

“CHIEF MINISTER’S COMPREHENSIVE HEALTH INSURANCE SCHEME”

Objective

The “Chief Minister’s Comprehensive Health Insurance Scheme” is launched to improve access of the poor families of Tamil Nadu, to provide quality medical care for identified specialty services requiring hospitalization for surgeries and medical procedures.

The main objective of the Scheme is to provide cashless medical and surgical treatment in all government and Empanelled private hospitals.

Eligibility Criteria

“Eligible person” means a Head of the family whose annual family income is less than Rs.72,000/- as certified by Village Administrative Officer and such other person who may be declared to be eligible for coverage under the “Chief Minister’s Comprehensive Health Insurance Scheme” by the Government

The Person is entitled to a provisional coverage up to Rs. 1 lakh per family per year and with provision to pay upto Rs. 1.5 lakhs for certain specified procedures.

“Family” includes the eligible member, and the members of his or her family who may be the 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 and who are dependent on the eligible person;

Dependent parents of the eligible person.

Scope of the Scheme.

The Scope of the Scheme shall be to provide coverage as per entitlement for the eligible expenses incurred by the eligible person on behalf of himself or any member of his or her family for the treatment of procedures listed.

A total of 1016 procedures inclusive of 23 Diagnostic Procedures and 113 follow up packages are covered in the scheme.

Sum insured on Family Floater Basis

(1) The Scheme shall provide coverage for the treatment from the date of commencement of the Scheme in any of the empanelled hospitals.

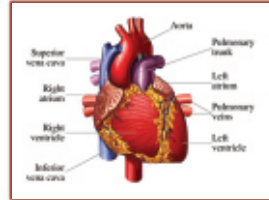
(2) The benefit will be on floater basis and can be availed of individually or collectively by members of the Family during the policy year with no restriction on the number of times the benefit is availed. The unutilized Entitlement will lapse at the end of every policy year.

NAME OF THE MEDICAL & SURGERICAL PROCEDURES DONE UNDER THE SCHEME :

I. CARDIOLOGY & CARDIOTHORACIC SURGERY

- ◆ Acute MI
- ◆ Rheumatic heart disease, I.E

- ◇ Refractory Cardiac Failure
- ◇ Arrhythmias (Simple / Complex)
- ◇ Pulmonary Embolism
- ◇ Pericardial Effusion / Tamponade
- ◇ CABG
- ◇ Valve Replacement
- ◇ Correction of Congenital Heart Diseases
- ◇ Angioplasty and PTCA Stent
- ◇ Balloon Valvuloplasty
- ◇ Permanent and Temporary Pacemaker Implantation
- ◇ Embolectomies for Peripheral Artery Embolism
- ◇ Surgeries for Repair of Aneurysm (Resection and Grafting)
- ◇ Enhance External Counter Pulsation Therapy (EECP)
- ◇ Angioplasty (Renal, Peripheral, Vertebral)
- ◇ Carotid Embolectomy
- ◇ Surgeries for Correction of Fractures of Bones and Joints
- ◇ Surgery for Ruptured Sinus of Valsalva
- ◇ Pericardiostomy, Pericardiectomy, Pericardiocentesis



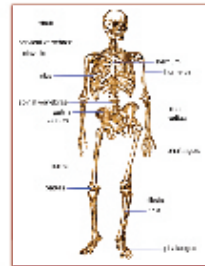


II. ONCOLOGY

- ◆ Surgical Management of all malignant tumors
- ◆ Radiation Treatment of Malignancies - Includes Specilised Radiation Therapy (IMRT, IGRT, 3DCRT, SRS)
- ◆ Chemotherapy for Treatment of Malignancies
- ◆ Cryotherapy for Treatment of Malignancies

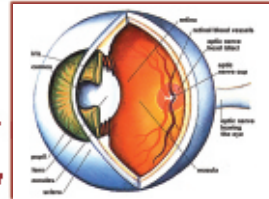
III. ORTHOPAEDIC SURGERY

- ◆ Surgeries for Correction of Fractures of Bones and Joints
- ◆ Arthroscopic Repair of Ligaments
- ◆ Arthrodesis - Major Joints
- ◆ Amputation Surgeries (Legs, Arms, Toes, Foot, etc.,)
- ◆ Prosthesis
- ◆ Spine Surgeries (Antero-Lateral Clearence for TB, Costo Transversectomy)
- ◆ Replacement Surgeries (Knee / Hip)
- ◆ Nerve Repair / Grafting / Neurolysis
- ◆ Operation for Brachial Plexus, Cervical Rib



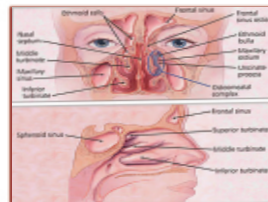
Ophthalmology

- ◇ Keratoplasty (Corneal Grafting)
- ◇ Surgery for Glaucoma
- ◇ Laser Treatment for Retinopathies
- ◇ Linear Accelerator Therapy (for Senile Macular Degeneration)
- ◇ Vitrectomy
- ◇ Surgery and Other Procedures for Detachment of Retina
- ◇ Squint Correction Surgery
- ◇ Lid Reconstruction Surgery
- ◇ Pediatric Ophthalmic Surgery
- ◇ Retinopathy of Pre Maturity



