



HANDBOOK OF CGHS

COMPILED BY

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PREFACE

The book has been compiled keeping in mind the difficulties faced by the members of CGHS specially the pensioners in getting information about CGHS . Many members do not know about facilities available at CGHS and its functioning. The difficulties are specially faced in matters of getting medicines, referral procedure, investigation and treatment procedures, treatment in case of emergency, list of empanelled hospital and most important reimbursement of medical claims .How to present their grievances and to whom is also a problem.

All the information about CGHS is available on site <https://cghs.gov.in/index.php> and <https://cghs.nic.in/> and other related links. However many senior citizen are not aware of use of computers and specially online work like login , OTP, password etc. Though most of them now know use of Smartphone but find it difficult to operate due to small fonts and vision problem and use is limited to Whats App Group or Facebook .

To overcome this problem I felt necessity of getting information about CGHS in the form of HANDBOOK which can be accessed by all the CGHS members' offline and in readable fonts. This handbook can be downloaded on their Laptop, Mobile and saved in documents for reading any time without any Network . If one wants, Printout can be taken and bound in a book form for reading even for those who cannot operate smartphone. The Handbook can be used as ready reckoner in meeting with authorities to show what is the rule given on CGHS website.

To keep the authenticity I have used cut and paste method and not inserted any words of my own. It is just a compilation of authentic information.

We have a group in the name of **CGHS BENEFICIARY WELFARE ASSOCIATION** on **FACEBOOK**. All CGHS members are requested to become members of this association which is having strength of more than 5000 members. The association gives authentic information and helps the members to get their problems resolved by taking up the matter with concerned authorities.

I hope the Handbook will be useful to the members . Any suggestions and additional information to include are welcome.

Please do write your comments to me on my mail id .

Pune

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CENTRAL GOVERNMENT HEALTH SCHEME

For the last six decades Central Government Health Scheme is providing comprehensive medical care to the Central Government employees and pensioners enrolled under the scheme. In fact CGHS caters to the healthcare needs of eligible beneficiaries covering all four pillars of democratic set up in India namely Legislature, Judiciary, Executive and Press. CGHS is the model Health care facility provider for Central Government employees & Pensioners and is unique of its kind due to the large volume of beneficiary base, and open ended generous approach of providing health care. Presently approximately 35 lakh beneficiaries are covered by CGHS in 71 cities all over India and the endeavor is to include more cities to improve the accessibility of the services.

CGHS provides health care through following systems of Medicine

- Allopathic
- Homoeopathic
- Indian system of medicine
 - Ayurveda
 - Unani
 - Siddha and
 - Yoga
- **Eligibility for Joining CGHS**
- All the following persons are eligible for CGHS facilities
- 1. All Central Government employees paid from the Central Civil Estimates (except Railways and Delhi Administration), including their dependent family members residing in CGHS covered areas.
- 2. Pensioners of Central Government (except pensioners belonging to Railways and the Armed Forces) and their families.
- 3. Central Government Pensioners retiring with Contributory Provident Fund benefits and their families.
- 4. Widows of Central Government pensioners, in receipt of family pension.
- 5. Delhi Police personnel and their families, in Delhi only.
- 6. Railway Board employees.
- 7. Civilian employees of Defence paid from Defence Service Estimates.
- 8. Child drawing pension on death of a Central Government employee including minor brothers and sisters of such child.
- 9. Ex-Governors and Lt. Governors and their families.
- 10. Ex-Vice Presidents and their families.
- 11. Central Government servants who are deputed to semi-government and autonomous bodies receiving substantial grant from, or financed by the Central Government.
- 12. Central Govt. employees on deputation to statutory or autonomous during the period of deputation.
- 13. Military Officers while on deputation to civil departments and getting their emoluments from Central Civil Estimates.
- 14. Families of Government servants transferred to a non-CGHS area, for a maximum period of six months on deposit of CGHS contribution (for the period of 6 months) in advance.
- 15. Families of IAS Officers on North-Eastern Cadre, who continue to stay back in Delhi even after repatriation of the IAS Officer to the North-Eastern Cadre, provided that they continue to occupy Government accommodation in Delhi or New Delhi, on deposit of CGHS contribution in advance (one to three years). The same also applies to families of IAS Officers of J&K Cadre.

- 16. Parliamentary Secretaries of the Central Government and their families.
- 17. Members of Parliament and their families.
- 18. Ex-Members of Parliament.
- 19. Sitting Judges of Supreme Court and High Court of Delhi and former Judges of Supreme Court and High Courts.
- 20. Work Charged and Industrial Staff working in establishments run by various Ministries or Departments of Central Government, immediately from the date of their joining the service.
- 21. Employees of Kendriya Vidyalays Sangathan stationed at Delhi and NCR, Kolkata, Chennai, Hyderabad, Mumbai and Bengaluru.
- 22. Employees of Ordnance Factory Board Headquarters, Kolkata and Ordnance Equipment Factories Headquarters, Kanpur.
- 23. All India Service pensioners who retire while serving under the State at their option.
- 24. Freedom Fighters and members of their family receiving Central Pension under the Swatantrata Sainik Samman Pension Scheme.
- 25. Family members of the Deceased Ex-Members of Parliament.
- 26. Pensioners of Ordnance factories.
- 27. Members of Staff Side of the National Council of the Joint Consultative Machinery, even though not serving as Central Government employees.
- 28. Persons employed in semi-government and autonomous bodies who are permitted to join the CGH Scheme.
- 29. An Accredited Journalist who produces a certificate from the Press Council of India stating that he is a member of the Press Association, New Delhi (for OPD and at RML Hospital).
- 30. Retired Divisional Accountants of the Indian Audit and Accounts Department and those whose pay and pension are entirely borne by the State governments.
- 31. PSU absorbees who had commuted 100 percent of their pension and have been restored one third portion of their pension after 15 years.
- 32. Absorbees of Statutory Bodies or Autonomous Bodies of Central Govt. (including those who proceeded on deputation initially or were on deemed deputation and then absorbed), who are in receipt of Central Civil Pension.
- 33. Serving and retired Railway Audit Staff.
- 34. Serving and retired Divisional Accounts Officers and Divisional Accountants posted in the Office of Accountant Generals in States.
- 35. CISF personnel (and their families) and CAPF (Central Armed Police Forces) personnel posted in CGHS cities.
- 36. Employees of Supreme Court Legal Services Committee.
- 37. Employees of India Pharmacopoeia Commission, and their families.
- 38. Family and dependent members of a Central Govt. employee (a CGHS beneficiary) who stay back in CGHS covered area after posting of the employee to N.E. region (including Sikkim), Andaman and Nicobar Lakshadweep or Ladakh region and CAPF personnel posted in Left Wing Extremist areas, on payment of annual CGHS contribution in advance.
- 39. Defence Industrial Employees of Naval Dockyard Central Ordnance Depot and AFMSD, in Mumbai.
- **Eligibility Criterion**
- Residence alone (and not the Headquarters) is the criterion for determining eligibility of a Central Government servant for availing medical facilities under the Central Government Health Scheme. Thus, Central Government employees and their family members etc. residing in any of the notified cities are covered under the Scheme.

