



Government of Tamil Nadu  
2021



MANUSCRIPT SERIES

**FINANCE [Salaries] DEPARTMENT**

**G.O.Ms.No.160, Dated 29<sup>th</sup> June 2021.**

*(Pilava, Aani-15, Thiruvalluvar Aandu-2052)*

**ABSTRACT**

**MEDICAL AID** – New Health Insurance Scheme, 2021 – Provision of Health Care Assistance to the Employees of Government Departments, State Public Sector Undertakings, Statutory Boards, Local Bodies, State Government Universities etc., and their eligible family members through the United India Insurance Company Limited, Chennai- Implementation - Orders – Issued.

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**READ:**

1. G.O.Ms.No.202, Finance (Salaries) Department, dated: 30-06-2016.
2. G.O.Ms.No.279, Finance (Salaries) Department, dated: 24-06-2020.
3. G.O.Ms.No.57, Finance (Salaries) Department, dated: 26-02-2021.

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**ORDER:**

In the Government Order first read above, orders were issued for implementation of New Health Insurance Scheme, 2016 to provide health care assistance on a CASHLESS basis for employees of Government departments etc., and their eligible family members with a provision to avail assistance upto the limit of Rs.4.00 lakh and in respect of specified illness the enhanced limit was upto Rs.7.50 lakh for a block period of 4 years from 01-07-2016 to 30-06-2020 for the accredited treatments/surgeries in the hospitals approved by the United India Insurance Company Limited.

**2.** In the Government Order second read above, orders were issued to extend the New Health Insurance Scheme, 2016 for employees of the Government departments etc., and their eligible family members beyond 30-06-2020, for a period of another one year from 01-07-2020 to 30-06-2021, with assistance capped at Rs.4.00 lakh for families of all insured employees and at Rs.7.50 lakh for specified illnesses, as per existing terms and conditions of agreement made with the United India Insurance Company Limited.

**3.** The Government has examined the need for continuation of New Health Insurance Scheme for the Employees of Government Departments, State Public Sector Undertakings, Statutory Boards, Local Bodies, State Government Universities etc., and their eligible family members and decided to continue the same after selection of a suitable Public Sector Health Insurance Company through National Competitive Bidding as in the case of New Health Insurance Scheme, 2016. Accordingly, in the Government Order third read above, orders have been issued for the implementation of the New Health Insurance Scheme, 2021.

**4.** Based on the Government orders issued in reference third read above, the Notice Inviting Tender, dated 26-02-2021 has been issued. The Tender Scrutinizing Committee, i.e. the Principal Secretary to Government [Expenditure], Finance (Salaries) Department, the Commissioner of Treasuries and Accounts and the Director of Medical and Rural Health Services, after following due procedure as per the Tamil Nadu Transparency in Tenders Act, 1998 and the Tamil Nadu Transparency in Tenders Rules, 2000, submitted its report on 18-06-2021 to select the United India Insurance Company Limited, Chennai for implementing the New Health Insurance Scheme, 2021 for the Employees of Government Departments, State Public Sector Undertakings, Statutory Boards, Local Bodies, State Government Universities etc., and their eligible family members.

**5.** The recommendation of the Tender Scrutinising Committee has been considered and the tender has been awarded to the United India Insurance Company Limited, Chennai. The said Company shall execute an agreement with the Government of Tamil Nadu for the implementation of the New Health Insurance Scheme, 2021.

**6.** The Government after careful consideration directs that:-

- (1) "New Health Insurance Scheme, 2021 for Employees of Government Departments, State Public Sector Undertakings, Statutory Boards, Local Bodies, State Government Universities etc., and their eligible family members be implemented through the United India Insurance Company Limited, Chennai as set out in "The Guidelines for implementation of the New Health Insurance Scheme, 2021 for Employees of Government Departments, State Public Sector Undertakings, Statutory Boards, Local Bodies, State Government Universities etc., and their eligible family members appended to this order in **Annexure -A**;
- (2) The Commissioner of Treasuries and Accounts shall be the administrator of the New Health Insurance Scheme, 2021;
- (3) The enrolment under New Health Insurance Scheme, 2021 shall be compulsory, which is a separate scheme for all the employees irrespective of the fact that their spouse is a Central Government Employee covered under Central Government Health Insurance Scheme (CGHS) as detailed in para 3 of Annexure-A to this order;
- (4) The employees of Government Departments, State Public Sector Undertakings, Statutory Boards, Local Bodies, State Government Universities etc., and their eligible family members covered under the scheme shall avail assistance upto the limit of Rupees Five Lakh in a block of four years commencing from 01-07-2021 to 30-06-2025 as a CASHLESS model for the approved treatments / surgeries listed in the **Annexure-I** to this order, in the hospitals approved by the United India Insurance Company / Third Party Administrator and listed in the **Annexure-II** to this order;
  - (a) However, the assistance shall be upto Rupees Ten Lakh for Specified illnesses listed out in **Annexure I-A** to this order;
  - (b) The upper limit of medical assistance for cataract surgery shall be Rs.30,000/- per eye. In respect of Hysterectomy (uterus removal surgery) the upper limit of medical assistance shall be Rs.50,000/-.