E.N.T

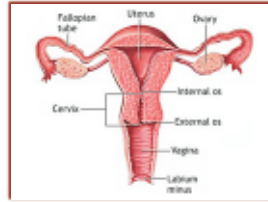
- ◇ Cochlear Implant Surgery
- ◇ Auditory Verbal Therapy
- ◇ Mastoidectomy
- ◇ Tympanoplasty
- ◇ Stapedectomy
- ◇ Adenoidectomy
- ◇ Facial Nerve Decompression
- ◇ Endoscopic Surgeries (FESS, DCR)



Obstetrics & Gynaecology

- ◇ Rupture Uterus
- ◇ Eclampsia with Complications
- ◇ Abruptio - Placenta with Coagulation Defects

- ◇ Surgeries for Prolapse
- ◇ LAVH / Hysterectomy for Benign Conditions
- ◇ Surgeries for Fibroid Uterus Including - Lap.Myomectomy
- ◇ Laparoscopic Surgeries for (Ectopic Resection, Ovarian Drilling, Recanalisation, Adhesiolysis)
- ◇ Diagnostic Hystero - Laproscopy



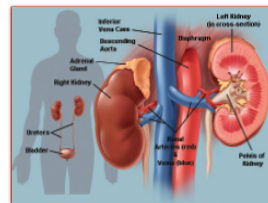
Pulmonology

- ◇ Bronchiectasis
- ◇ Interstitial Lung Diseases
- ◇ ARF
- ◇ Lung Abscess (Medical, Lobectomy, Pneumonectomy)
- ◇ Pneumothorax, Malignant Pleural Effusion
- ◇ Broncho Pleural Fistula Closure



Nephrology & Genito Urinary Surgery

- ◇ ARF
- ◇ CRF
- ◇ ESRD
- ◇ Nephrotic Surgery
- ◇ RPRF
- ◇ Dialysis - Peritoneal, Hemodialysis
- ◇ Surgery for Renal Calculi
- ◇ Lithotripsy Procedures (ESWL, PCNL, URSL)



- ◇ Corrective Surgeries - Stricture Urethra, TURBT, VVF, Urethral Fistula.
- ◇ Nephrectomies
- ◇ Surgeries for Prostate Gland Problems

Neurology & Neuro Surgery

- ◇ ADEM or Relapse in Multiple Sclerosis
- ◇ GBS
- ◇ Immunoglobulin Therapy
- ◇ Chronic Inflammatory Demyelinating Poly Neuropathy
- ◇ Strokes
- ◇ Myopathies / Myasthenia gravis
- ◇ Neuroinfections - Pyogenic Meningitis, TB Meningitis, Viral
- ◇ Management of COMA
- ◇ Emergency life saving surgeries on Brain and spinal cord
- ◇ Surgery for Intractable Epilepsy
- ◇ Surgery for congenital malformations including Hydrocephalus
- ◇ Inter - vertebral disc - prolapse related surgeries Advanced specialized surgeries on Brain and spinal cord including cerebrovascular surgery and surgeries involving base of the skull stereotactic surgeries.



- ◇ Management of Trigeminal Neuralgia
- ◇ Meningo encephalocele, Meningo Myelocele, Meningocele excision

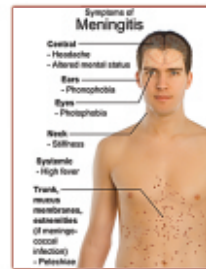


HAEMATOLOGY

- ◇ Treatment of Thalassemia and Sickle cell-anemia
- ◇ Thrombocytopenia with bleeding diathesis
- ◇ Hemophilia / Other coagulation disorders
- ◇ Snake bite / scorpion sting requiring ventilator support

INFECTIOUS DISEASES

- ◇ Tetanus severe, Diphtheria complicated, Cryptococcal Meningitis,
- ◇ Cerebral Malaria, Dengue hemorrhagic fever



CRITICAL CARE

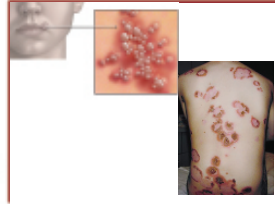
- ◇ Acute severe asthma with ARF
- ◇ COPD - with Respiratory Failure
- ◇ Acute Bronchitis and Pneumonia with Respiratory failure
- ◇ ARDS with MOF/DIC



- ◇ Septic shock
- ◇ OP poisoning requiring ventilatory assistance

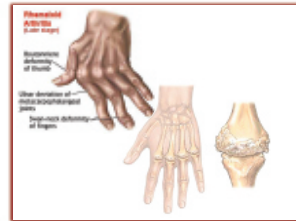
DERMATOLOGY

- ◇ Pemphigus / Pemphigoid,
- ◇ Toxic epidermal necrolysis,
- ◇ Stevens-Johnson Syndrome