Facilities available under CGHS

- OPD Treatment including issue of medicines.
- Specialist Consultation at Polyclinic/Govt. Hospitals.
- Indoor Treatment at Government and Empanelled Hospitals.
- Investigations at Government and Empanelled Diagnostic centers.
- **Cashless facility available for treatment in empanelled hospitals and diagnostic centers for Pensioners and other identified beneficiaries.**
- **Reimbursement of expenses for treatment availed in Govt. /Private Hospitals under emergency.**
- Reimbursement of expenses incurred for purchase of hearing aids, artificial limbs, appliances etc. as specified.
- Family Welfare, Maternity and Child Health Services.
- Medical consultation and dispensing of medicines in Ayurveda, Homeopathy, Unani and Siddha system of medicines (AYUSH)

CGHS Covered Cities

CGHS, presently provides Comprehensive Health Care to more than 35 Lakh Beneficiaries in following Cities

1. Agartala
2. Agra
3. Ahmedabad
4. Aizwal
5. Ajmer
6. Aligarh
7. Allahabad (Prayagraj)
8. Ambala
9. Amritsar
10. Baghpat
11. Bengaluru
12. Bareilly
13. Berhampur
14. Bhopal
15. Bhubaneshwar
16. Chandigarh

17. Chennai

18. Chhapra

19. Cuttack

20. Darbhanga

21. Dhanbad

22. Dehradun

23. Delhi & NCR

Delhi, Faridabad, Ghaziabad, Greater Noida, Gurgaon, Indirapuram, Sahibabad

24. Dibrugarh

25. Gandhinagar

26. Gangtok

27. Gaya

28. Gorakhpur

29. Guwahati

30. Guntur

31. Gwalior

32. Hyderabad

33. Imphal

34. Indore

35. Jabalpur,

36. Jaipur

37. Jalandhar

38. Jalpaiguri

39. Jammu

40. Jodhpur

41. Kanpur

- 42. Kohima**
- 43. Kolkata**
- 44. Kota**
- 45. Lucknow**
- 46. Meerut**
- 47. Moradabad**
- 48. Mumbai**
- 49. Muzzafarpur**
- 50. Nagpur**
- 51. Nellore**
- 52. Panaji**
- 53. Patna**
- 54. Puducherry**
- 55. Pune**
- 56. Raipur**
- 57. Ranchi**
- 58. Rajahmundry**
- 59. Saharanpur**
- 60. Shillong**
- 61. Shimla**
- 62. Silchar**
- 63. Sonepat**
- 64. Srinagar**
- 65. Varanasi**
- 66. Vijayawada**
- 67. Tiruchirapalli**

68. Tirunelveli

69. Tirupati

70. Thiruvananthapuram

71. Vishakhapatnam

*** Soon to be started**

72. Kochi

73. Kannur

74. Kozikoda

Wellness Centre Timings and Online Registration

CGHS Wellness Centres are open from 7:30 AM to 2 PM on all working days from Monday to Saturday except emergency services wherever applicable.

The Wellness Centres remain closed on all Central Govt. holidays. However in case of 3 consecutive holidays occurring together, Wellness Centres will not be closed for more than 2 consecutive days. Limited Emergency services are available in following 4 WCs only in Delhi

- South Avenue
- North Avenue
- Zakir Hussain Road and
- Kingsway Camp

Timings of WCs with emergency services are as follows:
WC timing 7:30AM to 1:30 PM Limited Emergency services 1:30PM to 7:30AM.

There are also First Aid Posts (FAP) at following locations in Delhi

- Nirman Bhawan
- Central Secretariat
- Vitthal Bhai Patel House
- Shastri Bhawan
- Narmada House opposite RML Hospital
- Supreme Court and
- Moti Bagh
- PHA- for Honble MPs and Ex. MPs only
- PH- for Honble MPs and Ex. MPs only

The timings of these FAPs is from 9:00 AM to 5 :00 PM

Registration

The registration of the beneficiaries is done online. This registration is either self registration (seeking prior appointment) or walk in registration (coming to the Wellness center and getting registered at the Registration Counter).

The registration starts on opening of the Centre and is stopped 15 minutes before scheduled closing time of the Centre. However, no serious patient is returned back unattended.

Online Appointment (Self Registration)

Online appointment with Medical Officer of the Wellness Centre or with Specialist who visits a particular Wellness Center can be booked by visiting CGHS portal **cghs.nic.in** through the link **Book Appointment**.

The steps for booking online appointment (**Self Registration**) are as follows:

1. Visit the website **cghs.nic.in**
2. Click on the option **Book Appointment** available on RHS of the screen
3. Enter beneficiary ID and click on **Generate OTP**.
4. An OTP (One Time Password) will be sent on registered mobile no. of the beneficiary or to the main card holder mobile if that is the only registered number.
5. Enter OTP and click on **Proceed**.
6. Beneficiary details are displayed on screen. Click on **Proceed** button if the details displayed on screen are correct otherwise click on **NOT YOU**. In that case login again and proceed as above.
7. Select Specialty, Dispensary, Doctor as per your choice and click on **Proceed** button. A beneficiary can select a GDMO (General Duty Medical Officer) or a Specialist of any of the CGHS wellness centre.
8. A calendar is displayed to choose a date that has the availability of appointment for the selected doctor. Select date for appointment.
9. On selecting date, top of the screen shows the slot timings and the appointments available. A beneficiary can choose the desired slot.
10. Click on **Proceed to Book Appointment**. One can go back and make changes by using the **Change the Specialty** button.
11. On clicking the button **Proceed to Book Appointment**, beneficiary details and the appointment details are displayed on the screen for confirmation.
12. Click on the option **Confirm to Book Appointment**, Confirmation status page is displayed. One can print the confirmation slip, or book another appointment. System would also send an SMS to registered mobile number.

