



ABSTRACT

Kalaingar Insurance Scheme for Life Saving Treatments - Empanelment of Government Hospitals - Guidelines to implement the scheme in the empanelled Government Hospitals – Orders issued.

HEALTH AND FAMILY WELFARE (EAP II/2) DEPARTMENT,

G.O. (Ms) No.55

Dated : 26.02.2010
Thiruvalluvar Aandu – 2041
Maasi - 14

Read :

1. G.O (Ms.) No.49, Health and Family Welfare [EAP-II(2)] Department, dated : 4.2.2009
2. G.O (Ms.) No.72, Health and Family Welfare [EAP-II(2)] Department, dated : 16.2.2009
3. G.O (Ms.) No.200 Health and Family Welfare [EAP-II(2)] Department, dated : 13.07.2009.

Read also

4. From the Project Director, Tamil Nadu Health Systems Project, Letter No.5238 / E1 / HSP / 2009, dated : 15.09.2009.

ORDER :

In G.O. (Ms.) No.49, Health and Family Welfare [EAP-II(2)] Department, dated 04.02.2009, while formulating the "Kalaingar Insurance Scheme for Life Saving Treatments", the Government among others, ordered that Government Hospitals having pay wards can also apply for the empanelment and they may also be entitled to claim the amount from Insurance Company for the listed conditions for patients admitted in the pay wards and that the amount claimed from the insurance company shall be deposited in the Hospital Patient Welfare Society and utilized for the development of the institution as per the Patient Welfare Society guidelines.

2. The Project Director, Tamil Nadu Health Systems Project in his letter fourth read above has stated that, based on the discussion held with M/s. Star Health and Allied Insurance Company Ltd., it has been decided to implement the Chief Minister Kalaingar Insurance Scheme for Life Saving Treatments in selected Government Medical College Hospitals and attached institutions under the control of the Director of Medical Education in the first instance, and that a meeting was held on 30.07.2009 to discuss the modalities for implementing the scheme and that the Director of Medical Education was requested to discuss the matter in detail with the

Deans and Head of Departments of Government Medical Colleges in Chennai city and to send a report. He has also reported that the report sent by the Director of Medical Education was again discussed in the meeting held on 10.08.2009 with the Director of Medical Education, Dean and Heads of Departments of certain Departments of Government Medical Colleges in Chennai city and the representatives from M/S. Star Health and Allied Insurance Company Ltd,. Based on the discussion, the Project Director, Tamil Nadu Health Systems Project has sent a proposal for empaneling Government Medical College Hospitals and attached institutions and for issuing guidelines for implementation of "Chief Minister Kalaignar Insurance Scheme for Life Saving Treatments" in Government Hospitals.

3. The Government have carefully examined the proposal and decided to approve it. They accordingly, direct that the Chief Minister Kalaignar Insurance Scheme for Life Saving Treatments be implemented in the Government Medical Colleges and its attached institutions. The following orders / guidelines are issued to implement the Insurance Scheme in the Government Hospitals empanelled under the scheme :

- i) The Deans of the respective Government Medical Colleges are permitted to sign the Memorandum of Understanding with M/s. Star Health and Allied Insurance Company for empanelment of Government Hospitals under Kalaignar Insurance Scheme for Life Saving Treatments, in the form which should be approved by State Empowered Committee.
- ii) The Tamil Nadu Health Systems Society (TNHSS) shall get funds from the Insurance Company for the claims presented by the Government hospitals and maintain a separate account. Out of this amount, Tamil Nadu Health Systems Society will remit 60% of the amount to the Government account and 40% to the Patient Welfare Society of the respective hospitals. This will ensure timely availability of funds to the hospitals. The Tamil Nadu Health Systems Society shall monitor closely the surgeries done in Government hospitals and make claims on the insurance company for reimbursement. This system would involve additional work at the society level and therefore one post of Accountant and one post of Assistant in the scale of pay of Rs.5,200 – 20,200 + Grade Pay of Rs.2,400 are sanctioned to the Tamil Nadu Health Systems Society to attend this work. These posts should be filled up through deputation.
- iii) Purchases like consumables, small value equipments etc., be purchased through the Patient Welfare Society. If any high value equipment is to be purchased or any large purchase beyond the scope of Patient Welfare Society is to be made, the existing norms for purchase of equipments shall be followed with the financial limits at various levels for purchases being kept the same as that existing for purchase of equipments from State funds.
- iv) If any appointments are to be made for the purpose of satisfying the requirements of the insurance scheme, the number of such appointments to be made and emoluments for the same shall be got approved by the Empowered Committee. Only after the approval of the Empowered Committee, appointment of such personnel on contract basis through the

patient welfare society shall be permitted. The payment of contract employment may be done through the funds given to the patient welfare society under the scheme. However, the HOD are permitted to hire any medical personnel, if such a personnel is not available for individual cases, at the rates to be approved by the Empowered Committee (eg., Radiologist if not available, can be outsourced on per case basis on approved rates by the HOD).

