

CGHS BENEFICIARIES WELFARE ASSOCIATION OF INDIA
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HANDBOOK OF CGHS 2023

THE BOOK GIVES
BASIC
INFORMATION
ABOUT CGHS

NEW

REVISED

EDITION

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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 WHATSAPP 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 the rule is 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 having strength of more than 9500 members. The association gives authentic information and helps the members to get their problems resolved by taking up the matter with concerned authorities.

Our association website is CBWAI.SIMDIF.COM. The association has been registered with Registrar of Societies under Societies Registration Act 1860 at New Delhi All the CGHS card holders serving and retired are requested to become paid member of our association by filling the form from our website and paying one time subscription of 300/-

The book has been updated with circulars issued in up to 2022.

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 75 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
- 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.
- Pensioners of Central Government (except pensioners belonging to Railways and the Armed Forces) and their families.
- Central Government Pensioners retiring with Contributory Provident Fund benefits and their families.
- Widows of Central Government pensioners, in receipt of family pension.
- Delhi Police personnel and their families, in Delhi only.
- Railway Board employees.

- Civilian employees of Defence paid from Defence Service Estimates.
- Child drawing pension on death of a Central Government employee including minor brothers and sisters of such child.
- Ex-Governors and Lt. Governors and their families.
- Ex-Vice Presidents and their families.
- Central Government servants who are deputed to semi-government and autonomous bodies receiving substantial grant from, or financed by the Central Government.
- Central Govt. employees on deputation to statutory or autonomous during the period of deputation.
- Military Officers while on deputation to civil departments and getting their emoluments from Central Civil Estimates.
- Families of Governments 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.
- 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.
- Parliamentary Secretaries of the Central Government and their families.
- Members of Parliament and their families.
- Ex-Members of Parliament.
- Sitting Judges of Supreme Court and High Court of Delhi and former Judges of Supreme Court and High Courts.
- 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.
- Employees of Kendriya Vidyalays Sangathan stationed at Delhi and NCR, Kolkata, Chennai, Hyderabad, Mumbai and Bengaluru.
- Employees of Ordnance Factory Board Headquarters, Kolkata and Ordnance Equipment Factories Headquarters, Kanpur.
- All India Service pensioners who retire while serving under the State at their option.
- Freedom Fighters and members of their family receiving Central Pension under the Swatantrata Sainik Samman Pension Scheme.
- Family members of the Deceased Ex-Members of Parliament.
- Pensioners of Ordnance factories.

- Members of Staff Side of the National Council of the Joint Consultative Machinery, even though not serving as Central Government employees.
- Persons employed in semi-government and autonomous bodies who are permitted to join the CGHS Scheme.
- 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).
- Retired Divisional Accountants of the Indian Audit and Accounts Department and those whose pay and pension are entirely borne by the State governments.
- PSU absorbees who had commuted 100 percent of their pension and have been restored one third portion of their pension after 15 years.
- 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.
- Serving and retired Railway Audit Staff.
- Serving and retired Divisional Accounts Officers and Divisional Accountants posted in the Office of Accountant Generals in States.
- CISF personnel (and their families) and CAPF (Central Armed Police Forces) personnel posted in CGHS cities.
- Employees of Supreme Court Legal Services Committee.
- Employees of India Pharmacopoeia Commission, and their families.
- 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.
- 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	40. Jammu
2. Agra	41. Jodhpur
3. Ahmedabad	42. Kannur
4. Aizwal	43. Kanpur
5. Ajmer	44. Kohima
6. Aligarh	45. Kolkata
7. Allahabad (Prayagraj)	46. Kochi
8. Ambala	47. Kota
9. Amritsar	48. Kozhikode
10. Baghpat	49. Lucknow
11. Bengaluru	50. Meerut

12. Bareilly	51. Moradabad
13. Berhampur	52. Mumbai
14. Bhopal	53. Muzzafarpur
15. Bhubaneswar	54. Nagpur
16. Chandigarh	55. Nellore
17. Chandrapur	56. Panaji
18. Chennai	57. Patna
19. Chhapra	58. Pondicherry
20. Cuttack	59. Pune
21. Darbhanga	60. Raipur
22. Dhanbad	61. Ranchi
23. Dehradun	62. Rajahmundry
24. Delhi & NCR Delhi, Faridabad, Ghaziabad, GreaterNoida, Gurgaon, Indirapuram, Sahibabad	63. Saharanpur
25. Dibrugarh	64. Shillong
26. Gandhinagar	65. Shimla
27. Gangtok	66. Silchar
28. Gaya	67. Siliguri
29. Gorakhpur	68. Sonapat
30. Guwahati	69. Srinagar
31. Guntur	70. Vadodara
32. Gwalior	71. Varanasi
33. Hyderabad	72. Vijayawada
34. Imphal	73. Tiruchirapalli
	74. Tirunelveli
	75. Tirupati