Appointment for the GDMO can be taken within 72 hours of date of appointment whereas appointment for the Specialist can be taken within 1 month of date of appointment. Online appointment cannot be made for the same day or date. (This window period may change depending upon the decisions taken from time to time)

Senior Citizens above the age of 75 years can book the appointment by calling the CGHS Helpline no 18002088900 from their registered mobile number.

CGHS Contribution and Ward Entitlement

For serving Central Government employees residing in CGHS covered area, obtaining a CGHS card is compulsory. The following deductions from salary of the employees are made by the department, every month, depending upon their pay in the pay matrix of 7th Pay commission (wef 1/1/2017) Corresponding levels in Pay Matrix as per 7th CPC Contribution per month ‘

Level 1-5 Rs. 250

Level 6 Rs. 450

Level 7-11 Rs. 650

Level 12 and above Rs. 1000

Contribution to be made by the Pensioners/Family Pensioners would be the amount that they were subscribing at the time of their retirement or at the time of the death of government servant. Pensioners who want to avail CGHS facilities can make contribution either on yearly basis or one time (ten yrs) contribution for whole life validity.

Pensioners who want to avail CGHS facilities can make contribution either on yearly basis or one time (ten yrs) contribution for whole life validity. Entitlement of wards in private hospitals empanelled under CGHS (Based on basic pay in pay band) is as follows:
Corresponding Basic pay drawn by the officer in 7th CPC per month

1 General Ward Upto Rs. 47,600/-

2 Semi Private Ward Rs. 47,601 to 63100/-

3 Private Ward Rs. 63101 and above.

Interactive Online services

Following interactive online services are available to the CGHS beneficiaries through CGHS portal cghs.nic.in

1. Online application for plastic card: At present a beneficiary can fill application for CGHS card online. However online completed application has to be downloaded and the printout is required to be submitted to CGHS Card Section with necessary supportive documents. The facility of complete online application i.e. uploading of necessary supportive documents and online payment of subscription by pensioners is yet not available and is to be started soon.
2. Print your own CGHS card: For self and dependent members a beneficiary can take a print out of CGHS cards through Beneficiary log in.
3. Online appointment: A beneficiary can book online appointment for Medical officer or Specialist.
4. Through Beneficiary login on CGHS Portal cghs.nic.in following services can be availed:
 - View Beneficiary Details for self and dependent family members.
 - Tracking of medical reimbursement claim: Status of MRC submitted and the level of processing of MRC can be tracked through this facility.
 - Status of processing of application for plastic card.
 - Updation of his and his dependents registered mobile number
 - Updation of his and his dependents email ids,
 - Updation of his and his dependents Aadhar number.
 - History of medicines issued to self and dependent
 - History of medicines issued to self and dependents.
 - Medical services: Apart from interactive online services mentioned above,
 - Medical services like prescription, issuing and indenting of medicines including life saving medicines to CGHS beneficiaries through online Web. Application is available.

24x7 National CGHS Helpline

A 24x7 National CGHS Helpline service is available on a toll free number 18002088900. It is a bilingual (Hindi and English) service which is universally accessible (through landline or mobile of any service provider).

The beneficiaries can seek all CGHS service related information through this Helpline.

The Helpline provides information on queries in the following areas

General information on CGHS: Names and addresses of the Wellness Centers and their timings, addresses of 24x7 Wellness Centers, contact details of the CMOs In charge of these Centers, Contact Details of other officials etc.

Facilities: What all facilities a CGHS beneficiary and his dependents are entitled to if living in a CGHS covered area and a non CGHS area.

CGHS eligibility: Who all are eligible for the CGHS services including the eligibility conditions of dependent family members?

CGHS entitlement: What contribution a beneficiary (serving and pensioner) has to pay according to the pay scale/pension, what is the Ward entitlement of the beneficiary?

Related to Plastic card: What is the procedure for getting a plastic card made for serving and pensioner beneficiary, addition and deletion of names in the card, validity of the card and transfer of the card, loss of the card etc.

Issue of medicines including Life Saving medicines: Procedure of issuing of medicines from the Wellness Center, Authorized Local Chemist, Medical store Depot. Documents required for issuing of life saving medicines, issuing of medicines in emergency, admissible and non admissible items, issuing of medicines for longer durations, procedure for indenting and issuing the medicines not available in the Wellness Center etc.

- Permissions for investigations/procedures: Whether the permissions are required or not required, who is the authority for granting the permission, what is the procedure for getting permission, the documents required for permission etc.
- Hospitalization: Hospitalization in emergency, CGHS rates for investigations and procedures, entitlement for cashless facility, procedure for referral, permissions for hospitalization etc.
- Medical Reimbursement Claims: Documents required to be submitted with the MRCs, procedure for submission of MRC, filling of the MRC, information on procedure to track status of a claim, clarifications on non reimbursement of a particular item/claim etc.
- Health Care Organization (HCO) empanelment: Names of Health Care organizations on the panel of CGHS, facilities for which empanelled, contact details of the Hospital authorities, the Accreditation status of the HCO etc.
- Guidance on grievance redressal mechanism and RTI issues and
- Any other CGHS related information.

Plastic Cards

Importance of CGHS Card

1. All the CGHS beneficiaries and their dependents are being provided with photo ID plastic cards individually with unique beneficiary ID number which need to be produced at each service point to avail the facilities.
2. Safe custody of the CGHS Cards is the responsibility of the beneficiary and in case of loss of the card beneficiary is required to inform the police and CGHS authorities.
3. Duplicate CGHS card can be obtained against lost card by applying for the same to the concerned Additional Director along with a copy of FIR and will be charged Rs. 50/-

Procedure to get a CGHS Card

Eligible serving employees/pensioners have to apply in the prescribed form (available on CGHS web portal www.cghs.nic.in and website www.cghs.gov.in and also in the wellness centres)

The form should be completely filled up with individual photographs pasted as specified in the form.

Following documents need to be attached:

In case of serving employee:-

1. Proof of residence.
2. Proof of stay of dependents.
3. Proof of age of son.
4. In case of differently abled dependent son above 25 years, disability certificate from competent authority as specified.