- (c) The overall limit of assistance, in any case shall not exceed Rupees Ten Lakh for a family in a block of four years under this scheme.
- (d) The medical treatment taken by the employees of Government Departments, Local Bodies, State Public Sector Undertakings, Statutory Boards and State Government Universities etc., and their eligible family members in Non-Network hospital under Non-Emergency situation shall also be covered on reimbursement basis. However, since the quality of treatment and facilities provided in a Non-network Hospital is not known and the employee is consciously choosing to avail treatment in such hospital, the quantum of reimbursement in such cases shall be restricted to 75% of the package rate of similar procedure in the lowest grade Network hospital.
- (e) This scheme covers 203 approved treatments and surgeries with 1,169 empanelled hospitals.
- (f) The scheme is also extended to the parents of the employee, in case of unmarried employee until the employee gets married, in case of a divorced employee not having children until such employee gets re-married.
- (g) The payment of annual premium shall be regulated as per the terms and conditions of the agreement between the Government of Tamil Nadu and the United India Insurance Company Limited, Chennai;

(5) The annual premium payable by the Government to the United India Insurance Company, Chennai shall be at the rate of **Rs.3,240/-** [*plus Goods and Services Tax as applicable from time to time*] per Employee, per annum for the block period of four years from 01-07-2021 to 30-06-2025;

(6) A sum of Rs.5/- per month shall be 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. These cases shall be decided by the High Level Committee already formed in G.O.Ms.No.202, Finance (Salaries) Department, dated 30-06-2016.

(7) The annual premium initially paid by the Government shall be recovered from the employee at the rate of Rs.300/- per month [Rs.295/- **Subscription for NHIS + Rs.5/- contribution for corpus fund**] by deduction in monthly salary from the month of July, 2021.

(8) Eventhough the legal spouse is covered under the term 'Employee', the total assistance to the Family will be limited to Rupees Five Lakh only in respect of diseases covered in **Annexure-I** and Rupees Ten Lakh only per family for specified illnesses listed in **Annexure-IA**. The overall limit of assistance shall not exceed Rupees Ten Lakh only per family in a block of four years.

(9) In case both the employee and spouse are State Government employees, the employee's contribution shall be recovered from only one of the employees i.e. from the younger of the two.

(10) The employees appointed on (a) Consolidated Pay / Fixed Pay / Honorarium, (b) Daily Wage, (c) Contract basis, (d) Re-employment, (e) Temporary basis under Rule 10 (a) (i) of the Tamil Nadu State and Subordinate Services through Employment Exchange and (f) Outsourcing are not covered under this Scheme.

**7.** The Government also direct that the monthly subscription of **Rs.295/-** towards New Health Insurance Scheme, 2021 for the Employees of Government Departments shall be credited to the following Revenue Receipt Heads of Account:

**Government Employees in the Standard Scales of Pay**

“0075.00. OTHER MISCELLANEOUS GENERAL SERVICES

800. Other Receipts

BM. Subscription of Government Employees towards New Health Insurance Scheme (NHIS)

224 Subscriptions

01 New Health Insurance Scheme- Employees

IFHRMS : **(D.P.C. 0075 00 800 BM 22401)**”

**Employees drawing Pay under Special Time Scales of Pay**

“0075.00. OTHER MISCELLANEOUS GENERAL SERVICES

800. Other Receipts

BQ. Subscription of Employees in Non-Standard Scales of Pay towards New Health Insurance Scheme (NHIS)

224 Subscriptions

01 New Health Insurance Scheme- Employees

IFHRMS : **(D.P.C. 0075 00 800 BQ 22401)**”

**8.** The Chief Executive Officers / Managing Directors of State Public Sector Undertakings and Statutory Boards, Registrars of State Government Universities, the Director of Rural Development, the Director of Municipal Administration and the Commissioner of Hindu Religious and Charitable Endowment Administration shall make necessary arrangements for recovery of the employee contribution at **Rs.295/-** per month by deduction in the monthly salary from July, 2021 and remittance of Annual Premium (including Goods and Service Tax as applicable from time to time) to the following heads of account.