- v) Medical Audit shall be carried out by the Empanelled Department concerned every week. A representative from Star Health and Allied Insurance Company will attend the Medical Audit. The report of such audit be placed before the State Level Monitory Committee.
- vi) The auditing of Patient Welfare Society's account shall be done by the Tamil Nadu Health Systems Project, Chennai-6. The payment for such audit may be done through the concerned Patient Welfare Society Fund.
- vii) The Business Plan for each hospital will be developed by the Dean and the implementation of the components of the Business Plan will be done after approval of the State Empowered Committee of Tamil Nadu Health Systems Society.
- viii) The Heads of the Empanelled Departments shall nominate one or more Dedicated Medical Officers (DMO) from their departments concerned for the scheme as per the requirements of the Insurance Company. However no fresh appointment should be made for this purpose.
- ix) No separate office will be established in the department or hospital for insurance purpose. However, the Patient Welfare Society will be provided the additional office support based on the guidelines to be approved by the Empowered Committee.
- x) The Tamil Nadu Health Systems Society shall remit 60% of the insurance amount received from the Insurance Company to the Government account and 40% to the hospital of which 25% should be for hospital expenditure and improvement, while 15% should be for honorarium to Doctors and Staff. On the honorarium to Staff, 15% would be available only for those operations which are taken up outside the working hours and above the base limit of operations taken up in the hospital. The maximum number of monthly average number of operations performed during April to September 2009 shall be the base limit. The total amount available for the Doctors / Staff will be capped at 15% of the amount reimbursable by the insurance company during the month. If the eligible honorarium comes to less than 15% of the amount reimbursable, then the balance could be used for hospital improvement but shall not be carried over to another month for payment to Doctors/Staff. As regard to payment to Doctors and staff, following arrangements shall be followed:
 - a) No honorarium shall be paid for doing routine work during hospital working hours.
 - b) Honorarium may be provided for taking up surgeries during other than hospital working hours

- c) The quantum of payment to the Doctors and other staff involved in the surgery / treatment will be worked out by the Director of Medical Education, which will not be more than 50% of what is to be provided to Doctors who would have been hired for the same purpose.
- d) The 15% shall be disbursed among the staff down the line from the Referring Doctors to the last cadre of the supporting staff of the hospital (team incentive)
- e) Surgeries which are performed after regular working list, under this scheme alone shall be eligible for the staff remuneration.
- f) If more than one unit is necessary panel for surgeons, anesthetists, staff nurses and other supportive staff shall be prepared by the HOD from among those who are willing to stay and perform surgeries under the scheme in the afternoon and evening of the day. This panel shall be approved by the Dean of the Institution concerned.
- g) HOD concerned shall be the Chairman of the team.
- h) Allotment of cases shall be made by the HOD if more than one unit is functioning.
- i) A separate theater list with proper assessment etc., should be sent to dean and got approved.
- j) Admitting unit will be fully in charge from the day of admission to the day of discharge and for further follow up.
- k) Any patient in the hospital is the responsibility of duty doctors irrespective of paying / non paying or under insurance coverage. All emergency situations shall be attended by the duty doctors of the medical college hospital concerned. However, it is the responsibility of the specialty doctor to rush and attend the patients at the earliest. The team medical officer should make night rounds regularly atleast for patients under insurance coverage.
- l) The HOD is permitted to hire the qualified Government medical officer from the speciality department based on the recommendations of the committee constituted by the HOD and the Dean of the hospital concerned.
- xi) Any changes or renovation to be done in the pre operative and post operative wards, operation theatre, reception, toilets, etc., and any additional requirements of infrastructure shall be proposed to the State Empowered Committee of the Tamil Nadu Health Systems Society and necessary orders shall be obtained accordingly.

4. The Government directs that the Insured persons, who seek treatment in the empanelled Government Hospitals -be given incentives in the form of preferential surgery on insured persons over waitlisted persons, additional facilities in special wards, paid tests of TNMSC, etc. to induce patients to avail treatment in Government hospital through insurance scheme. The Deans of the Government Hospitals in consultation with the Head of empanelled Departments should carry out and

implement the incentives to attract more patients to the Government Hospital for treatments under the Insurance Scheme.

5. This order issues with the concurrence of the Finance Department vide its.U.O.No.111/ DS(VP) / Health-I / 10, dated : 25.02.2010.

(BY ORDER OF THE GOVERNOR)

V.K.SUBBURAJ,
PRINCIPAL SECRETARY TO GOVERNMENT.

To

- ✓ The Project Director, Tamil Nadu Health Systems Society, Chennai – 6.
- ✗ The Director of Medical Education, Chennai -10
- The Principal Accountant General (A&E), Chennai – 18.
- The Principal Accountant General (Audit I), Chennai -18.

Copy to:

- The Finance (Health-I) Department, Chennai – 9.
- Special PA to Hon'ble Minister (H), Chennai – 9.
- Secretary to Hon'ble Chief Minister, Chennai – 9.
- The Secretary to Government (Exp.) Finance Department, Chennai-9.
- The Deputy Secretary to Government (VP) Finance Department, Chennai-9.

/ FORWARDED BY ORDER /

Sadhasivamp
26.02.10
SECTION OFFICER.