In case of pensioners:-

In addition to 1 to 4 above:

1. Surrender certificate of CGHS Card (only if CGHS Card was issued during Service Period).
2. Attested copies of PPO/Provisional PPO/Last Pay Certificate (in case PPO is not readily available immediately after retirement.)
3. Demand Draft in the name of “PAO CGHS New Delhi”.

The amount of Demand Draft will be for contribution due for one year if the card is to be made for yearly renewal basis and for 10 years if whole life card is required.

Dependency criteria- For availing the medical facilities under the scheme, parents (or parents-in -law in case of female employee), unmarried son till 25 years of age, dependent unmarried/widowed/divorced/separated daughters and sisters, minor brothers are deemed dependent on the Government employee if they are normally residing- with him and their income from all sources including pension and pension equivalent of DCRG benefit is less than Rs. 9000 +DA per month. This criteria does not apply to spouse and disabled son irrespective of age (please see definition of disability in instructions for filling CGHS card)

Channel of submission:-In case of serving employees the application is to be submitted through the department after due endorsement. In case of Pensioners the application with enclosures are to be submitted to Addl. Director (HQ) in Delhi and concerned Addl. Director of the city.

Provision for making pensioner CGHS card while in Service:-

A serving employee can apply for a pensioner CGHS Card along with his pension papers.

Application with enclosures and bank draft is to be forwarded to the CGHS through the office of the employee. The pensioner Card will be issued on the day of retirement (provided it is applied for at least six weeks before retirement date) and will get activated from next day.

Online Application for CGHS Card

The card can be applied online by visiting CGHS web portal www.cghs.nic.in or CGHS website www.cghs.gov.in.However at present provision for uploading the supporting documents is not available. After online submission of the application, the applicant is required to take a print out of the application and submit it with supporting documents (duly endorsed by the Head of the Department/Office in case of serving employees) in the office of the Additional Director HQ in Delhi or Additional Director in other cities.

Addition/Deletion of names in CGHS Cards

On the death of the main card holder, the card becomes invalid and fresh card has to be applied for by the spouse after he/she starts drawing the family pension. Old CGHS card and a Death Certificate need to be attached with the application.

A serving employee on marriage or on the birth of his/ her child may get the names of spouse /child added to the card after submitting the form for addition duly endorsed by his department

After the death of spouse and death/marriage/employment of a son/daughter/dependent it is the responsibility of main card holder to inform CGHS for necessary deletion of the card

Validity of the CGHS Card

The service card will be valid till the date of retirement if otherwise the employee is eligible.

In case of yearly contribution pensioner cards, in order to continue validity, contribution is to be made prior to completion of the continuing year.

In case of transfer of serving employee to a non CGHS covered area the service card will be valid for the family members up to six months after transfer provided CGHS contribution for 6 months is made before hand.

CGHS card is valid in all CGHS cities for treatment/investigation/Hospitalization. There is no need for transit permit to get treatment in another CGHS city except for receiving high value medicines classified as "lifesaving"/restricted supply medicines for which temporary attachment to a wellness center is required.

Transfer of CGHS Cards

In case of serving CGHS beneficiary transferred from one department /ministry to another in the same city, the same CGHS card will continue. The new department/ministry will duly inform CGHS so that necessary changes can be made in the database of the employee.

In case of transfer of a serving CGHS beneficiary from one CGHS covered city to another, again the same CGHS card will continue. The employee will submit an application along with the transfer orders, to the AD of his present CGHS city for transfer of card to new city of posting. The card will be transferred online to his new city of posting. Thereafter on joining in new city, he will submit an application with supporting documents to the AD of that CGHS city to validate his card.

CGHS Card for Pensioners residing outside CGHS Cities

Pensioners residing outside CGHS covered area can opt for a regular CGHS Card or an IPD (Indoor treatment) CGHS Card with fixed medical Allowance (in lieu of OPD treatment) from the nearby CGHS city. IPD card holders will not be eligible for OPD treatment & issue of medicines from CGHS Wellness Centres.

Self Printing of CGHS Card

As soon as the Application for CGHS card is accepted at the CGHS Card Section, an acknowledgment letter is issued to the applicant mentioning the card number and the Ben ID of all family members. The plastic cards are available after one month of the application at the parent wellness centre of the card holder. In the meantime the acknowledgment letter can be used to avail the facilities from the Wellness centre.

Print your own Card online facility

A beneficiary can also self print his and his dependents cards online through Beneficiary login. This e-CGHS Card is equivalent to the Plastic Card. After downloading the card in PDF format beneficiary can take a colour print out and get it laminated for further use.

The beneficiary can print his/her or family members card using following steps

- Visit CGHS portal cghs.nic.in
- Click Beneficiary Login
- Enter your Ben ID, password and sign in
- Click Print card for the beneficiary whose card needs to be printed
- Enter the onetime password sent on your registered mobile
- Click Print CGHS Card

- A message appears on the screen requesting to take a colored print out and get the card laminated. Click OK
- Download or open the eCGHS card in PDF format
- Print the eCGHS card using control P command

A beneficiary may user an e CGHS card for availing health care facilities. The credentials of the beneficiaries can be verified by the HCOs through the computer database using the beneficiary ID number, if required.

Supply of Medicines

- Supply of Medicines from Wellness Centres
- Authorizing Beneficiaries to Purchase Medicines
- Issuance of Restricted Medicines

Supply of Medicines from Wellness Centres

- Medicines prescribed by CGHS doctors/specialists, which are available in Wellness Center are supplied immediately.
- For the branded medicines prescribed by the specialist, if the same composition (chemical salt), same strength with same therapeutic value is available in the Wellness Center in different brand name/generic name, the same will be supplied against the prescription.
- Supply of vitamins/minerals/antioxidants prescribed by the specialist will be restricted to CGHS formulary medicines.
- Products classified as Dietary Supplements/food items, cosmetics etc. are not admissible for supply by CGHS.
- Medicines which are otherwise admissible and not available in the store of the Wellness Center will be indented from Authorized Local Chemist (ALC) and will be normally distributed on the next working day after receipt of the same from ALC. These indented medicines will have to be collected by the beneficiary maximum within 15 days of date of indent.
- Medicines for chronic diseases may be issued for 3 months at a time by any CGHS Doctor against the valid prescription of a specialist.
- If the beneficiary is planning to go abroad, medicines prescribed may be issued upto 6 months at a time with permission of Addl. Director for which an application with copy of valid prescription, CGHS Card and proof of travel has to be produced.
- All the medicines including ALC supplied medicines will be issued throughout the duty hours of the Wellness center.
- For collection of indented medicines registration in the Wellness Centre is not required

Authorizing Beneficiaries to Purchase Medicines

Beneficiary is to be authorized by CMO I/C to purchase medicines prescribed to him and get reimbursement when –

- Such medicine has been indented from ALC/ ALC authority slip issued and the medicine has not been supplied by ALC
- In case the authorization to purchase is given the steps to be followed are:-
 - beneficiary has to purchase the prescribed medicine from any chemist shop
 - **produce the medicines with cash memo in the Wellness center**
 - **fill up a prescribed form with endorsement of CMO I/C**
 - Submit it with the cash memo to ALC, who in turn will pay the cost of medicines incurred by the beneficiary.

