

FAQ's : PMJAY-CMCHIS

**Q: What is PMJAY**

**Ans :** The Government of India have announced the launch of a flagship scheme called Pradhan Mantri Jan Arogya Yojana (PMJAY) as a mega National Health Protection Scheme (NHPS) for the under privileged people. Ayushman Bharat will benefit around 10 crores poor and vulnerable families (approximately 50 crores individual)

**Q: What is the objective of Pradhan Mantri Jan Arogya Yojana - Chief Minister's Comprehensive Health Insurance Scheme?**

**Ans:** The objective of PMJAY-CMCHIS is to provide cashless and paperless treatment in hospitals through health insurance coverage up to 5 lakh rupees per family per year thus reducing the financial burden of poor and vulnerable groups arising out of hospitalization episodes and ensure their access to quality health care services.

**Q: Who is eligible to avail the benefits of this Scheme?**

**Ans:** The eligible beneficiaries were identified from the Socio-Economic Caste Census (SECC) data of 2011 based on various categories. Under the scheme, in Tamil Nadu around 77,70,928 poor and vulnerable families have been identified in the SECC data.

**Q: What is SECC?**

**Ans:** Socio Economic Caste Census with around 77 Lakh Families in database based on Deprivation Criteria of D1, D2, D3, D4, D5 & D7 and 11 broadly defined Occupational unorganized sector workers residing in Tamil Nadu.

**Q: What is the diseases beneficiary can avail in this Scheme?**

**Ans:** Currently 1393 packages covering surgery, medical and day care treatments, along with medicine and diagnostics will be covered under PMJAY-CMCHIS as per norms and guidelines of the Scheme.

**Q: What is Golden Record?**

**Ans:** An identification Card will be issued with Unique 9 digit random number to the individual after Authentication either by Aadhar ( Thumb or Iris ) or any other Govt. ID card. As CMCHIS has already linked Aadhar, all 1.47 crore families will be deemed to have Golden Record.

**Q: Is Golden Record lifetime?**

**Ans:** Yes

**Q: Can additional family members be added in SECC?**

**Ans:** Yes, members can be added or deleted from the family. However there is no Provision to add more families to the existing SECC database.

**Q: Do beneficiaries need to pay any fee for obtaining the card?**

**Ans:** No, the card is free, and no fee is to be paid for obtaining the card.

**Q: What is an empanelled hospital?**

**Ans:** All existing CMCHIS empaneled Hospitals both Government and Private, will automatically provide health care facilities for the patients under PMJAY-CMCHIS.

**Q: Where shall the beneficiary first approach for initiating treatment under the Scheme? Can a Beneficiary go directly to a private empaneled hospital?**

**Ans:** For availing treatment under this scheme, a beneficiary can go directly to any empanelled hospital, both Government & Private or call the toll free number 1800 425 3993 for guidance. The reserved procedures for Government hospitals will only be available in Government hospitals. The PMJAY Toll free no is 14555/ 1800 111 565.

**Q: Whom shall the beneficiary approach for support in empanelled hospitals?**

**Ans:** Beneficiary should approach Ayushman Mitra (Insurance Coordinator) posted at empanelled hospitals for helping the patient to avail cashless treatment.

**Q: Will any part of the treatment costs be reimbursable directly to the beneficiary?**

**Ans:** No, patient will get cashless treatment in empanelled hospitals up to 5 lakhs per annum per family. No reimbursement will be available to patients.

**Q: Is there any restriction to family size for PMJAY-CMCHIS?**

**Ans:** No cap on family size and age of members.

**Q: Whom to contact in case of any grievance?**

**Ans:** In case of any queries or grievance, a beneficiary can always call toll free number 1800 425 3993, 24 x 7 & PMJAY Toll free no is 14555 / 1800 111 565. Additionally, one can also send mail to [tnhealthinsurance@gmail.com](mailto:tnhealthinsurance@gmail.com) & [cmchis@uiic.co.in](mailto:cmchis@uiic.co.in)

**Q: Can the hospitals charge any money from beneficiaries for treatment under PMJAY?**

**Ans:** No, hospitals cannot charge any amount from beneficiary/family.

**Q: How does Portability work?**

**Ans:** Residents outside Tamil Nadu, eligible under PMJAY can avail treatment in the empaneled Hospitals of the State. Similarly, Tamil Nadu residents can avail treatment at any empaneled Hospital outside Tamil Nadu within our country.