35. Indore	76. Thiruvananthapuram
36. Jabalpur,	77. Vishakhapatnam
37 Jalpaiguri	
38. Jaipur	
39. Jalandhar	

Wellness Centre Timings and Online Registration

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

The Wellness Centre's remain closed on all Central Govt. holidays. However in case of 3 consecutive holidays occurring together, Wellness Centre's 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 (w.e.f. 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 Up to Rs. 36500/-

2 Semi Private Ward Rs. 36501 to 50500/-

3 Private Ward Rs. 50500 /- and above.

Revised as per circular S.11011/11/2016-CGHS(P)/EHS dated 28th October 2022.

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 Centre's)

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 Both receipt and challan generated on-line through Bharatkosh.

(As per circular F.No.1-030/2020/CGHS/AD(HQ)/027/DIR/CGHS dated 21st July 2020 all payments for CGHS are to be made through Bharat Kosh only)—Annexure A

The amount of Receipt and Challan 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 Centre’s.

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 e CGHS card in PDF format
- Print the e CGHS card using control P command

A beneficiary may use 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 Centre's
- Authorizing Beneficiaries to Purchase Medicines
- Issuance of Restricted Medicines

Supply of Medicines from Wellness Centre's

- 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 up to 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/Ads office.

- Application to AD forwarded by CMO I/C
- Copy of specialist prescription/discharge summery(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 in all CGHS Cities below the age of 75 years can seek OPD consultation from Specialists in any of the CGHS Empaneled 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.
- The system for issue of permissions and referral from CGHS Wellness Centers for OPD Consultations, listed Investigations, listed Procedures, Endorsement and Follow-up, is functional through online mode. Each OPD consultation/Investigation/Procedure/Follow-up or a set of Consultations/Investigations/Procedures/Follow-up issued to a beneficiary would be tagged to a system generated unique referral ID. An HCO shall be able to access the components of the referral ID and accompanying remarks entered by the Doctor in the referral.
- Beneficiaries of age 75 years and above can directly avail the OPD facilities at the empaneled hospitals without any referral from the Medical Officer of CGHS for listed investigations and procedures

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 Medical Officer/ 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 6 months of discharge the hospital. **

*** (As per circular F.No.1-030/2020/CGHS/AD(HQ)/027/DIR/CGHS dated 1/6/2020 d time limit has been extended from 3 months to 6 months) Annexure B*

- In case of delay in submission of claim beyond 6 months, the reasons justifying the delay must be stated by the beneficiary in a forwarding letter
- The claim is to be submitted in original in the prescribed form. (ONLY ONE COPY)

***([As per Z15025/88/2019/DIR/CGHS dated 12.03.2020 only one copy \(original\) of the medical claim is required to be submitted and the beneficiary may be advised to retain a photo copy with himself/herself for record. The original papers shall be scanned at the office of Addl. Director, CGHS and retained and may be utilized for record as well as submission of e-file to the Directorate of CGHS for clarifications/approvals.](#)) ;:Annexure C

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 incase 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 a photocopy of the original claim

* Retain 1 set with yourself as record and submit 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. Kindly do not delete the CGHS card till final payment against the medical claim is received from CGHS in the following death cases:

(a) If card holder (claimant) was alive at the time of submission of Medical Claim to CGHS but died before the final settlement of the claim by CGHS

(b) If family pensioner has died and the legal heir/successor is the claimant, payment 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)

4. In cataract surgery with Intra Ocular Lens (IOL) claims (as per OM no. 536/2012/R & H/CGHS dated 21/08/2014) Original sticker of IOL with batch number of IOL, duly signed and stamped by the surgeon of private empanelled hospital . Bill of IOL showing type of IOL used and IOL batch no. in case of surgery in private empanelled hospital .
Discharge summary/prescription to mention:
(a) type of IOL (Hydrophobic Foldable/Hydrophilic Acrylic/Scleral Fixated/PMMA (AC/PC)) used

(b) Type of cataract surgery done

5 For Cardiac/vascular stents (as per OM no. 1002/2006/CGHS (R&H)/CGHS(P) dated 31/10/2011) . Outer pouch of the stent with sticker on it with batch no. and other details. . Invoice of the stent from the private empanelled hospital with batch number. and details of stent . Certificate from empanelled hospital that they have not charged the beneficiary more than the rate at which the stent has been procured by the hospital. Angiography report (for opinion of Government specialist) CD of angiography & PTCA(for opinion of Government specialist)

6 For Pacemaker, Combo Device, Defibrillator, Rotablator (as per OM no. 12034/02/2014/Misc-CGHS-DIII dated 22/7/2014)

Sticker of device having batch number .