The empanelled hospital will supply essential medicines for 7 days, on discharge of a CGHS beneficiary.

Issuance of Restricted Medicines

Restricted medicines include chemotherapy medicines for cancer and other medicines as enumerated in the "restricted drugs" list of CGHS. This list is available in under „circulars”. When restricted medicines like those for cancer and other such conditions are prescribed the following procedure is to be followed:-

1. An authority slip for MSD/ AD of the city will be issued from the wellness center for the restricted drugs on the specialist prescription.
2. This authority slip along with following documents (all duly verified by CMO I/C) are to be submitted at MSD/AD's office.
 - ♣ Application to AD forwarded by CMO I/C
 - ♣ Copy of specialist prescription/discharge summary(Emergency cases) indicating restricted drugs
 - ♣ Copies of investigation reports
 - ♣ Permission letter for treatment in CGHS recognized hospital
 - ♣ Photocopy of CGHS card
 - ♣ Utilization certificate (This is required when the same medicines have been issued earlier also. The certificate in case of orally administered medicines can be given by the beneficiary himself and for those administered parentally certificate from CMO I/C or treating specialist is required.)
 - ♣ Person (If not beneficiary himself) who is to collect these medicines must carry authorization letter, the original CGHS card and his photo I/D

Procedure for Referral

- Beneficiaries in all CGHS Cities can avail OPD consultation from specialists in any Government Hospital directly without the need for any referral.
- Beneficiaries in all CGHS Cities below the age of 75 years can seek OPD consultation from Specialists in any of the CGHS empanelled hospitals after being referred by the Medical Officer or CMO In-charge of the Wellness Centre. The referral is valid for one month and for three OPD consultations. The beneficiary is required to report back to the concerned Wellness Center and the Medical Officer or CMO In-charge will endorse the investigations and issue medicines as per guidelines.
- Beneficiaries aged above 75 years can directly avail the OPD facilities at the empanelled hospitals without any referral from the Medical Officer of CGHS. If any investigations or procedures are advised and required in emergency, no additional permission or endorsement is required from the Medical Officer of CGHS.

Investigations and Treatment Procedures

Permission for Investigations/Treatment Procedures:

- No Permission is required for getting listed Investigations/ Treatment Procedures done at the CGHS empanelled Diagnostic Centres /Hospitals, if prescribed by CGHS Medical Officer/ CMO In charge or Government Hospital specialist.
- Listed Investigations/Treatment Procedures prescribed by a specialist of empanelled hospital need to be endorsed by the referring CGHS MedicalOfficer/ CMO Incharge, however permission is not required in this case also.
- For unlisted Investigations/Treatment Procedures permission is required from the AD of the City/Zone in case of pensioners and Head of Department/Office in case of serving employees. However for pensioners of Autonomous bodies the permission is to be given by the concerned department only.

Procedure for getting the investigations done by an empanelled Diagnostic centre / Hospital

The following documents are required to be submitted:

1. Self attested copy of prescription of CGHS Doctor / Government specialist
2. Copy of CGHS Card of the patient and main card holder.
3. Original Prescription and Original Cards are to be produced at the centre for verification.

Investigation can be done within **30 days** of the advice only. Procedure for getting for any treatment.

Procedure done at an empanelled hospital

The following documents are required:

1. Self attested copy of prescription of CGHS Doctor / Government specialist
2. Copy of CGHS Card of the patient and main card holder.
3. Original Prescription and Original Cards are to be produced at the centre for verification.

Treatment procedures can be done within **3 months** of the advice only

Hospitalization

Hospitalization in emergency

- In emergency CGHS beneficiary may be admitted to any Govt/private hospital, but the reimbursement will be as per CGHS rates. However full reimbursement may be allowed in specific cases on the recommendations of Technical Standing Committee (vide OM No. 4-18/2005- C&P-[Vol1 (Pt 1)] dated 20/2/2009).
- In such cases, if reimbursement is required, the private hospital has to issue an emergency certificate stating in detail the condition of the patient at the time of admission which justified emergency
- CGHS empanelled hospitals cannot refuse admission in emergency to CGHS beneficiary and have to provide treatment on credit to pensioner beneficiaries and other entitled categories(even if the beneficiary is from outside CGHS city/other CGHS city)

Important points regarding indoor treatment in CGHS empanelled hospital

- When a treatment procedure is done at an empanelled hospital, it includes related pre-operative investigations, two pre op and two post op consultation, room charges as per entitlement, medicines and all such facilities during admission period. The cost of implants/grafts/stents is reimbursable as per CGHS ceiling rates (or actual whichever is lower) in addition to package rates.
- In case of indoor treatment, the pensioner (and other entitled category of beneficiary) will be provided credit facility by the hospital and in case of serving employee he is to be charged as per the CGHS rates only.
- No extra amount will be charged from the beneficiary by the hospital over and above the package rate/rate approved, except when the beneficiary opts for costlier implant/device other than the CGHS approved one, in which case a written consent from the beneficiary is to be obtained by the hospital. This extra amount will not be reimbursed to the beneficiary.

Reimbursement of Medical Claims

Claim submission:

- In case of treatment in **emergency in non-empanelled hospital**/expenditure incurred for treatment in empanelled hospital, Medical Reimbursement Claim (MRC) will have to be submitted by the beneficiary for reimbursement of expenses incurred.
- The claim is to be submitted to the concerned department by serving employees and to the CMO I/C of the CGHS wellness Centre (where the CGHS card is registered) by the pensioner beneficiary **within 3 months** of discharge the hospital.
- In case of delay in submission of claim beyond 3 months, the reasons justifying the delay must be stated by the beneficiary in a forwarding letter
- The claim is to be submitted in duplicate in the prescribed form.

