospital, Vellore has been included as one of the empanelled hospitals in Vellore district to provide treatment to the card holders under Chief Minister's Comprehensive Health Insurance Scheme in the district, the hospital allotted 30 beds in the hospital exclusively for patients under CMCHIS and provide free treatment to beneficiaries.

#### Cumulative Report of CMCHIS in Vellore District (2012 - 2015)

District Name	Total Patients Benefitted	Total Amount Sanctioned (Rupees in Crores)
Vellore	63,332	14.32
<b>Total (overall Tamil Nadu)</b>	<b>13,11,856</b>	<b>272.82</b>

**Source:** Cumulative Report of CMCHIS, Project office, Chennai, 13<sup>th</sup> Dec. 2015.

The above table explains the beneficiaries from 2012 to 2015 under Chief Minister's Comprehensive Health Insurance Scheme in Tamil Nadu. In Vellore district, the above said period, there were 63,332 patients benefitted and the sanctioned total amount was Rs. 14.32 crores. In the same period, for all over Tamil Nadu state, the total patients in all 32 districts were 13, 11,856 benefitted and Rs. 272.82 crores were spent for all district patients under CMCHIS.

#### Conclusion

Moreover, the health insurance scheme can function successfully only if adequate health infrastructure is in position. In the absence of any significant health infrastructure in several parts of the country, especially in the backward regions, health insurance, even if it is a compulsory national health insurance, is bound to provide health services in a highly inequitable manner.

The new health insurance scheme (CMCHIS) provides cashless health insurance coverage to the families of the state also the employees of government of Tamil Nadu, state public sector under takings, local bodies in Tamil Nadu, state government universities and statutory boards under the controls of the government of Tamil Nadu.

This study reveals that the beneficiaries details and the total sanctioned amount by the state government in Tamil Nadu as well as Vellore district; and also the present version CMCHIS is very much satisfied by the beneficiaries in our state. Though making awareness is a predominant element for success of any programme, the hospital infrastructure, claim processing and hospital staff behavior should be modified and so, due care to these factors will enhance the satisfaction of the beneficiaries in future.

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