

# Awareness and Enrolment of Chief Minister Comprehensive Health Insurance Scheme in Poor Cancer Patients in Coimbatore

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## Abstract

*The Government of India has started several healthcare schemes to provide best-in-class healthcare facilities to several low-income families in the country. Chief Minister's (CM's) Comprehensive Health Insurance Scheme (CMCHIS), additionally recognized as Amma Health Insurance, presents low-income households in Tamil Nadu get the right of entry to world-class healthcare services via cashless economic assistance. That way, these people do not have to suffer any financial burden when seeking medical backup. The research states that the government scheme succeeds in Tamil Nadu, particularly in poor cancer patients who took treatment from the government hospital in Coimbatore district and are aware of other life and general insurance companies.*

**Keywords:** Cancer, CMCHIS, Life and General Insurance, Awareness and Enrollment

## Introduction

Health Insurance was developed in the time 1694 by Hugh. In the 19th Century " Accident Assurance" began to be available which operated much like ultramodern disability insurance. This payment model continued until the launch of the 20th century (J Anita). Health insurance programs are necessary for every existent at the present day. And policy offers medical content and affords guard against sickness and injuries. The proportion of India's public budget billed to the health sector remains one of the smallest encyclopedically, and healthcare expenditures are out-of-fund (Tanja Ahlin et al). A health insurance plan bearing medical charges and protects from changeable medical extremities. Health insurance's profitable benefit is perfecting duty savings and avoiding unborn financial threats.

## Review of Literature

Normally humans appear to dislike risk. Health care prices are now not solely highly-priced however distinctly demanded in nature. Health Insurance device offers a way via which chance burdening inside a society might also take area (Akin. 1987). The significance of an insurance plan is unquestionable in current economies as it serves a wide public pastime and is quintessential to individuals security. There is developing proof that the degree of fitness care spending in India – presently at over six per cent of its complete GDP – is appreciably greater than that in many different growing international locations

(Berman, 1996). The opening up of fitness insurance plans to the non-public area with the aid of the Insurance Regulatory Development Authority (IRDAI) Act 2000 has furnished giant possibilities for each the public and the fitness insurance plan enterprise for higher utilization of fitness care facilities. With this form of state of affairs prevailing, there has no longer been a lot of growth in the insurance of the Indian populace inside the fitness insurance plan device (NFHS India 1998-99). Health insurance plan is quick rising as an essential mechanism to finance the fitness care wishes of the people.

The want for an insurance plan machine that works on the fundamental precept of pooling dangers of sudden expenses of men and women falling unwell and desiring hospitalization by using charging premiums from a wider populace base of the equal neighborhood (Jangti Yellaiah, 2012).

### Objectives

- To know the awareness and enrolment of health insurance schemes among poor cancer patients in Coimbatore.
- To be aware of the general and life insurance companies in India.

### Methodology and Source of Data

**Table 1: Methodology**

Data Source and Methods	Primary and Secondary	
	Primary (Government medical college hospital- Coimbatore ‘cancer outpatients exit interview’)	Secondary (Insurance Regulatory and Development Authority of India [IRDAI] and other indexed journals)
Sample Size	35	
Duration	31 days (August-2021)	
Data Collection Method	Non Random-Convenient	
Tools	Frequency Tabulation	

Source: Primary Data

### Life and General Insurance

Life insurance offers coverage for a fixed time at a secure premium rate. In case of the early death of the life certified during the policy term, the nominee of the life insured brings the Total payout. The advantage can be paid out as a lump sum benefit or a combination of lump sum and monthly disbursement or only as a monthly payout. Therefore term insurance plans are said to be pure protection methods which ensure the financial balance of the dependents in case of death of the life insured (IRDAI).

**Table 2: IRDAI-Recognize Life Insurance and General Insurance Companies**

Life Insurance	General Insurance
<ul style="list-style-type: none"> <li>• Life insurance corporation of India</li> <li>• HDFC Life Insurance Co. Ltd</li> <li>• Max Life Insurance Co. Ltd</li> <li>• ICICI Prudential Life Insurance Co. Ltd</li> <li>• Kotak Mahindra Life Insurance Co. Ltd</li> <li>• Aditya Birla Sun Life Insurance Co. Ltd</li> <li>• TATA AIA Life Insurance Co. Ltd</li> <li>• SBI Life Insurance Co. Ltd</li> <li>• Exide Life Insurance Co. Ltd</li> <li>• Bajaj Allianz Life Insurance Co. Ltd</li> <li>• PNB Met Life India Insurance Co. Ltd</li> <li>• Reliance Nippon Life Insurance Company</li> <li>• Aviva Life Insurance Company India Ltd</li> <li>• Sahara India Life Insurance Co. Ltd</li> </ul>	<ul style="list-style-type: none"> <li>• Acko General Insurance Ltd</li> <li>• Aditya Birla Health Insurance Co. Ltd</li> <li>• Agriculture Insurance Company of India Ltd.</li> <li>• HDFC ERGO Health Insurance Limited</li> <li>• Bajaj Allianz General Insurance Co. Ltd</li> <li>• Bharti AXA General Insurance Co. Ltd.</li> <li>• Cholamandalam MS General Insurance Co. Ltd.</li> <li>• Navi General Insurance Ltd.</li> <li>• Edelweiss General Insurance Co. Ltd.</li> <li>• ECGC Ltd.</li> <li>• Future Generali India Insurance Co. Ltd.</li> <li>• HDFC ERGO General Insurance Co. Ltd.</li> <li>• ICICI LOMBARD General Insurance Co. Ltd.</li> </ul>