Acknowledgement and following up of the claim submitted by pensioner beneficiaries and serving CGHS employees:

- The claim is to be submitted at the CGHS wellness Centre where the beneficiary is registered. On verification as per check list if the claim is found to be complete with all documents then an acknowledgement will be generated with a claim number in the computer module of the wellness Centre.
- The status of the claim can be viewed in the CGHS computer module using the claim number. SMS will also be sent to beneficiaries at each stage of MRC processing.
- Particulars of the claims which are more than one month old are now displayed on the CGHS website.

Please see detailed checklist given below for documents to be enclosed for reimbursement of medical claims:

CHECK LIST FOR MRC

Please enclose Self attested Documents in the sequence given below

for every claim along with page numbering

1 Computer generated MRC No.

2 Self explanatory letter -duly signed by main card holder

-forwarded by CMO I/C

-with detailed sequence and justification of the claim and reason for going to a non - empanelled hospital

-In case of delay in submission of more than 90 days from date of discharge/treatment, the reason for delay to be mentioned clearly with request for condonation of delay.

-If claimant is not in a position to sign then Right thumb impression in case of females and left thumb impression in case of males may be put in place of signature. If medically unfit to sign, then a certificate from physician regarding the disability is to be enclosed.

3 Photo Copy of Card of the claimant and the patient duly verified by CMO I/C

4 Medical Reimbursement Claim Form (MRC (S) for serving and MRC (P) for pensioner) available on cghs.gov.in under the link: downloads) duly signed by main card holder/claimant in case of death of card holder.(Please mention email id and mobile no.)

5 Mandate for e payment – Any of the following needs to be submitted. Cancelled cheque /photocopy of cheque bearing name of the main card holder/claimant in case of death of main card holder **OR**

b. Copy of pass book showing account number with name of main card holder /claimant in case of death of main card holder **OR**

c. Mandate form verified from concerned bank, if name of main card holder/claimant is not present on cheque.

6 Original permission letter/ original emergency certificate.

7 Discharge summary in original/copy

8 Copy of referral from the specialist / advice of the specialist wherever this applies.

9 Final consolidated bill in original.

10 Original or copy of break up of hospital bill (Interim bill is not valid.)

11 Receipts in original of total amount paid to hospital/pharmacy. Please note:

(a)Invoice needed in case of implants/devices specifying batch number and specifications of the device/implant

(b) If 'duplicate' receipt is enclosed in place of original, then affidavit regarding lost receipts needs to be submitted with MRC.

12 List of all receipts/bills enclosed in the medical claim with receipt number/bill number showing total claimed amount.

13 Duplicate set of whole claim with page numbers.

14 Whether taken any advance or no-please state Yes/NO.

If advance taken, then utilization certificate from hospital that the advance amount has been utilized

Beneficiaries may please note:

* Number all pages of your MRC in the sequence given above

* Make 2 photocopies of the original claim

* Retain 1 set with yourself as record and submit the other set along with the original MRC to the wellness centre

* if the claim is being returned after clearing any objection then the fresh documents submitted should be in duplicate

CHECK LIST FOR MRC FOR SPECIAL CASES

Please enclose Self attested Documents in the sequence given below along with page numbering -

1 If original bill lost (as per Medical Claim Form (S) or (P)) - Affidavit on non-judicial stamp paper CLEARLY MENTIONING details of the lost document as per Annexure I of MRC Form.

Photocopies of all the above claim papers duly verified by treating specialist.

2 For cases where partial credit is given :

- . Complete final bill of hospital with break up
- . Break up bill from the hospital for items for which credit was not given.

3 In case of death of the card holder please note :

- a) **Death of main card holder (pensioner)**-only living spouse is the eligible claimant irrespective of who has made the payment to the hospital for treatment. (It is advisable to get a family pensioner card issued before the medical claim is put up for reimbursement).
- b) **Death of family pensioner (spouse)**-Any of the living children can claim reimbursement provided he/she gives an affidavit that he is the legal heir and a separate NOC from other heirs that they have no objection if reimbursement is made to the legal heir (as per Annexure II of MRC Form).
- c) **Death of pensioner with no living spouse/ death of family pensioner and no surviving children** - a 'succession certificate' issued by the court has to be produced by whosoever is the claimant (proving that he is the legal heir) along with the proof that payment to the hospital has been made by him.

Documents to be enclosed in Death Cases :

- . Affidavit on non judicial stamp paper by the claimant (as per Annexure II of MRC Form)
- . NOC from all the legal heirs separately for each individual.
- . Death certificate.
- . Copy of death summary from the hospital.
- . ID proof of claimant with name of father in cases where both main card holder and spouse have expired
- . Succession certificate issued by court wherever required (see above)

LIST OF EMPANELLED HOSPITALS/DIAGNOSTIC CENTRES, AND CGHS RATES

VISIT —→ https://cghs.nic.in/reports/view_hospital.jsp

Empanelled Hospitals
1303
Empanelled Diagnostic Centres
206

As on 15/6/2020

Select City - select your city

Search For - Hospitals /Diagnostic centre

Approved rate for procedure Investigation

On this site you get all information about List of empanelled hospital and diagnostic centre in your city , and approved rates for procedure investigation.

Since this keeps on changing the lists are not included as part of this Handbook.

I will try to compile the same in Part II of the Handbook.

Grievance : Complaint/Grievance Redressal

The complaints/ grievances can be sent

At Wellness center level – to the CMO I/C

At city/zone level –to the Additional Director of the city/zone

Higher administrative level – For Delhi- Addl.Director (HQ)

The addresses and contact numbers may be found in the contact list.

Beneficiaries are advised to approach the authorities normally in the order they are mentioned above, personally, or through phone calls, letters or emails at the contact details on the CGHS website.

Written Complains/ suggestions may also be dropped in the complain /suggestion box displayed in the Wellness centers. The grievances at Wellness Centre level can be sorted out in the "Advisory Committee" meetings held on every 2nd Saturday of the month. On all Wednesdays, from 11.00AM to 1.00PM complainants can meet the Additional Directors for grievance redressal. Grievances related to medical reimbursement claims can be sorted out on Claims Day held in the O/O Additional Directors Zone/city on every 3rd Thursday of the month, with prior intimation and Claims Adalat held (after due advertisement) every six months.

