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No. NIC/APPEAL-12/2025-26/785

Dated Kohima, the 24th November, 2025

Appellant : Shri. Khukiye Chopy & Co.,
Chomoukedima,
Mobile No. 8730062675.

Respondents : (i) Dr. Mereninla Senlem,
Principal Director & FAA,
Directorate of Health & Family Welfare,
Nagaland, Kohima.

(ii) Dr. Arenla Walling,
Addl. Director & PIO,
Directorate of Health & Family Welfare,
Nagaland, Kohima.

(iii) Dr. Kikameren Longkumer,
PIO,
Nagaland Health Protection Society (NHPS),
Directorate of Health & Family Welfare,
Nagaland, Kohima.

(iv) Smti. Imtimenla,
Additional Secretary & PIO
Finance Department,
Nagaland, Kohima.

(v) Shri. John Yanthan,
Deputy Secretary & APIO,
Finance Department,
Nagaland, Kohima.

Public Authority : Directorate of Health & Family Welfare, Nagaland, Kohima.

Date of hearing : 21.11.2025 at 12:00 Noon.

Date of Decision : 24.11.2025

Present:

1. Smti. Imtimenla, Additional Secretary & PIO Finance Department, Nagaland, Kohima, Mobile No. 9436008665.
2. Shri. John Yanthan, Deputy Secretary & APIO, Finance Department, Nagaland, Kohima, Mobile No. 9856136692.
3. Dr. Sendimeren Aonok, Director (Health & Medical Education), Directorate of Health & Family Welfare, Nagaland, Kohima, Mobile No. 9436001794.
4. Dr. Kikameren Longkumer, PIO, Nagaland Health Protection Society (NHPS), Directorate of Health & Family Welfare, Nagaland, Kohima, Mobile No. 9436006134.

5. Shri. Nchumbemo Mohzui, Legal Consultant to NHPS, Kohima, Mobile No. 9436814060.
6. Dr. C. Merenlemba Ao, Assistant Food Safety Commissioner & APIO, Directorate of Health & Family Welfare, Nagaland, Kohima, Mobile No. 9862501416.
7. Smti. Alongla Aier, APIO, NHPS, Directorate of Health & Family Welfare, Nagaland, Kohima, Mobile No. 9612439415.
8. The applicants (now appellants), Shri. Khukiye Chopy & Co., Chomoukedima, Mobile No. 8730062675.

The following did not appear:

9. Dr. Mereninla Senlem, Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima.
10. Dr. Arenla Walling, Addl. Director & PIO, Directorate of Health & Family Welfare, Nagaland, Kohima.

FACT OF THE CASE

An applicant had submitted a RTI application dated **10/06/2025** along with Rs. 10/- as application fee, addressed to the PIO, Directorate of Health and Family Welfare, seeking the following information regarding the Implementation of Chief Minister's Health Insurance Scheme (CMHIS) in Nagaland:-

1. *Furnish the total monthly amount deducted from government servants under the CMHIS scheme.*
2. *Furnish whether any amount is deducted from pensioners under this scheme.*
3. *Furnish the current number of subscribers enrolled in the CMHIS scheme.*
4. *Furnish the total amount disbursed to subscribers during the last financial year. Additionally, please provide the list of hospitals empanelled under the scheme where subscribers can avail of the benefits.*
5. *A copy of the balance sheet of the CMHIS scheme up to May 2025.*

On receipt of the above RTI application, Dr. Kikameren Longkumer, PIO, Nagaland Health Protection Society (NHPS), Directorate of Health and Family Welfare, Kohima had, vide letter No. **NHPS/17-RTI/411/2024/2052** dated **30/06/2025**, furnished the following replies to the applicant as below:-

Annexure 1: Response

1. *Furnish the total monthly amount deducted from government servants under the CMHIS scheme.*

Response: Transferred to Finance Department vide order No. NHPS/17-RTI/411/2014/2025 dt. 18th June 2025.

2. *Furnish whether any amount is deducted from pensioners under this scheme.*

Response: Transferred to Finance Department vide order No. NHPS/17-RTI/411/2024/2025 dt. 18th June 2025.

3. *Furnish the current number of subscribers enrolled in the CMHIS scheme.*

*Response: 1. No. of households enrolled in CMHIS portal: **1,00,812**
2. Total cards generated under CMHIS: **2,03,138***

4. *Furnish the total amount disbursed to subscribers during the last financial year.*

Response: Please note that CMHIS is a cashless Health Insurance Scheme and no amount is disbursed to subscribers.

