

[Himachal Mantri Himachal Health Care Scheme \(himcare\)](#)Are you sure you want to sign out?CancelSign OutEngEnglish/አማርኛአማርኛ/አማርኛSign InBackDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityHimachal PradeshMukhya Mantri Himachal Health Care Scheme (himcare)BPLCashless TreatmentHealth InsuranceDetailsThe Mukhya Mantri Himachal Health Care Scheme (HIMCARE) is a comprehensive health insurance scheme implemented by the Government of Himachal Pradesh. It was launched on 1st January 2019 to provide cashless treatment coverage to families who were not covered under the Ayushman Bharat scheme. The scheme aims to ensure that families have access to quality healthcare services without facing financial constraints.

Under the HIMCARE scheme, eligible families can avail cashless treatment coverage of up to Rs. 5.00 lakh per year per family in empanelled hospitals. The scheme operates on a co-payment basis, wherein beneficiaries are required to pay a portion of the premium amount based on their category. The scheme categorizes beneficiaries into three categories, each with different premium rates. Category I includes BPL families not covered under Ayushman Bharat, registered street vendors, MNREGA workers who have worked a minimum of 50 days under MNREGA, senior citizens above 70 years of age, and children living in orphanages. Category II includes various groups such as Ekal Naaris, disabled individuals above 40%, Anganwari workers, ASHA workers, mid-day meal workers, daily wage workers, part-time workers, contractual employees, and outsource employees. Category III covers beneficiaries who are not covered under category I or II and who are not government servants, pensioners, or their dependent family members.

**Benefits**Cashless Treatment: The scheme provides cashless treatment coverage, allowing beneficiaries to receive medical services without upfront payment at empanelled hospitals.

**Comprehensive Coverage:** HIMCARE offers coverage up to Rs. 5.00 lakh per year per family, ensuring that families have access to quality healthcare services without financial burden.

**Inclusion of Previously Uncovered Families:** The scheme targets families who were not covered under the Ayushman Bharat scheme, extending health insurance benefits to a broader population.

**Categorization for Differential Premium Rates:** Beneficiaries are categorized into different groups based on their occupation or socioeconomic status, with corresponding premium rates to make healthcare more affordable for all eligible individuals.

**Wide Range of Eligible Beneficiaries:** The scheme covers various groups such as BPL families, registered street vendors, MNREGA workers, senior citizens above 70 years, children living in orphanages, disabled individuals, Anganwari workers, ASHA workers, and more.

**Easy Enrollment Process:** Enrollment can be done online through the official website or at Lok Mitra Kendra/Common Service Centers, making it convenient for beneficiaries to apply and upload necessary documents.

**Empanelled Hospital Network:** Beneficiaries can receive cashless treatment in empanelled hospitals within Himachal Pradesh, including prestigious institutions like PGIMER Chandigarh and GMCH Sector 32 Chandigarh, ensuring access to quality healthcare facilities.

**Category I: BPL Families:** Families falling under the Below Poverty Line (BPL) category, not covered under Ayushman Bharat, are eligible for HIMCARE.

**Registered Street Vendors:** Individuals who are registered street vendors but not covered under Ayushman Bharat are eligible.

**MNREGA Workers:** MNREGA workers who have worked a minimum of 50 days under MNREGA during the previous or current financial year are eligible.

**Senior Citizens:** Senior citizens above 70 years of age, irrespective of their income status, are eligible.

**Children in Orphanages:** Children residing in orphanages are eligible for HIMCARE coverage.

**Category II: Ekal Naaris:** Women who are widowed, divorced, legally separated, or unmarried and are above 40 years of age.

**Disabled Individuals:** Individuals with a disability exceeding 40% are eligible for coverage.

**Anganwari Workers:** Workers associated with the Anganwadi system are eligible.

**ASHA Workers:** Accredited Social Health Activist (ASHA) workers are eligible for coverage.

**Mid-Day Meal Workers:** Workers engaged in the Mid-Day Meal program are eligible.

**Daily Wage Workers, Part-Time Workers, Contractual Employees, and Outsource Employees:** Individuals working as daily wage workers, part-time workers, contractual employees, or outsource employees in government departments, autonomous bodies, societies, boards, and corporations under the control of the State Government are eligible.

**Category III:** Beneficiaries not covered under Category I or II: Individuals who do not fall under Category I or Category II, and who are not government servants, pensioners, or their dependent family members, are eligible for HIMCARE coverage.

**Exclusions**Non-Coverage of Government Servants and Pensioners: The scheme does not provide coverage for government servants, pensioners, or their dependent family members. They are not eligible to enroll in HIMCARE.

**Non-Coverage of Beneficiaries Already Covered Under Ayushman Bharat:** Families that have already been selected and covered under the Ayushman Bharat scheme, based on SECC 2011 and RSBY, are not eligible for coverage under HIMCARE. The scheme targets those left out of Ayushman Bharat.

**Non-Coverage of Beneficiaries Who Do Not Fall under Eligible Categories:** Individuals who do not fall under the eligible categories defined by the scheme, such as those not belonging to BPL families, registered street vendors, MNREGA workers, senior citizens above 70 years, or other specified groups, are excluded from the coverage provided by HIMCARE.

**Application Process**OnlineStep 1: Gather Required DocumentsCollect the necessary documents based on the category you belong to. These documents may include proof of BPL status, registration certificates, job cards, age proof, disability certificates, and certificates issued by relevant authorities.