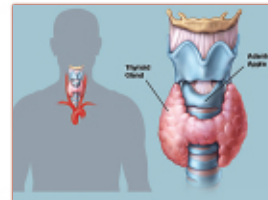
RHEUMATOLOGY

- ◇ SLE
- ◇ Scleroderma
- ◇ MCTD
- ◇ Vasculitis
- ◇ Primary Sjogren's Syndrome



ENDOCRINOLOGY

- ◇ Hyper Osmolar Non Ketotic Coma
- ◇ Hypopituitarism
- ◇ Acromegaly
- ◇ Cushing's syndrome
- ◇ Delayed Puberty Hypogonadism (ex. Turners synd, Klinefelter synd)



VASCULAR SURGERY

- ◇ AV fistula
- ◇ DVT
- ◇ Vascular Tumor
- ◇ AV Malformations (large, small)
- ◇ Carotid body tumor - excision
- ◇ Vascular injury repair - major / minor
- ◇ Carotid Endarterectomy

PLASTIC SURGERY / REPAIR

- ◇ Burns - Conservative / surgery,
- ◇ post burns contracture surgery
- ◇ Plastic repair of Ptosis

Craniosynostosis, Cleft Lip, Cleft
Palate, Hemifacial atrophy /
Microsmia



- ◇ Reconstructive surgeries following infection, Trauma, Tumors Malignancy, Developmental including diabetic foot/ upper limb, lower limb, abdominal wall
- ◇ Reconstructive micro surgery - free tissue transfer
- ◇ Flap surgeries - Cutaneous, Myocutaneous, Osteo Myocutaneous
- ◇ Flapcover for electrical burns with vitals exposed

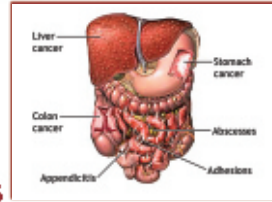
GENERAL SURGERY

- ◇ Surgery for branchial cyst / sinus excision
- ◇ Surgery for cystic hygroma excision
- ◇ Thyroid, breast surgery
- ◇ Hernia repair - epigastric, femoral, hiatus, umbilical, ventral / scar & rare hernia
- ◇ Appendicular perforation
- ◇ operation for bleeding peptic ulcer
- ◇ operation for recurrent/acute intestinal obstruction/duodenal perforation
- ◇ Surgeries for salivary gland problems



MEDICAL / SURGICAL GASTROENTEROLOGY

- ◇ Acute/ Chronic pancreatitis
- ◇ Corosive oesophageal injury
- ◇ oesophageal perforation
- ◇ Achalasia cardia
- ◇ oesophageal / Gastric varices
- ◇ Surgeries of Gall bladder, Liver and Pancreas, Spleen, Intestines
- ◇ Laparoscopic cholecystectomy, Pancreatic Necrosectomy
- ◇ GOO
- ◇ Repair surgery for injuries due to FB

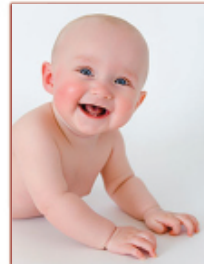


TRANSPLANTATION

- ◇ Renal transplantation
- ◇ Liver transplantation
- ◇ Bone marrow transplantation
- ◇ Stemcell transplantation

GENERAL PEDIATRICS

- ◇ Inborn error of metabolism
- ◇ Immunodeficiency
- ◇ Neonatal cholestasis
- ◇ Hypoplastic anemia / Aplastic Anemia



PICU

- ◇ DKA
- ◇ Severe Bronchiolitis/Severe Bronchopneumonia/
- ◇ Severe Aspiration Pneumonia (Ventilated)
- ◇ Febrile Seizures (Ventilated)
- ◇ Acute GI / Intracranial Bleed

- ◇ Acute Stridor / Foreign Body Obstruction
- ◇ Meningitis / Encephalitis / Status Epilepticus (Ventilated)/Neurotuberculosis/Neurocysticercosis
- ◇ ARF Recurrent UTI with pyelonephritis/Nephrotic Syndrome
- ◇ ITP/Hemophilia with Von Willibrands
- ◇ ECMO -
- ◇ AEFI

NICU

- ◇ Pre term Baby with Hyperbilirubinemia with or without Mechanical Ventilation with Culture Positive / Clinical Sepsis
- ◇ Term Baby with Persistent Pulmonary Hypertension / Meconium Aspiration Syndrome / Mechanical Ventilation / with or without Clinical Sepsis / with or without - Hyperbilirubinemia / with or without perinatal asphyxia/
- ◇ Term Baby with Seizures Ventilated
- ◇ Term Baby, Septic Shock, Ventilated, Hyperbilirubinemia, with or without Renal Failure

Pediatric Surgery

Procedures like Hypospadias, epispadias, acute intestinal obstruction, Anorectal malformations, Hirschprung's disease Intussusception, etc are covered. In addition and procedures for Interventional Radiology and Congenital Anomalies are also covered in the Scheme.