

**GOVERNMENT OF NAGALAND
NAGALAND HEALTH PROTECTION SOCIETY
DEPARTMENT OF HEALTH AND FAMILY WELFARE
NAGALAND :: KOHIMA**

No. DHFW/NHPS/TMS-TAT-201/2024/ 2394

Dated Kohima the 16th December 2025

NOTIFICATION

Subject: Guidelines on Usage of Beneficiary Cards Generated Post-Hospitalisation under PM-JAY CMHIS

In accordance with the existing operational guidelines of PM-JAY and the Chief Minister Health Insurance Scheme (CMHIS), and in alignment with the Transaction Management System (TMS) workflows for registration, preauthorisation, and claims processing, including OM No. DHFW/NHPS/TMS-201/2024/1020 dated 12th July 2024 and No. DHFW/NHPS/TMS-201/2024/1057 dated 2nd August 2024, the following guidelines are hereby issued to address cases where eligible beneficiaries generate their Ayushman CMHIS beneficiary card after hospitalisation.

1. Backdated Registration and Delayed Preauthorisation

- a) Empanelled hospitals, both public and private, are permitted to backdate patient registration in the TMS up to a maximum of five (5) days and three (3) days respectively from the date of admission, subject to eligibility verification and scheme guidelines.
- b) Preauthorisation requests shall be submitted immediately upon successful beneficiary registration in the system and shall be processed strictly as per existing TAT norms.
- c) In cases where the beneficiary has incurred out-of-pocket expenditure prior to registration and preauthorisation approval, reimbursement by the hospital shall be applicable as and when the claim is subsequently approved in the TMS and such expenses are admissible within the approved package and scheme guidelines.

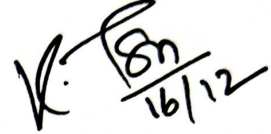
2. Beneficiary Card Usage

- a) Individual Card Requirement: Each beneficiary shall use only their own Ayushman CMHIS card generated after completion of eKYC through Aadhaar-based biometric authentication.
- b) Non-transferability: Beneficiary cards are strictly non-transferable. No beneficiary shall use, or allow the use of, another individual's card for availing scheme benefits. Any form of impersonation or misuse is strictly prohibited.
- c) Exception for Children: Dependent children up to five (5) years of age may avail benefits using either parent's beneficiary card, as permitted under existing PM-JAY CMHIS guidelines.

3. Compliance and Penalties

Non-compliance with the above guidelines shall be treated as a violation of PM-JAY CMHIS provisions and may attract actions including recovery of claim amounts, suspension or de-empanelment of the hospital, and other penalties as provided under the scheme guidelines.

This notification shall come into force with immediate effect.


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(THAVASEELAN K) IAS

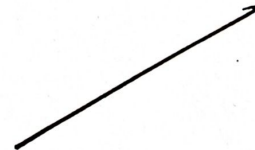
CEO, Nagaland Health Protection Society

No. DHFW/NHPS/TMS-TAT-201/2024 /

Dated Kohima the December 2025

Copy to:

1. The Commissioner and Secretary to the Government of Nagaland, Health and Family Welfare Department for kind information.
2. The Principal Director, Directorate of Health & Family Welfare, Kohima, Nagaland for kind information
3. The Chief Medical Officer (AB-PM-JAY CMHIS) / Medical Superintendent of all Districts for kind information.
4. All the EHCPs for kind information and necessary action.
5. RGICL, for kind information & necessary action.
6. Office Copy.



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CEO, Nagaland Health Protection Society