

Chief Minister's Health Insurance Scheme - Nagaland

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Check Eligibility Nagaland Chief Minister's Health Insurance Scheme - Nagaland

Affordable Health Insurance Cashless Health Insurance Health Coverage Health Insurance Nagaland Nagaland Government Health Insurance

Details Detailed The Chief Minister Health Insurance Scheme (CMHIS) in Nagaland is a health insurance scheme that provides financial protection to the citizens of the state against the cost of hospitalization and medical treatment. The scheme is aimed at providing health insurance coverage to the citizens of Nagaland, especially those who are economically weaker and unable to afford quality healthcare services. Under the CMHIS scheme, eligible beneficiaries are provided with health insurance coverage of up to INR 2 lakh per family per year. The scheme covers the cost of hospitalization, surgical procedures, diagnostic tests, and other medical expenses incurred during the treatment of an illness or injury. The scheme also provides coverage for pre-existing conditions, maternity benefits, and ambulance charges.

Benefits

All beneficiaries of the scheme are entitled to free and cashless hospitalization care for various ailments including pre-existing conditions/diseases, which can be availed from any empanelled hospital across the country. The treatment will include both surgical and medical procedures and limited day-care packages. However, OPD services and standalone diagnostics investigations will not be covered.

CMHIS (GEN) beneficiaries will be entitled to more than 1950 medical and surgical packages across 27 major clinical specialties as well as entitlement to General Ward, similar to AB PM-JAY. CMHIS (EP) beneficiaries will be entitled similar to that available for central government employees under the Central Government Health Scheme (CGHS) as well as differential room entitlement as per their employee grade.

Annual Risk Cover/ Sum Insured per family: For CMHIS (GEN) beneficiary families, the Sum Insured is Rs. 5,00,000/- (Rupees Five Lakhs Only) per family per annum on a family floater basis, similar to AB PM-JAY. For CMHIS (EP) beneficiary families, the Sum Insured is Rs. 20,00,000/- (Rupees Twenty Lakhs Only) per family per annum on a family floater basis. Further, for Government employees, any additional expenses beyond the sum insured shall be reimbursed on a case-to-case basis by the State government on recommendation of the State Medical Board.

Eligibility

The Chief Minister Health Insurance Scheme is available to all permanent and indigenous residents of Nagaland. They are divided into two categories CMHIS (GEN) and CMHIS (EP).

Eligible under CMHIS (GEN) Category

CMHIS (GEN) category includes all Indigenous and/or Permanent residents of the State who are not beneficiaries under the AB PM-JAY or any other publicly funded health insurance scheme of the government and who are not covered under the CMHIS (EP) category. CMHIS (GEN) category also includes non-dependant family members of CMHIS (EP) categories, employees without PIMS number, contractual, ad-hoc, fixed pay employees of the State government and contractual employees under various CSS, and their household members.

Eligible under CMHIS (EP) Category

CMHIS (EP) category includes State government employees who are eligible for monthly Medical Allowance (MA) and or reimbursement of medical expenses under the Medical Reimbursement scheme viz Regular employees, Pensioners, Serving Legislators/ Ex- Legislators, Employees of State Public Sector Undertakings, Corporations and Autonomous Bodies, Workcharge employees (on Scale Pay), and their dependent family members.

Application Process

Online Application Process

Register under the Chief Minister's Health Insurance Scheme (CMHIS) Nagaland

Fill in the application form with all the required details, including personal details, family details, income details, and medical history. Submit the completed application form along with the necessary documents to the nearest Common Service Center (CSC) in your area or the empanelled hospital. The CSC or the empanelled hospital will verify the application form and documents and upload the details to the online portal. The insurance provider will verify the application and approve or reject the application based on the eligibility criteria.

Documents Required

List of the required documents

Mandatory KYC Document Required for CMHIS (GEN) category: (a): For General Population : Valid Mobile Phone number. Indigenous Inhabitant Certificate (IIC) or Permanent Residential Certificate (PRC) issued by the competent authority of the respective district Administration after 2016. NB : Ration Card holders must get their eCards issued using their ration card in the BIS portal directly without registering in the CMHIS Portal (Ration Card data is already integrated with NHA BIS. Operators to go directly to the BIS URL).

(b): For employees without PIMS number: Valid Mobile Phone number Govt issued Photo ID card Engagement/ Appointment Order. Proof of continuity of being engaged (Letter from the controlling officer) Filled and downloaded online registration form with household member details (FORM), countersigned by Village council Chairman/Ward Chairman.

Mandatory KYC Document Required under CMHIS (EP) category: (a): For Pensioners: Valid Mobile Phone number. First Three pages of the Pensioner's PPO book indicating PPO number, last pay scale or designation of the post held or last pay is drawn prior to retirement. (b): For Government employees: Valid Mobile Phone number PIMS code. (c): For dependant family members: Document proving dependency for each dependant member to be added: Proof of Relationship/DOB- Birth Certificate/Aadhaar/Class X Admit Card/voter's ID/Pancard or any other Govt. issued ID indicating the relationship with any one of the parents and Date of Birth. Disability Certificate in case of PwD

Frequently Asked Questions

What is CMHIS?

