

# **Chief Minister's Comprehensive Health Insurance Scheme**

## **Details (Chief Minister's Comprehensive Health Insurance Scheme)**

The Chief Minister Comprehensive Health Insurance Scheme, formerly known as Kalaingar Kaappittu Thittam, was launched on 23rd July 2009, with the objective of providing quality healthcare to eligible individuals through empanelled government and private hospitals, thereby reducing financial hardship for enrolled families and moving towards universal health coverage by effectively linking with the public health system. ■ From January 2022 to 2027, the scheme is being implemented through United India Insurance Company. As of January 2022, the scheme covers around 1.37 crore families. ■ The scheme aims to provide cashless hospitalization for specific ailments/procedures and provides coverage up to Rs. 5,00,000/- per family, per year on a floater basis for the ailments and procedures covered under the scheme.

## **Objectives (Chief Minister's Comprehensive Health Insurance Scheme)**

- The Chief Minister Comprehensive Health Insurance Scheme, formerly known as Kalaingar Kaappittu Thittam, was launched on 23rd July 2009, with the objective of providing quality healthcare to eligible individuals through empanelled government and private hospitals, thereby reducing financial hardship for enrolled families and moving towards universal health coverage by effectively linking with the public health system.
- ■ The scheme aims to provide cashless hospitalization for specific ailments/procedures and provides coverage up to Rs.

## **Important Features (Chief Minister's Comprehensive Health Insurance Scheme)**

- The Chief Minister Comprehensive Health Insurance Scheme, formerly known as Kalaingar Kaappittu Thittam, was launched on 23rd July 2009, with the objective of providing quality healthcare to eligible individuals through empanelled government and private hospitals, thereby reducing financial hardship for enrolled families and moving towards universal health coverage by effectively linking with the public health system. ■ From January 2022 to 2027, the scheme is being implemented through United India Insurance Company. As of January 2022, the scheme covers around 1.37 crore families. A total of 1090 procedures, 8 follow
- up procedures, and 52 diagnostic procedures are covered under CMCHIS in 800 government and 900 private empanelled hospitals. ■ The scheme aims to provide cashless hospitalization for specific ailments/procedures and provides coverage up to Rs. 5,00,000/- per family, per year on a floater basis for the ailments and procedures covered under the scheme.

## **Benefits (Chief Minister's Comprehensive Health Insurance Scheme)**

- Extensive Coverage for Medical Emergencies: The Chief Minister Comprehensive Health Insurance Scheme is designed to provide financial support to families who are not financially equipped to handle medical emergencies due to the high costs of healthcare treatments in India. The scheme offers access to high end medical treatments without the worry of incurring a significant financial burdens.
- Large Network of Hospitals: One of the significant advantages of the Chief Minister Comprehensive Health Insurance Scheme is that it has a vast network of hospitals that are empanelled to provide medical treatment. This ensures that beneficiaries can access medical facilities quickly, even in remote areas.
- Comprehensive Coverage for Multiple Treatments: The scheme provides coverage for numerous treatments, thereby reducing the likelihood of beneficiaries having to pay for medical treatments from their pocket. This ensures that beneficiaries can avail of any treatment covered under the policy free of cost, making healthcare more affordable.
- High Sum Insured: The Chief Minister Comprehensive Health Insurance Scheme provides high coverage of up to Rs. 5 lakhs per family for each policy year. This amount is sufficient to avail of most minor healthcare treatments, and it provides significant relief to families who cannot afford healthcare expenses.
- Coverage for Additional Medical Procedures: Unlike typical health insurance policies, the Chief Minister Comprehensive Health Insurance Scheme also provides coverage for follow up treatments and diagnostic procedures. This eliminates the need for beneficiaries to spend extra money on carrying out these procedures, thus providing additional financial relief.

## **Eligibility (Chief Minister's Comprehensive Health Insurance Scheme)**

- The Chief Minister's Comprehensive Health Insurance Scheme is intended for the residents of Tamil Nadu who meet the specified eligibility criteria. To qualify for benefits under the scheme, the applicant's name must be present in the family card, and their family's annual income should be less than Rs.1,20,000/
- per annum. This eligibility can be confirmed by producing necessary documents, such as the family card, Aadhar card, and income certificate issued by the VAO/Revenue Authorities, along with a self declaration from the head of the family. ■ Under this scheme, the definition of family includes the eligible member, their legal spouse, their children, and their dependent parents. By ensuring that these individuals meet the necessary criteria, they can access the benefits of the scheme and receive quality healthcare services without financial burden.

## **Application Process (Chief Minister's Comprehensive Health Insurance Scheme)**

- Step 1: Obtain an income certificate from the Village Administrative Officer or Revenue authorities.
- ■ Step 2: Gather all the necessary documents such as Aadhar card, ration card, and income certificate and proceed to the enrollment center.
- ■ Step 3: Present your documents to the kiosk operator for verification.
- ■ Step 4: Provide your biometric details such as fingerprints, photograph, and eye scan.
- ■ Step 5: Your details will be verified and the e-card will be issued to you.

## **Documents Required (Chief Minister's Comprehensive Health Insurance Scheme)**

- Income certificate from the Village Administrative Officer/Revenue authorities Ration Card (both original and photocopy) Self-declaration from the head of the family Proof of identity Address proof Aadhar card PAN card (optional)

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