However, Premium paid to Insurer - Future Generali Insurance Company Limited (FGI) for the Health Insurance Cover under CMHIS for the least Financial Year: Rs. 41.39 Cr.

Additionally, please provide the list of hospitals empanelled under the scheme where subscribers can avail of the benefits.

Response: Please refer to the website for details of empanelled hospitals:
<https://cmhis.nagaland.gov.in/hospitals>

5. A copy of the balance sheet of the CMHIS scheme up to May 2025.

Response: Transferred to Finance Department vide order No. NHPS/17-RTI/411/2024/2025 dt. 18th June 2025.

Dr. Avile Zao, Addl. Director & PIO, Directorate of Health & Family Welfare, Nagaland, Kohima had, vide letter No. **DHFW-19/RTI/48/2025-26/335** dated **14/07/2025**, while transferring an RTI application of Shri. Khukiye Chopy & Co., Chomoukedima, Mobile No. 8730062675, received by the Directorate on **14/07/2025**, to the PIO, Nagaland Health Protection Society (NHPS) requested to refurnish and provide comprehensive information in reference to the previous application dated **10/06/2025**, directly to the applicant and under intimation to the FAA.

On receipt of the above application dated 14/07/2025, Shri. John Yanthan, APIO & Under Secretary to the Govt. of Nagaland, Finance Department (Revenue Branch), Nagaland, Kohima had, vide letter No. **FIN/REV/RTI/6/3/2025** dated **21/07/2025** furnished replies to the applicants regarding query No. 1, 2 & 5 as below:-

- Reply to query No. 1: Total number of Pensioners drawing monthly Pension within Nagaland and contributing to CMHIS as on 31 March, 2025 is **58,853**.
- Reply to query No. 2: Total number of State Government Employees contributing to CMHIS as on 31st March is **91,325**.
- Information on query No. 5 may be seen at Annexure- 'A' which has been enclosed.

However, on not being satisfied with the response to the above RTI application, the applicants (now appellants) had submitted First Appeal dated **24/07/2025** to the Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima, stating that *the information provided were unsatisfactory and unjustified. The reply does not adequately address the specific queries in his application and in some cases the information appears to be vague or incomplete.*

On receipt of the above First Appeal, Dr. Mereninla Senlem, Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima had, vide letter No. **DHFW-19/RTI/Appeal/22pt./2016-17/334** dated **24/07/2025**, summoned all the parties i.e., the applicants (now appellants) and the concerned PIO for a hearing of the First Appeal on **31/07/2025** at **02:00 PM** at the FAA's Chamber.

On not being satisfied with the decision dated **31/07/2025** of the FAA to the first appeal, the applicants (now appellants) had submitted a second appeal dated **02/09/2025** to the Nagaland Information Commission.

On receipt of the Second appeal dated **02/09/2025**, the Commission had, vide letter of even No. dated **11/09/2025**, directed the Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima to submit a copy of the FAA's decision on the First Appeal to the Commission **within 10 (ten)** days from the date of receipt of its directive.

In compliance to the Commission's directive dated **11/09/2025**, Dr. Kikameren Longkumer, PIO, Nagaland Health Protection Society (NHPS), Directorate of Health & Family

Welfare, Nagaland, Kohima had, vide letter *No. NHPS/20-LEGAL/433/2025/2201* dated *25/09/2025*, submitted a copy of the First Appeal decision wherein Dr. Mereninla Senlem, Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima had observed that *the applicants (now appellants) has expressed dissatisfaction with the response from the Finance Department on perusal of the records provided. The applicants (now appellants) has requested for total amount of bank balance sheet. However, it was informed to the applicants(now appellants) that since the CMHIS bank accounts are managed under the Finance Department the information is not available with the NHPS or Directorate of Health & Family Welfare. Therefore, the applicants (now appellants) was advised to approach the PIO of Finance Department for the relevant information.*

Since the applicants (now appellants) are not satisfied with the information furnished by the public authority, the Commission has decided to hear the above mentioned appeal giving opportunity of being heard to all the parties on *21st November 2025(Friday) at 12:00 Noon in the Hearing Room of Nagaland Information Commission, Nagaland Commissions' Complex, New Capital Complex, Nagaland, Kohima* and had also directed the following parties to appear before this Commission and *to bring the files and relevant documents* in question for scrutiny on the above date and time for hearing.