Beneficiaries may also lodge their complains/grievances in the “ Public Grievance Redress And Monitoring System(CPGRAMS)” in the Government portal- “pgportal.gov.in” or through email.

CONTACT DETAILS OF DIRECTORATE OF CGHS

S N	Official post	Name of the Officer	Address	Contact number	Official e-mail ID
1	Additional Secretary and Director General	Shri Sanjeeva Kumar	Room No. 254 A, Nirman Bhawan, Maulana Azad Road, New Delhi	011-23061066 011-23063809	ash-mohfw@nic.in
2	Joint Secretary	Sh. Alok Sexana	Room No. 244 A, Nirman Bhawan, Maulana Azad Road, New Delhi	011-23325343	js@naco.gov.in

CONTACT DETAILS OF OFFICERS UNDER ADDITIONAL SECRETARY AND DIRECTOR GENERAL CGHS

S N	Official post	Name of the Officer	Address	Contact number	Official e-mail ID
1	Director, CGHS	Dr Sanjay Jain	Room No. 545 A, Nirman Bhawan, Maulana Azad Road, N. Delhi	011-23062800	sanjay.jain24@cghs.nic.in
2	Advisor, MOHFW (CGHS)	Dr Dinesh Chandra Joshi	Room No. 520 A, Nirman Bhawan, Maulana Azad Road, N. Delhi	011-23061527	dc.joshi56@nic.in
3	Deputy Secretary	Shri Bimal Kumar	Room Number 512 A, Nirman Bhawan, Maulana Azad Road, N. Delhi	011-23062677	bimal.kumar@nic.in

CONTACT DETAILS OF OFFICERS UNDER DIRECTOR CGHS

S N	Official post	Name of the Officer	Address	Contact number	Official e-mail ID
1	Additional Deputy Director General(ADDG), CGHS (HQ)	Dr Manoj Jain	Room No. 342A , Nirman Bhawan, New Delhi	011-23062683	addghq.dl@cghs.nic.in
2	Additional Director CGHS Headquarter	Dr D C Deuri	CGHS Wellness Centre Building, Sector 12, R K	011-26712279 011-26712280	adhq.dl@cghs.nic.in

			Puram, New Delhi		
3	Nodal Officer (Monitoring Computerization and Training)	Dr V K Dhiman	CGHS Wellness Centre Building Kalibari, DIZ Area, Udyan Marg, NDelhi	011-23362055 011-23362056	mctc@cghs.nic.in
4	Under Seretary Administration	Shri Manoj Kumar Verma	Room No. 511A , Maulana Azad Road, Nirman Bhawan, New Delhi	011-23062555	manojkumar.verma@nic.in

CONTACT DETAILS OF OFFICERS UNDER ADDITIONAL DEPUTY DIRECTOR GENERAL(ADDG), CGHS HQ

S N	Official Post	Name of the Officer	Address	Contact number	Official e-mail ID
1	Additional Directors of Cities other than Delhi		See contact list of additional Directors		
2	Section Officer, CGHS III	Smt. Shashi Rawat	Room Number 745 A, Nirman Bhawan,Maulana Azad Road, New Delhi	011-23063018	cghs3section@gmail.com
3	Section Officer,CGHS IV	Smt. V Tulsidhar an	Room Number 745 A, Nirman Bhawan,Maulana Azad Road, New Delhi	011-23063190	cghs4section@gmail.com



MANAGING COMMITTEE OF CBWAI Doc No. CBWAI/2019/01 Rev 01, Dt 22/11/2019

<u>SL NO.</u>	<u>NAME</u>	<u>POST</u>	<u>CONTACT NO</u>	<u>EMAIL ID</u>	<u>CITY</u>
1	Sh Dipak Kumar Bhattacharya	President	9433497252		Kolkata
2	Sh Vishwa Nath Gupta	V President (North Zone)	9653090924		<u>Kanpur</u>
3	Sh P Kumaran Nambiar	V President (South Zone)	8848800439		<u>Kannur,</u> <u>Kerala</u>
4	Sh Gobinda Halder	V President (East Zone)	7980772372		<u>Kolkata</u>
<u>5</u>	Sh Subhash Dhulekar	V President (West Zone)	9665307144		<u>Pune</u>
6	Sh Subhash Chandra	V President (Central Zone)	9479408481/ 9329738327		Jabalpur
7	Sh TK Damodaran	General Secretary	9444944813		Avadi, Chennai
8	Sh Ram L Mehta	Jt Secretary (All India Services)	9417017342		Chandigarh
9	Sh Subodh Kumar	Jt Secretary (OFB	9838338333		Kanpur
10	Sh Manaoj Majumdar	Jt Secretary (Organizing)	7003755385		Kolkata
11	Dr Dilip Ganguly	Treasurer	9420179753		Nagpur
12	Sh V Muthukrishnan	Auditor	9444640723		Avadi, Chennai
13	Sh Vishwa Nath Pandey	National Coordinator	7011495295		Greater Noida



Executive Committee Members

Doc No. CBWAI/2019/01A Rev 00 Dt 22/11/2019

<u>SL NO.</u>	<u>NAME</u>	<u>POST</u>	<u>CONTACT NO</u>	<u>EMAIL ID</u>	<u>CITY</u>
1	Sh VK Sharma	ECMEMBER	9441311680		Hyderabad
2	Sh Vinay Prakash	ECMEMBER	9451350413		Kanpur
3	Sh Shekhar Chakraborty	ECMEMBER	9407058956		Kolkata
4	Sh Raj Kumar Verma	ECMEMBER	9582467238		New Delhi
5	Sh Kamalakar Vankayla	ECMEMBER	9826477827		Jabalpur
6	Sh Biraj Bandhu Banerjee	ECMEMBER	9432162751		Kolkata
7	Sh RS Nagrajan Iyyer	ECMEMBER	9585328200		Coimbtore
8	Sh Singh	ECMEMBER			
9	Sh Vibhuti Narayan Singh	ECMEMBER	8011018242		Greater Noida
10	Dr GPVLN Rao	ECMEMBER	9440669028		Visakhapatnam
11	Sh Muthukrishnan	ECMEMBER	9444640723		
12	Sh Chandrakant Bapat	ECMEMBER	9766017465		Pune
13	Dr. Vinod Kumar	ECMEMBER	9446574447		Delhi
14	Sh L.K.Sharma	ECMEMBER	9149151577		
15	Sh.Subhash Dhulekar	ECMEMBER	9665307144		Pune



INVITATION

It is an accepted fact in general CGHS is boon to all central Govt employees and pensioners in particular and even better than health insurance as it is cashless. However it has been observed that members face several problems specially at old age . The major problems are

- 1 Getting proper treatment and facilities from CGHS empanelled hospitals and some wellness centres.
2. Many cities do not have CGHS dispensary and /or enough empanelled hospital.
- 3 Patients have to make several trips to wellness centre to get referral for specialists treatment and intended medicines making it time consuming and extra financial expenditure on transport.
4. Reimbursement claims for treatment taken in emergency from private hospitals not empanelled are not made timely and unnecessary deductions are made from the claimed amount .
5. Wellness centre do not issue medicines prescribed by specialists .

