



## **ABSTRACT**

Tamil Nadu Health Systems Project – Innuyir Kappom – Nammai Kakkum 48 - Extend the scheme under assurance mode for the policy period 16.12.2022 to 10.01.2024 – Orders - Issued.

### **HEALTH AND FAMILY WELFARE (EAPI-1) DEPARTMENT**

**G.O. (Rt) No.381**

**Dated:27.03.2023**

சுபகிருது, பங்குனி -13

திருவள்ளூர் ஆண்டு-2054

#### **Read:**

1. G.O.(Ms)No.564, Health and Family Welfare (EAPI-1) Department, dated: 17.12.2021.
2. From the Project Director, Tamil Nadu Health Systems Project, letter No.6906/TNHSP/Ins/2022, dated 25.01.2023.

#### **ORDER:**

The Government of Tamil Nadu launched a new scheme “Innuyir Kappom – Nammai Kaakkum 48” on 18.11.2021 and accordingly orders were issued in the Government Order read above regarding to reduce the death rates due to road traffic accidents. Under this scheme, 81 designated treatment modalities / procedures for damage control measures costing upto Rs.1.00 lakh per individual will be extended on a cashless basis on assurance mode to all victims in the selected 640 IK 48 empanelled Government / Private Hospitals irrespective of whether they possess a Chief Minister’s Comprehensive Health Insurance Scheme (CMCHIS) insurance card or not.

2. Among others, the guidelines given in the Government Order read above at para 3 as follows:-

“12 மாத காலத்திற்கு இத்திட்டம் உத்தரவாத முறையில் செயல்படுத்தப்பட்டு, அதன் பிறகு வருடாந்திர செலவினம் மதிப்பாய்வு செய்து முதலமைச்சரின் விரிவான மருத்துவக் காப்பீட்டுத்திட்டத்துடன் இத்திட்டத்தினை இணைக்க திட்டமிடப்பட்டுள்ளது”.

3. The Project Director, Tamil Nadu Health Systems Project in the letter read above has informed that, as per the clause 11.11 tender document, it has been stated that,

*“With reference to any additional procedures implemented through assurance mode, the liability will be reimbursed through selected Insurance Company /their TPA. The Government reserves the right to convert the same into insurance mode by converting such quantified annual liability into insurance premium for the covered families”*

Accordingly, decision was taken to implement the scheme NK 48 under Chief Minister's Comprehensive Health Insurance Scheme in Insurance mode and directed the United India Insurance Company to map the IK-48 packages to Chief Minister's Comprehensive Health Insurance Scheme packages to implement under Insurance mode from the policy year 2023 and a joint meeting convened on 30.09.2022 along with representatives from United India Insurance Company, Third Party Administrators, Emergency Department, Associate Professor from Rajiv Gandhi Government General Hospital, Nodal officer from Directorate of Medical and Rural Health Services. The United India Insurance Company has stating that NK 48 is to stabilize the patient post RTA within the first 48 hours and the packages were exclusively designed for trauma and for stabilization of the patient. Chief Minister's Comprehensive Health Insurance Scheme contains definitive treatment packages which may be utilized post stabilization. The member data of NK 48 is unknown and isn't quantifiable while any Insurance Scheme must have a list of beneficiaries. As an insurer, a minimum 3 years of data will be useful to analyse the pattern of outgo in a new policy. Being a public sector Insurance company, they have requested to continue the NK-48 scheme under assurance mode for second year (2023).

4. The Project Director, Tamil Nadu Health System Reform Program has requested the Government to considering the practical difficulty in getting the database of the beneficiaries within one year as NK-48 is in nascent stage and to implement this scheme under assurance mode for the next policy period (16.12.2022 to 10.01.2024).

5. After careful consideration on the request of the Project Director, Tamil Nadu Health System Project, the Government have decided to extend one more year for the certain guidelines mentioned in para 2 above and accordingly issue the orders to implement the "Innuyir Kappom – Nammai Kaakkum 48" scheme under assurance mode for the next policy period (16.12.2022 to 10.01.2024).

6. This order issues with the concurrence of the Finance Department vide E.file No.934/2023, Dated:27.03.2023.

**(BY ORDER OF THE GOVERNOR)**

**P.SENTHILKUMAR,  
PRINCIPAL SECRETARY TO GOVERNMENT**

To

The Project Director, Tamil Nadu Health Systems Project, Chennai-600 009.

The Mission Director, National Health Mission, Chennai-600 006.

The Director of Medical and Rural Health Services, Chennai-600 006.

The Director of Medical Education, Chennai-600 010.

The Director of Public Health and Preventive Medicine, Chennai-600 006.

The Managing Director, Tamil Nadu Medical Services Corporation Limited,  
Chennai-600 008.

The Commissioner, The Greater Corporation, Chennai-600 003.

All District Collectors.

The Accountant General, Chennai-600 018.

The Accountant General (Audit), Chennai-600 018.

The Pay and Accounts Officer (South), Chennai-600 035.

All Deans, Medical College. (through Director of Medical Education)  
All Joint Director of Medical and Rural Health Services. (through Director of Medical and Rural Health Services)

**Copy to:**

The Hon'ble Chief Minister's Office, Chennai-600 009.  
The Special Personal Assistant to Hon'ble Minister (Health & Family Welfare),  
Chennai-600 009.  
The Special Personal Assistant to Hon'ble Minister (Finance & HRM),  
Chennai-600 009.  
The Personal Secretary to Chief Secretary to Government, Chennai-600 009.  
The Personal Secretary to Additional Secretary to Government, Finance  
Department, Chennai- 600 009.  
The Finance (Health-II) Department, Chennai-600 009.  
The Health and Family Welfare (Data Cell) Department, Chennai-600 009.  
Stock File / Spare Copy.

**//FORWARDED BY ORDER //**

*K. Ramya*  
27.03.2023  
**SECTION OFFICER**