1. Dr. Mereninla Senlem, Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima.
2. The.
3. The PIO, Finance Department (Revenue Branch), Nagaland, Kohima.
4. Dr. Kikameren Longkumer, PIO, Nagaland Health Protection Society (NHPS), Directorate of Health & Family Welfare, Nagaland, Kohima.
5. The applicants (now appellants), Shri. Khukiye Chopy & Co., Chomoukedima, Mobile No. 8730062675.

OBSERVATIONS AND FINDINGS:

During the hearing, the Commission had received a letter No. DHFW.No-PD/Misc/2025-26/2395-99 dated 17.11.2025 from Dr. Mereninla Senlem, Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima regarding her and Dr. Arenla Walling, Addl. Director & PIO, Directorate of Health & Family Welfare, Nagaland, Kohima inability to attend the hearing due to prior commitment at the 21st IDANSB Conference & Annual General Body Meeting. However, Dr. Sendimeren Aonok, Director (Health & Medical Education) and Dr. C. Merenlemba Ao, Assistant Food Safety Commissioner & APIO, Directorate of Health & Family Welfare, Nagaland, Kohima would be attending the hearing.

Pointing on the applicant's name as "*Shri. Khukiye Chopy & Co.*", the Commission observed that "*Co.*" is vague as it may mean anyone or anything and hence not allowed.

Regarding query Nos. 1, 2 and 5 of the RTI application, which was transferred by the PIO(NHP) to the Finance Deptt. on 18.06.2025, the Commission observed that the reply was given to the applicant on 21.07.2025 by the APIO and not by the PIO, Finance Deptt. Hence, the Commission explained that only the PIO is authorised and responsible to give the reply as per the RTI Act.

The Commission also observed that as per the letter of Dr. Avile Zao, Addl. Director dated 14.07.2025 to the PIO(NHP) and the hearing notice issued by Dr. Mereninla Senlem, Principal Director & FAA on 24.07.2025, mentioned two (2) RTI applications – one dated **10.06.2025** and another **14.07.2025**, however, the Commission **did not receive** the second RTI application dated 14.07.2025. (The first appeal was dated 24.07.2025.). Dr. Kikameren Longkumer, PIO, Nagaland Health Protection Society (hereafter NHPS), Directorate of Health & Family Welfare, Nagaland, Kohima clarified that the above mentioned two (2) RTI applications

were similar but on the same subject. Since the Commission did not receive the second RTI application dated 14.07.2025 and that it was on the same subject, the Commission took up the appeal hearing of his RTI application dated 10.06.2025 only.

The applicant (now appellant) stated that there were 58,853 pensioners and 91,325 in-service employees in the State, totalling to 1,50,178 persons, and the monthly contributions to the CMHIS from December, 2022 to May, 2025 for 34 months at the rate of Rs. 400/- per month amounts to Rs. 6,00,71,200 which is different from the figures received from the RTI reply i.e. Rs. 16,842.93 lakhs.

Dr. Kikameren Longkumer, PIO, NHPS, Directorate of Health & Family Welfare, Nagaland, Kohima explained that the Nagaland Health Protection Society empanel hospitals and appoint the Financial Insurance Company. He further clarified that the Financial Insurance Company pays to the empanelled hospitals, and the Government does not pay to the subscribers. Whatever Financial Insurance Company has paid to the empanelled hospitals are given on the website and the weblink was also given in the RTI reply.

1. **On query No. 1**, during the hearing, Smti. Imtinenla, Additional Secretary & PIO, Finance Department, Nagaland, Kohima explained that 50% of the Medical Allowance is paid to the Insurers for the CMHIS. The OM No. FIN/BUD/15-3/2022-23 dated 07.11.2022 was produced before the Commission and had handed to the applicant.

Dr. Kikameren Longkumer, PIO, NHPS also explained that there are different rates of deduction depending on the category of employees, such as Rs. 800, Rs. 600 and Rs. 400, and hence the figures arrived at by the applicant will not match since he had calculated @ Rs. 400 for all categories of employees.

The Commission observed that since **query No. 1** was transferred to the Finance Department, the PIO of Finance Department had already replied and even further explained to the applicant(now appellant).