**Employees of State Public Sector Undertakings and Statutory Boards**

“0075.00. OTHER MISCELLANEOUS GENERAL SERVICES

800. Other Receipts

BO. Subscription of Employees of Public Sector  
Undertakings and Statutory Boards towards New Health Insurance  
Scheme (NHIS)

224 Subscriptions

01 New Health Insurance Scheme- Employees

IFHRMS : **(D.P.C. 0075 00 800 BO 22401)**”

**Employees of State Government Universities**

“0075.00. OTHER MISCELLANEOUS GENERAL SERVICES

800. Other Receipts

BP. Subscription of Employees of State Government Universities towards  
New Health Insurance Scheme (NHIS)

224 Subscriptions

01 New Health Insurance Scheme- Employees

IFHRMS : **(D.P.C. 0075 00 800 BP 22401)**”

**Employees of Local Bodies**

[Corporations, Municipalities, Town Panchayat, Panchayat Unions and Village  
Panchayat, etc.]

“0075.00. OTHER MISCELLANEOUS GENERAL SERVICES

800. Other Receipts

BN. Subscription of Employees of Local Bodies towards New Health  
Insurance Scheme (NHIS)

224 Subscriptions

01 New Health Insurance Scheme- Employees

IFHRMS : **(D.P.C. 0075 00 800 BN 22401)**”

**State Government Organisations / Institutions registered under Tamil Nadu  
Registration of Societies Act, 1975**

“0075.00. OTHER MISCELLANEOUS GENERAL SERVICES

800. Other Receipts

BT. Subscription of Employees of Organisations registered under the  
Tamil Nadu Registration of Societies Act, 1975 towards New  
Health Insurance Scheme (NHIS)

224 Subscriptions

01 New Health Insurance Scheme- Employees

IFHRMS : (D.P.C. 0075 00 800 BT 22401)”

**9.** The employees of State Government Organisations / Institutions registered under the Tamil Nadu Registration of Societies Act, 1975 which are willing and capable of bearing the GST applicable on the contribution of the employees to the Insurance scheme without financial liability befalling on the State Budget may also be enrolled under the New Health Insurance Scheme, 2021.

**10.** The insurance premium on behalf of all the employees will be paid by the Government as per the terms and conditions of the agreement based on the proposals from the Commissioner of Treasuries and Accounts. The expenditure on payment of insurance premium shall be debited to the following Head of Account under Demand No.16. Finance Department [HoD Code 16-02]:

**“2075.00.**

**MISCELLANEOUS GENERAL SERVICES**

800. Other Expenditure

HG. Payment of Premium to the Insurance Company for implementing New  
Health Insurance Scheme (NHIS)

310. Contributions

02. Insurance Premium

IFHRMS: (DPC 2075 00 800 HG 31002)”

**11.** The Government direct that the monthly contribution of **Rs.5/-** made by all the employees including State Public Sector Units etc., towards creation of Corpus Fund (Non-lapsable) for meeting higher expenses in respect of rare illness and exceptional circumstances shall be credited to the following Deposit Head of Account:

<b>“K Deposits and Advances (b) Deposits not bearing interest</b>	
<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>801</b>	Receipts
<b>02</b>	Not Bearing Interest
<b>802</b>	Outgo
<b>02</b>	Not Bearing Interest
IFHRMS:	<b>(D.P.C. 8443 00 800 FB 80102) - Receipts</b>
IFHRMS:	<b>: (D.P.C. 8443 00 800 FB 80202) - Outgo</b>

**12.** All State Government departments/ Heads of Departments, Chief Executive Officers / Managing Directors of State Public Sector Undertakings and Statutory Boards, Registrars of State Government Universities, the Director of Rural Development, the Commissioner of Municipal Administration, the Commissioner of Hindu Religious and Charitable Endowment Administration and willing State Government Organisations / Institutions registered under Tamil Nadu Registration of Societies Act, 1975 shall make necessary arrangements for recovery of the employee contribution for corpus fund at **Rs.5/-** per month by deduction in the monthly salary from July, 2021 and remit to head of account indicated in para-**11** above.

