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Chief Minister's Comprehensive Health Insurance SchemeAre you sure you want to sign out? CancelSign
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earlier.To know more please visit CancelApply NowCheck EligibilityTamil NaduChief Minister's Comprehensive Health Insurance
SchemeCashless Medical TreatmentCritical IllnessesEconomically-weaker SectionsHealth InsurancePublic And Private Sector
HospitalsDetailsThe 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. in 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. The CMCHIS is a significant step towards
ensuring that vulnerable sections of society receive adequate healthcare without suffering financial distress, while simultaneously
promoting access to quality medical care. Benefits 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 lahks 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 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. Exclusions Non-residents of Tamil
Nadu are not eligible for this scheme. Individuals with an annual income exceeding Rs. 72,000/- are not eligible for this scheme. Members
not listed in the ration card of the family are not eligible for this scheme. Non-Sri Lankan refugees without proof of citizenship are not
eligible for this scheme. Migrants from other Indian states who do not possess migration certificates from the appropriate authority are
not eligible for this scheme. Orphans and rescued girl children who are not associated with any registered/unregistered organization are
not eligible for this scheme. Application ProcessOfflineStep 1: Obtain an income certificate from the Village Administrative Officer or
Revenue authorities. "i>; 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
RequiredIncome certificate from the Village Administrative Officer/Revenue authoritiesRation Card (both original and photocopy)Self-
declaration from the head of the familyProof of identityAddress proofAadhar cardPAN card (optional)Frequently Asked
QuestionsWhich Family Members Are Eligible To Enrol Under CMCHIS? The following members of a family with an annual income of
less than 1.2 lakhs rupees can enrol under the scheme:>Head of the family>Legal spouse>Children of the eligible person>Dependant
parentsCan I file a claim online?Yes, you can file a claim online on the official website of the Tamil Nadu Chief Minister's by entering
the User ID and Password provided to you. Till what age are children of the beneficiary included in the policy cover? The children of the
eligible individual are covered under this policy until they reach the age of 25 years, get employed or get married, whichever comes
first.Are reimbursement claims allowed under CMCHIS Health Insurance?No, only cashless claims can be availed at an empanelled
hospital. This is to reduce the financial burden on the beneficiary of the health insurance plan. What if the head of the family is not
present at the time of enrollment? If the head of the family is not present at the time of enrollment, the spouse is considered as the head.
The enrollment process is still carried out for all family members present. Are dental treatments included in CMCHIS? Yes, various types
of dental treatments are covered under CMCHIS. Dental procedures come under outpatient treatmentsIs abdominal hysterectomy listed
in CMCHIS?Yes, a beneficiary of Amma Health Insurance plan can undergo abdominal hysterectomy for both benign and malignant
conditions. These costs will be covered under the plan. Sources And References No Sources is specified OkWas this helpful? News and
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