A group has been formed in the name of CGHS BENEFICIARY WELFARE ASSOCIATION on Facebook. The group has been formed to channelise the voice of beneficiaries, pan India and to provide feedback to CGHS administrators and senior officers so that the purpose of setting up this wonderful scheme is met with.. Anybody who is CGHS card holder can become member of this association. All members joining this group may write in this page about the difficulties they are facing.

We at the association level raise the issue faced by the members in respect of above mentioned issues or any other difficulty faced by the members. We also keep the members updated with latest circulars and directives issued by the CGHS at the directorate and Ministry level.

If you are a member of CGHS under Min of Health and family welfare you are invited to join CGHS BENEFICIARY WELFARE ASSOCIATION.

By becoming member you not only be benefited individually but also help other fellow members. STRENGTH ALWAYS RESTS WITH NUMBERS. The present strength of our association is more than 4800.

**If you are willing to join please visit the page
<https://www.facebook.com/groups/522023307955398>**

On face book and give details .

Or Contact : Name T.K.Damodaran /General Secretary

Mobile no - 919444944813

To: ALL CGHS CARD HOLDER

CENTRAL GOVERNMENT HEALTH SCHEME

MEDICAL REIMBURSEMENT CLAIM FORM

(To be filled by the Principal Card holder/Claimant in BLOCK LETTERS)

1. (a) Name of the Principal CGHS Card Holder
(b) CGHS Ben ID No.
(c) CGHS Wellness Center to which the card is attached
(d) Validity of CGHS Card
(e) Ward Entitlement - Pvt./Semi-Pvt./General
(f) Full Address

(g) Mobile telephone No. and e-mail address, if any
2. () Patient's Name
(b) Patient's CGHS Ben ID No.
() Relationship with the Principal CGHS card holder

3. Category of pensioner beneficiary - please specify

(Central Govt. Pensioner/Pensioner of Autonomous/Statutory body/Ex- MP/ Ex-Governor/ Former Judge of Supreme Court/ Former Judge of High Court/Freedom Fighter/Legal Heir/Others)

4. Name & address of the hospital / diagnostic center / imaging center where treatment is taken or tests done:

5. Whether the hospital/diagnostic/imaging center is empanelled under CGHS Yes/No

6. Treatment for which reimbursement claimed
(a) OPD/Test & investigations
(b) Indoor Treatment

7. Whether credit facility was availed. If not, reasons thereof (clarification may be attached)

8. Whether treatment was taken in emergency Yes/No

9. Whether prior permission was taken for the treatment Yes/No

10. Whether subscribing to any health/medical insurance scheme, If yes, amount claimed/received Yes/No

11. Total amount claimed

- (a) OPD Treatment
- (b) Indoor Treatment
- (c) Tests/Investigation

12. Name of the Bank SB A/c No.:
Branch MICR Code: IFSC Code...

DECLARATION

I hereby declare that the statements made in the application are true to the best of my knowledge and belief and the person for whom medical expenses were incurred is wholly dependent on me. I am a CGHS beneficiary and the CGHS card was valid at the time of treatment. I agree for the reimbursement as is admissible under the rules.

Date:

Place:

Signature of the Principal CGHS card holder / Claimant

Documents to be attached

1. Photo copy of the CGHS card of the principal card holder along with the patient's CGHS Card.
2. Copy of permission letter, if any.
3. Emergency certificate (original), in case of emergency.
4. Copy of the discharge summary.
5. Ambulance Certificate (original). if any.
6. Original bills /cash memo / vouchers etc. for the reimbursement amountclaimed.

IMPORTANT

Kindly ensure to provide the following information / documents, wherever applicable:

- a) Obtain Break up of Investigations from the hospital/diagnostic center/imaging center (details and rates of individual tests and the exact number of tests. X-ray films, etc.,) as the reimbursable amount is calculated as per approved rates per test.
- b) In case of loss of original papers, Affidavits as per Annexure I to be submitted. All photocopies of the bills to be attested by the treating doctor/specialist.
- c) In case of death of the card holder, Affidavit as per Annexure II to be filled and attached to claim reimbursement,
- d) In case of implants, Invoice No. along with sticker with serial number of the implant to be attached.
- e) In case of replacement of pacemaker / ICD etc.. copy of the warranty certificate of earlier pacemaker/ICD may be enclosed.

Note: Misuse of CGHS facilities is a criminal offence. Penal action including cancellation of CGHS card may be taken in case of willful suppression of facts or submission of false claims / statements,

Electronic Clearing Service (Credit Clearing/Real Time Gross Settlements (RTGS) Facility for Receiving Payment

A. Details of Account Holder

1.	Name of the Account Holder	
2.	Complete contact address	
3.	Telephone number/fax/email	

B. Bank Account Details:

1.	Bank Name	
2.	Branch name with complete address, telephone number and email	
3.	Whether branch is computerized	
4.	Whether the branch is RTGS enabled. If yes, what is the IFSC code?	
5.	Is the branch also NEFT enabled	
6.	Type of bank account (SB, Current/Cash credit)	
7.	Complete bank account number (latest)	
8.	MICR code of the bank	

Date of Effect-

I hereby declare that the particulars given are correct and complete. If the transaction is delayed, or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have the read option invitation letter and agree to discharge responsibility expected of me as a participant under the Scheme.

Signature of
Customer

Certified that the particulars furnished above are correct as

per records. (Bank Stamp)

Dated:-.....

Signature of the Authorized officer from the Bank

1. Please attach a photocopy of cheque along with the verification obtained from the Bank.
2. in case your Bank Branch is presently not , "RTGS enabled" then upon up gradation to RTGS Enabled" branch. Please submit the information again in the above proforma to the Department at the earliest.

