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## **Kalaighnar insurance scheme to benefit 1 crore families**

Special Correspondent

*Each family will have Rs. 1 lakh coverage*

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*Complete cashless transactions allowed*

*Star Insurance contracted to implement scheme*

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CHENNAI: More than one crore families in the State with an annual income of Rs.72,000 or less will benefit from the Tamil Nadu

government's "Kalaighnar Insurance Scheme for Life Saving Treatments" to be launched on Thursday.

All members of welfare boards in the State will automatically become beneficiaries, with their dependents being covered too. Each family will enjoy benefits up to Rs. 1 lakh for certain procedures in private hospitals and pay wards in government hospitals, Health Minister MRK Panneerselvam said.

Complete cashless transactions will be allowed up to the insured amount.

Private insurance company Star Insurance, contracted to implement the scheme, has entered into contracts with a number of hospitals in private health care centres and hospitals throughout the State. There will be a minimum of six hospitals in each district and 15 hospitals in the major cities. The government will pay the premium of Rs. 500 per annum. A total of Rs. 517.30 crore is the allotment for the current financial year.

Each beneficiary will have to produce a biometric smart card bearing the health and treatment details of each member of the family to avail the service. Camps will be held across the State and a door-to-door campaign will be launched to identify beneficiaries who do not belong to any of the Welfare Boards but satisfy the criteria. Members of the Boards can use their identity cards to initially apply for health insurance.

The Health Department has identified a total of 51 procedures, which the scheme will be applicable to, based on their existing database of list of common complaints and the waiting lists in government hospitals, Principal Secretary, Health, V.K.Subburaj said. He added that pay wards in government hospitals, such as the Institute of Gastrointestinal Surgery at Government Stanley Hospital, would be part of the scheme.