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

The Commissioner of Treasuries and Accounts, Chennai -35 is directed to open the above new Head of Account in their books.

**13.** The Nodal Officers of the United India Insurance Company Limited situated in the District Headquarters and Toll Free Helpline Number is listed in the **Annexure-V**. The lists of approved treatments and surgeries, approved hospitals and the addresses of the Offices situated in the District Headquarters will be hosted in the websites of Government of Tamil Nadu in Finance Department ([www.tn.gov.in](http://www.tn.gov.in)), Treasuries and Accounts Department ([www.tn.gov.in/karuvoolam](http://www.tn.gov.in/karuvoolam)) and the United India Insurance Company Limited, Chennai / Third Party Administrator ([www.mdindiaonline.com](http://www.mdindiaonline.com)). *The additional list of approved hospitals treatments /surgeries to be included and the list of deleted hospitals, treatments /surgeries if any covered in this Scheme will also be updated and hosted in the above websites for ready reference from time to time, based on the recommendation of the Accreditation Committee.*

**14.** The Drawing and Disbursing Officers in Government Departments / Pay Drawing Officers in the other Organisations shall furnish the details of the employees and their eligible family members as per the Guidelines to this order.

**15.** The Commissioner of Treasuries and Accounts shall submit proposals to Government for sanction of insurance premium at the appropriate time as per the terms and conditions of the agreement.

**16.** The modalities on the operation of corpus fund will be issued separately.

**(BY ORDER OF THE GOVERNOR)**

**S.KRISHNAN**

**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-600 022.

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 State 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.

The Accountant General (Audit-II) Chennai-600 018.

The Accountant General (CAB) Chennai-9 / Madurai.

The Commissioner of Treasuries and Accounts, Chennai-35.

The Secretary, Tamil Nadu Public Service Commission, Chennai-600 003.

All Chief Educational Officers / All District Elementary Educational Officers.

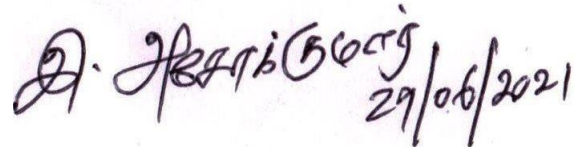


All Regional Joint Directors of Treasuries and Accounts Departments.  
All Pay and Accounts Officers / All Treasury Officers / Sub-Treasury Officers.  
The Chief Internal Auditor and Chief Auditor of Statutory Boards, Chennai-2.  
The Registrar, High Court, Chennai-600 104.  
All Commissioners of Tribunal for Disciplinary Proceedings.  
The Registrars of all Universities.  
The Project Co-ordinator, Tamil Nadu Integrated Nutrition Project, Chennai.  
The Commissioners, Corporation of Greater Chennai, Coimbatore, Madurai, Tiruchirappalli, Tirunelveli, Salem, Tiruppur, Erode, Thanjavur, Vellore, Thoothukudi, Dindigul, Nagercoil, Hosur and Avadi.  
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 United India Insurance Company Limited, Divisional Office: 010600, PLA Rathna Towers, 5<sup>th</sup> Floor 212, Anna Salai, Chennai-600 006.  
The Managing Director, Tamil Nadu Road Sector Company Limited, Chennai-600 008.  
The Managing Director, IT Expressway Limited, Chennai-600 008.

**Copy to:**

The Secretary to the Hon'ble Chief Minister, Chennai-600 009.  
The Special Personal Assistant to the Hon'ble Minister for Finance and Human Resources Management, Chennai-600 009.  
The Senior Principal Private Secretary to the Chief Secretary to Government, Chennai-600 009.  
The Senior Principal Private Secretary to the Additional Chief Secretary to Government, Finance Department, Chennai-600 009.  
All Officers in Finance Department, Chennai-600 009.  
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**-/ Forwarded : By Order /-**

 29/06/2021

**SECTION OFFICER.**