2. **On query No. 2**, Smti. Imtinenla, Additional Secretary & PIO, Finance Department stated that the deductions are made separately from the regular employees and the pensioners. However, the applicant stated that this was not available in public domain. The Commission pointed out that since the weblink had been given and that the PIO had given the reply accordingly as sought by the applicant, hence there is no further directions to be given.
3. **On query No. 3**, Dr. Kikameren Longkumer, PIO, NHPS stated that at the time of filing the RTI application, *the Number of households enrolled in CMHIS portal was 1,00,812 and the Total cards generated under CMHIS was 2,03,138* and the reply was already furnished to the applicant(now appellant).

The Commission observed that since the PIO(NHP) had given the information, there is no further directions.

4. **On query No. 4**, Dr. Kikameren Longkumer, PIO, NHPS stated that the reply was given as per his query sought i.e. Rs. 41.39 Cr. and on the second part of the query, he had given the weblink of the empanelled hospitals.

The Commission observed that the applicant had sought only *the total amount disbursed to subscribers* and not *the details of payment* made to Future Generali Insurance Company Limited (FGI) in his RTI application. Hence, *the details of payment* made to the FGI is additional information which cannot be sought at the time of appeals.

5. **On query No. 5**, Smti. Imtinenla, Additional Secretary & PIO, Finance Department stated that the amount is deposited in public account in Nagaland State Co-operative Bank w.e.f July, 2023 as per Government Notification No. FIN/BUD/15-3/2022-23 dated 14.06.2023. A copy of this Notification was also produced before the Commission during

the hearing. She further stated that the balance amount was also shown in the given *"Statement of contributions received from State Government Employees & Pensioners and Release of CMHIS."* However, the applicant (now appellant) stated that the balance amount was different.

The Commission observed that both the PIO (NHPS) and PIO(Finance) had furnished all the information as sought by the applicant according to the queries in his RTI application dated 10.06.2025 and both the PIOs had also explained and clarified on the replies and the different amount.

The Commission maintained that RTI is only a tool to provide information and information cannot be created or manufactured for the applicants. Further, the Commission explained that since it is not an investigating agency, it has no jurisdiction to investigate into the discrepancies in the figures, and hence the applicants(now appellants) are at liberty to approach appropriate forums.

No delay observed in both the PIOs of Finance Department and NHPS.

DECISION

On the above observation and findings, since sufficient explanation/clarification were given and whatever information available had already been furnished as sought and that there was no delay observed, the Commission had disposed of the appeal case.

Decision pronounced in the presence of both the parties on 21.11.2025 at 12:00 noon.

Copies be given to:

1. Dr. Mereninla Senlem, Principal Director & FAA, Directorate of Health & Family Welfare, Nagaland, Kohima.
2. Dr. Arenla Walling, Addl. Director & PIO, Directorate of Health & Family Welfare, Nagaland, Kohima.
3. Smti. Imtinenla, Additional Secretary & PIO, Finance Department, Nagaland, Kohima, Mobile No. 9436008665.
4. Shri. John Yanthan, Deputy Secretary & APIO, Finance Department, Nagaland, Kohima, Mobile No. 9856136692.
5. Dr. Sendimeren Aonok, Director (Health & Medical Education), Directorate of Health & Family Welfare, Nagaland, Kohima, Mobile No. 9436001794.
6. Dr. Kikameren Longkumer, PIO, Nagaland Health Protection Society (NHPS), Directorate of Health & Family Welfare, Nagaland, Kohima, Mobile No. 9436006134.
7. The applicants (now appellants), Shri. Khukiye Chopy & Co., Chomoukedima, Mobile No. 8730062675.
8. The Computer Programmer, Nagaland Information Commission for uploading on the website.
9. Office Copy.

Sd/-

KEVISA KENSE (IAS Retd.)
Chief Information Commissioner

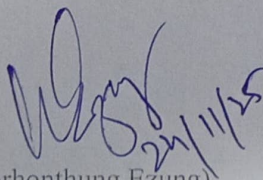
Sd/-

T. KEKONGCHIM YIMKHIUNG
State Information Commissioner

Sd/-

NOSAZOL CHARLES
State Information Commissioner

Authenticated true copy:


(Worhonthung Ezung)
Deputy Secretary