**Step 2: Visit the Official Website or Lok Mitra Kendra/Common Service Centers**Option 1: Online Applicationa) Visit the official website of HIMCARE, which is [www.hpsbys.in](http://www.hpsbys.in).b) Navigate to the enrollment section or the online application portal.c) Fill in the required details accurately, including personal information, contact details, and family details.d) Upload the scanned copies of the required documents as per the category you fall under.e) Submit the application form along with the uploaded documents.

**Option 2: Lok Mitra Kendra/Common Service Centers**a) Locate the nearest Lok Mitra Kendra (LMK) or Common Service Center (CSC).b) Visit the LMK or CSC and inform them about your intention to apply for HIMCARE.c) Provide the necessary information and documents to the staff at the center.d) They will assist you in filling out the application form and uploading the required documents online.

**Step 3: Pay Enrollment Fee**If you are applying through Lok Mitra Kendra/Common Service Centers, you may be required to pay an enrollment fee of Rs. 50 per family unit of up to five members.

**Step 4: Verify Application and Documents**Once the application is submitted, it will be processed for verification. The concerned authorities will review the application and documents provided for authenticity and eligibility.

**Step 5: Receive E-Card**If the application is approved, an E-card will be issued to the eligible family. The E-card will serve as proof of enrollment and will be used for availing cashless treatment under the scheme.

**Documents Required**Category: BPLCopy of BPL certificate attested by the Panchayat Secretary within the previous one month.

**Category: Registered Street Vendors**Registration Certificate attested by the Executive Officer, MC/NP/NAC within the previous one month.

**Category: MNREGA Worker**MNREGA Job Card and Online MIS Report indicating a minimum of 50 days of work under MNREGA in the previous or current financial year. These documents should be duly attested by the concerned Panchayat Secretary/BDO.

**Category: Ekal Naaris**Certificate to be issued by the Child Development Program Officer (CDPO) of the concerned area. The certificate should include details of widows, divorced, legally separated, or unmarried women above 40 years of age.

**Category: Disabled >40%**Medical Disability Certificate showing permanent disability.

**Category: Senior Citizens**above 70 years of ageAny valid age proof document.

**Category: Anganwari Workers/Helpers**Certificate from the Child Development Program Officer (CDPO) of the concerned area.

**Category: ASHA Workers**Certificate from the Block Medical Officer (BMO) of the concerned

area.››Category: Mid-Day Meal WorkersCertificate from the Block Elementary Education Officer of the concerned area.››Category: Contractual Employees, Daily Wage Workers, Part-Time Workers, Outsource EmployeesCertification from the concerned department or employer verifying the employment status.Frequently Asked QuestionsWhat is the coverage amount provided by HIMCARE? HIMCARE provides cashless treatment coverage of up to Rs. 5.00 lakh per year per family in empanelled hospitals.Who is eligible to apply for HIMCARE?Eligibility criteria vary based on categories, including BPL families, registered street vendors, MNREGA workers, senior citizens above 70 years, children in orphanages, and more. Refer to the scheme's guidelines for specific eligibility details.Can government servants and pensioners apply for HIMCARE?No, government servants, pensioners, and their dependent family members are not eligible for HIMCARE coverage.How can I apply for HIMCARE?You can apply for HIMCARE online through the official website (www.hpsbys.in) or visit Lok Mitra Kendra/Common Service Centers for assistance with the enrollment process.What documents are required for enrollment?The required documents vary based on the category. They may include BPL certificates, registration certificates, job cards, age proof, disability certificates, and certificates issued by relevant authorities. Refer to the scheme's documentation requirements for specific details.Is there an enrollment fee for HIMCARE?Yes, if you apply through Lok Mitra Kendra/Common Service Centers, you may be required to pay an enrollment fee of Rs. 50 per family unit of up to five members.Can I avail treatment at hospitals outside Himachal Pradesh under HIMCARE?Generally, the scheme covers treatment at empanelled hospitals within Himachal Pradesh. However, beneficiaries can also receive treatment at PGIMER Chandigarh and GMCH Sector 32 Chandigarh.Can I change my category or update my information after enrollment?It is important to apply under the relevant category and provide accurate information during the enrollment process. Changes or updates after enrollment may not be allowed, so it's advisable to double-check the information before submitting the application.Sources And ReferencesNotificationOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityHimachal PradeshMukhya Mantri Himachal Health Care Scheme (himcare)BPLCashless TreatmentHealth InsuranceDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsThe Mukhya Mantri Himachal Health Care Scheme (HIMCARE) is a comprehensive health insurance scheme implemented by the Government of Himachal Pradesh. It was launched on 1st January 2019 to provide cashless treatment coverage to families who were not covered under the Ayushman Bharat scheme. The scheme aims to ensure that families have access to quality healthcare services without facing financial constraints.››Under the HIMCARE scheme, eligible families can avail cashless treatment coverage of up to Rs. 5.00 lakh per year per family in empanelled hospitals. The scheme operates on a co-payment basis, wherein beneficiaries are required to pay a portion of the premium amount based on their category. The scheme categorizes beneficiaries into three categories, each with different premium rates. Category I includes BPL families not covered under Ayushman Bharat, registered street vendors, MNREGA workers who have worked a minimum of 50 days under MNREGA, senior citizens above 70 years of age, and children living in orphanages. Category II includes various groups such as Ekal Naaris, disabled individuals above 40%, Anganwari workers, ASHA workers, mid-day meal workers, daily wage workers, part-time workers, contractual employees, and outsource employees. Category III covers beneficiaries who are not covered under category I or II and who are not government servants, pensioners, or their dependent family members.››››OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1