<ul style="list-style-type: none"> <li>• Shriram Life Insurance Co. Ltd</li> <li>• Bharati AXA Life insurance company Ltd</li> <li>• Future Generali India Life Insurance Company Limited</li> <li>• Ageas Federal Life Insurance Company Limited</li> <li>• Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited</li> <li>• Aegon Life Insurance Company Limited</li> <li>• Pramerica Life Insurance Co. Ltd</li> <li>• Star Union Dai-Ichi Life Insurance Co. Ltd</li> <li>• India First Life Insurance Company Ltd</li> <li>• Edelweiss Tokio Life Insurance Company limited</li> </ul>	<ul style="list-style-type: none"> <li>• IFFCO TOKIO General Insurance Co. Ltd.</li> <li>• Kotak Mahindra General Insurance Co. Ltd.</li> <li>• Liberty General Insurance Ltd.</li> <li>• National Insurance Co. Ltd.</li> <li>• Raheja QBE General Insurance Co. Ltd.</li> <li>• Reliance General Insurance Co.Ltd.</li> <li>• Reliance Health Insurance Ltd.</li> <li>• Care Health Insurance Ltd(formerly known as Religare Health Insurance Co. Ltd.)</li> <li>• The Oriental Insurance Co. Ltd.</li> <li>• United India Insurance Co. Ltd.</li> </ul>
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Source: Insurance Regulatory Development Authority of India (IRDA) 2021

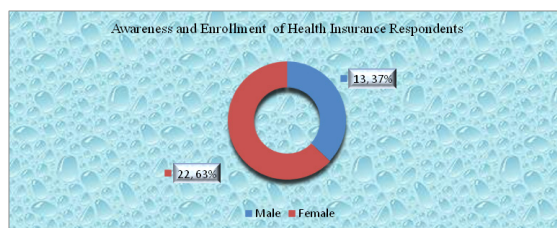
### Chief Minister Comprehensive Health Insurance Scheme

Chief Minister’s Comprehensive Health Insurance Scheme (CMCHIS) is introduced by the Government of Tamil Nadu through United India Insurance Company Ltd. The scheme is intended to provide quality healthcare facilities to underprivileged families in the low-income group or category. The qualified persons insured under the scheme can avail cashless treatment at empanelled government and private hospitals, thereby decreasing their financial burden at the time of crisis. The scheme will help the enrolled families to move towards universal health insurance coverage by effectively linking with the public health system.

**Table 3: Awareness and Enrollment of Health Insurance Scheme (Chief Minister Comprehensive Health Insurance Scheme) in Poor Cancer Patients in Coimbatore**

Awareness and Enrollment of Health Insurance		Frequency		Percent	
Yes		35		100.0	
Gender		Male	Female	Male	Female
		13	22	37.0	63.0
Nativity	Urban	11	13	84.6	59.1
	Rural	2	9	15.4	40.9
<b>Total</b>		<b>35</b>		<b>100.0</b>	

Source: Primary Data



**Figure 1: Awareness and Enrollment of Health Insurance Respondents**

Source: Primary Data (computed)

The above table states that a hundred per cent of sample respondents of poor cancer patients, that aware and enrolled in the Chief Minister Comprehensive Health Insurance Scheme (CMCHIS). The frequency of the respondents female was aware and enrolled, 22 (i.e. 63.0 per cent) and rest of the respondents were male, 13 (i.e. 37.0 per cent). The majority of respondents, 84.6 per cent of male and 59.1 per cent of female, were from urban. And the rest of the respondents under rural background.

### Conclusion

The survey reported that the government scheme highly succeeds in Tamil Nadu, particularly in poor cancer patients who took treatment from the government hospital in Coimbatore district. The particular research outcome resulted; female cancer patients being higher than the rest of the other respondents. Poor cancer patients could live without the economic burden with the help of government support in the scheme of the Chief

Minister Comprehensive Health Insurance Scheme (CMCHIS). The Nativity of the respondents was the majority in urban and fewer numbers of patients were reported in rural areas. The research output states that Coimbatore urban cancer patients are higher than the rural respondents, and also cancer burden is high in Coimbatore urban areas.

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