The Chief Minister Health Insurance Scheme (CMHIS) Nagaland was initiated with the aim to alleviate financial hardships due to hospitalization expenses and to prevent inaccessibility to medical care on account of unaffordability, by providing free and cashless benefits for treatment of various ailments, to every citizen of the State.

Who are Eligible under CMHIS (GEN) Category?

1. CMHIS (GEN) category includes all Indigenous and/or Permanent residents of the State who are not beneficiaries under the AB PM-JAY or any other public funded health insurance scheme of the government and who are not covered under CMHIS (EP) category. 2. CMHIS (GEN) category also includes non-dependant family members of CMHIS (EP) categories, employees without PIMS number, contractual, adhoc, fixed pay employees of the State government and contractual employees under various CSS, and their household members.

Who are Eligible under CMHIS (EP) Category?

CMHIS (EP) category includes State government employees who are eligible for monthly Medical Allowance (MA) and or reimbursement of medical expenses under Medical Re-imbursement scheme viz (1). Regular employees, (2). Pensioners, (3). Serving Legislators/ Ex- Legislators, (4). Employees of State Public Sector Undertakings, Corporations and Autonomous Bodies, (5). Workcharge employees (on Scale Pay), and their dependent family members.

What is the definition of Family under CMHIS(EP)?

The term "family" means and includes- Husband or wife as the case may be and dependant family members. Who are not to be treated as members of a household?

1. Temporary visitors and guests whose total period of stay is less than 6 months in the past one year. 2. Members who have permanently migrated or left the household on marriage, employment etc. even if they occasionally visit the HH. 3. A resident employee, or domestic servant or a paying guest taking common meal and living with the household. 4. Those who are not considered normal member. NB: a. AB PM-JAY Beneficiaries including Building and other Construction Workers will not be covered under CMHIS (GEN) category. b. There is no financial /economic dependency criteria for households under the AB PM-JAY/ CMHIS (General) Category.

How much is the Annual Risk Cover/ Sum Insured per family?

1. For CMHIS (GEN) beneficiary families, the Sum Insured is Rs. 5,00,000/- (Rupees Five Lakhs Only) per family per annum on a family floater basis, similar to AB PM-JAY. 2. For CMHIS (EP) beneficiary families, the Sum Insured is Rs. 20,00,000/- (Rupees Twenty Lakhs Only) per family per annum on a family floater basis. Further, for Government employees, any additional expenses beyond the sum insured shall be reimbursed on a case-to-case basis by the State government on recommendation of the State

Medical BoardAre all medical treatments covered under the CMHIS scheme?No, certain medical treatments and procedures, such as cosmetic surgeries, dental treatments, and infertility treatments, are not covered under the CMHIS scheme.Can I apply for the CMHIS scheme if I already have health insurance from another provider? Yes, you can still apply for the CMHIS scheme if you already have health insurance from another provider. However, you cannot claim benefits from both insurance policies simultaneously for the same treatmentCan I include all my family members under the CMHIS scheme?Yes, you can include your spouse and up to three dependent children under the CMHIS scheme. However, parents, siblings, and other relatives are not covered under the scheme.How can I check my eligibility for the CMHIS scheme?You can check your eligibility for the CMHIS scheme by visiting the official website of the Health and Family Welfare Department of Nagaland, contacting the empaneled hospitals and healthcare providers who are implementing the scheme, or visiting the nearest Common Service Center (CSC) in your area.What documents are required to apply for the Chief Minister's Health Insurance Scheme?You will need to provide proof of identity, proof of address, and proof of income to apply for the Chief Minister's Health Insurance Scheme. You may also be required to provide additional documents, such as medical certificates or hospital bills.What is the coverage provided under the Chief Minister's Health Insurance Scheme?The Chief Minister's Health Insurance Scheme provides coverage for medical treatment up to Rs. 5 lakh per family per year. The coverage includes hospitalization expenses, medical consultation fees, laboratory tests, and other medical expenses incurred during the treatment.Sources And ReferencesOfficial SiteRegistrationOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityNagalandChief Minister's Health Insurance Scheme - NagalandAffordable Health InsuranceCashless Health InsuranceHealth CoverageHealth InsuranceNagalandNagaland Government Health InsuranceDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsDetailed The Chief Minister Health Insurance Scheme (CMHIS) in Nagaland is a health insurance scheme that provides financial protection to the citizens of the state against the cost of hospitalization and medical treatment. The scheme is aimed at providing health insurance coverage to the citizens of Nagaland, especially those who are economically weaker and unable to afford quality healthcare services.Under the CMHIS scheme, eligible beneficiaries are provided with health insurance coverage of up to INR 2 lakh per family per year. The scheme covers the cost of hospitalization, surgical procedures, diagnostic tests, and other medical expenses incurred during the treatment of an illness or injury. The scheme also provides coverage for pre-existing conditions, maternity benefits, and ambulance charges.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1