Consumer Grievance Assistance Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you.

User: I was denied the reimbursement of medical expenses incurred for my wife's delivery by ECHS despite me being eligible for ECHS benefits from the date of retirement. What are my remedies?

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your experience. Can you please provide more details about the incident? Specify what type of pension you receive, when did it happen, on what basis ECHS denied the reimbursement and other details.

User: I am an Ex-short service commissioned Officer of the Indian Army. I retired on 27.05.2016 in the Rank ‘Major’ after serving for 14 years in the Army. Until 07.03.2019 Exshort service commissioned officers were not entitled to get any medical benefit from service Hospital. It was only in 2003 that Ex serviceman contributory Health Service Scheme (ECHS) located at Delhi, was launched. The scheme provided medical services to ex-serviceman, pensioners and their dependents in service Hospitals and Private Hospitals empanelled with ECHS.

Initially I did not receive any pensionary benefits including ECHS. However, on 17.02.2017, I received a letter from Army Head Quarter sanctioning me Disability pension @20% for life from the day succeeding the date of retirement. The Principal controller of Defence Accounts (Pensioners), Allahabhad issued Pension Order (PPO) to me on 11.09.2017 which shows contribution of Rs.39,000/- deducted ECHS. The Principal Controller of Defence Accounts (Pension) letter No.AT/PSB/x/CPPSC/SBI/Bank/Kerala dated 11.02.2020 clarifies that the date of effect of ECHS facility is same as the date of commencement of pension ie., 28.05.2016.

Consumer Grievance Assistance Chatbot: Based on the information you have provided, you are prima facie eligible for reimbursement under ECHS. Please provide more details on your wife’s pregnancy to proceed further.

User: My wife was pregnant and on 16.06.2016, she gave birth to my 2nd daughter. I totally paid for her delivery expenses which amounted to Rs 73,762.

Consumer Grievance Assistance Chatbot: Did you try to claim the reimbursement from the ECHS facility?

User: Yes. I requested the Central Organization (ECHS) vide Registration No. DOPPW/E/2018/00489 and DDESW/E/2018/00219 for reimbursement. But my request was turned down vide their letter dated 27.04.2018 saying that there is no provision for reimbursement prior to obtaining ECHS Membership.

Consumer Grievance Assistance Chatbot: Based on information you have provided, ECHS should have considered that your membership was delayed by 8 months by the action of army personnel. What do you want to claim as a remedy? Do note that you can also claim compensation for mental agony suffered, the cost of legal proceedings, if any, along with a refund of the amount paid for the cable connection.

User: I want a reimbursement of Rs 73,762 along with compensation.

Consumer Grievance Assistance Chatbot: Okay. As your first remedy, you can send them a legal notice. Do you want me to prepare a draft for the same?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay. Before that please provide complete details of you and ECHS including both of your addresses.

User: My name is Major Ranjit H S., S/o.P.T.Harinarayanan. I am a resident of Nandanam, House No.46/2155 H (4) Vaduthala P.O, Pin-682 023.

ECHS (Ex-Serviceman Contributory Health Scheme) is located in Adjutant General’s Branch, IHQ of MoD (Army), Thimaya marg., Near Gopinath Circle, Delhi Cantt. Pin-110 010.

Consumer Grievance Assistance Chatbot: Okay. Here is a draft [notice](https://docs.google.com/document/d/18Wz9NRPzDACHsAAnhqw8gTXgrvXuRMsGyEKiZ6ig8-w/edit). Please review this draft letter. You'll need to send it to ECHS consumer grievance email, which should be found over the internet, along with a copy of your pension letters and other evidence. Once you send this notice, they should respond within 15 days. If they don't, or if you're not satisfied with their response, the next step you can take is to file a complaint with the consumer court.

User: How do I go about filing a complaint in court?

Consumer Grievance Assistance Chatbot: Good question. First, determine the jurisdiction. You have the option to file either in Ernakulam, where you reside, or where ECHS has its office. Where would you prefer?

User: Ernakulam is more convenient for me.

Consumer Grievance Assistance Chatbot: Great. In that case, you can file it in the Ernakulam District Consumer Court. You'll need to submit several documents, including the legal notice you sent, their response (if any), and any evidence like invoice of hospital bills, pension letters and other evidence. I can generate a checklist for you. Would that be helpful?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Here is the checklist:

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.
2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:
3. Login: Use your credentials to login to the portal.
4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.
5. Click consumer complaint.
6. Read the disclaimer and click “accept”.
7. Click consumer complaint.
8. Enter the amount you want to claim as compensation in the claim amount.
9. Select Kerala as the state and Ernakulam as the district. Click continue.
10. You will now land on the Case details page. Enter your name, your address and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.
11. Enter ECHS in the Opposite party name section. Enter its address in the opposite party address section. Select the state and district of the registered address.
12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.
13. In the Complaint section, write the following:

“I was denied the reimbursement of medical expenses incurred for my wife's delivery by ECHS despite me being eligible for ECHS benefits from the date of retirement”.

1. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name and opposite party, click save and continue.
2. Upload Documents: Attach your index, complaint, memo of parties, affidavit and any other evidence you have that you intend to rely on. You'll also need to attach the opposite party’s response if received.
3. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.
4. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you want me to draft a complaint letter for you?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Sure. Here is the draft [complaint](https://docs.google.com/document/d/1mMHvUjODqfRaU0Q12dnncPTiK43cP2Hubn6b9GLMlrA/edit). Once downloaded, fill in any other detail you think is necessary and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay, you can find the [memorandum of parties](https://docs.google.com/document/d/1833H4w-cg77fZ_ll6QV1g64IVVA7rxUTsnx2C-6PjYM/edit) here and the [affidavit](https://docs.google.com/document/d/1NOU_foCMxEEJRK-Xh6MzTeul3c0YB5JHtSaQkwHJ8qQ/edit) here. Please print and verify the names and addresses on the memorandum of parties. For the affidavit, please sign it before a notary public and have the affidavit notarized. Both documents should be scanned and uploaded to the e-daakhil portal. Do you have any other questions or is there more information you'd like?

User: No, that's all for now. Thanks.

Consumer Grievance Assistance Chatbot: Thank you for using the tool. Feel free to raise further queries anytime or you can log on to<https://consumeraffairs.nic.in/> or dial 1800-11-4000 (National Consumer Helpline) for more information.