Copy of terms of warranty of earlier device to be submitted

7 Ambulance used (as per OM no. S-4924/2010/CGHS(R&H)/CGHS (P) dated 17/1/2011) Ambulance is allowed only for going to the hospital in emergency. It is not allowed after discharge. Certificate from the treating doctor for justification stating the following – “ The ambulance was essential as it was an emergency and any other mode of transport would have aggravated the patient’s condition or endangered his life. Ambulance has been used within the city limits

8. Knee & Hip Implants (as per OM no. Z.15025/74/2017/DIR/CGHS/EHS dated 26/09/2017) : ceiling rates applicable. . Cost of knee implant component-wise along with brand name, name of manufacturer/importer/batch number/specifications and other details, if any to be mentioned in the final bill/invoice

9. For special Nurse/Aya/attendant- Permitted only Govt. Hospital for in patients or private recognized hospital where treatment has been taken with prior permission. No reimbursement of domiciliary nurse/aya /attendant (as per OM no. S-11011/7/88-CGHS (P) dated 3/8/1988) . Certificate from treating doctor that services of special nurse/aya/attendant were essential for recovery/prevention of serious deterioration in the patient.

10. For Domiciliary Physiotherapy (as per OM no. S-11011/24/2011/CGHS(P) dated 1/6/2011). Prescription from PMT specialist/Ortho/Neuro/Neurosurgery/ENT specialist for home based rehabilitation programme which should include the following descriptive specifics:

1.The therapy to be used:

a.) Electrotherapy; b). Active Exercise Therapy; c). ADL Training; d). Speech Therapy; e.) Gait Training; and. Passive Exercises.

2.The technical person required to institute the therapy

3.The frequency of the therapy required by the patient

4.Duration of the therapy programme. Receipt in original for payment made with stamp and designation of person who has given therapy. In case of locomotor disability, certificate showing >80% disability or 2 Govt specialists to certify that patient is totally dependent on care giver.

11 For purchase of medicines for 7 days on day of discharge (OPD MEDICINES ARE NOT REIMBURSABLE unless permitted by CMO I/C in writing) as per OM no. S-11011/09/2014/CGHS(HEC)/CGHS(P) dated 20/6/2014 and OM no. S-11018/6/95-CGHS(P) dated 24/7/1995 . Certificate from Private empanelled hospital that they have not issued the medicines on the day of discharge.

12. For Insurance cases: beneficiary to first put up claim to insurance company (as per OM no.S-11011/4/2003/CGHS(P) dated 19/2/2009 . Certificate from insurance company indicating the amount for which beneficiary has received credit from them. . Photocopies of all bills and vouchers duly certified with stamp of insurance company

13. For nebulizer(as per OM no. Misc.11006/2000-JD(R&H)/CGHS(P) dated 11/6/2001 . Advise by Government specialist. Undertaking that nebulizer has not been procured at

Govt. expense in the last 5 years and that cost of maintenance will be borne by beneficiary .
Receipt of purchase

14. Hearing Aid reimbursement (OM No. S.11011/37/2019-EHS dated 01/12/2020) .
Original Permission Letter to purchase Hearing Aid. Empty carton/box with label showing details of Hearing Aid seller. Copy of CGHS card . Bill/Receipt in original for hearing aid bearing details of the hearing aid seller . Empty carton/box of Hearing Aid with label showing details of the hearing aids supplied.

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.

CGHS contribution by Central Government pensioners for making CGHS cards shall hereinafter be deposited through Bharatkosh Portal

F.No.1-030/2020/CGHS/AD(HQ)/027/DIR/CGHS

Min. of Health & Family Welfare

Directorate General of CGHS

545-A Nirman Bhawan, New Delhi

Dated the 21st July, 2020

Subject: **Payment of CGHS Contribution through Bharatkosh portal**

With reference to the above mentioned subject and in compliance of the directives of Ministry of Finance that all types of Non-Tax Receipts are to be brought under NTR Portal <https://bharatkosh.gov.in/>, the undersigned is directed to state that CGHS contribution by Central Government pensioners for making CGHS cards shall hereinafter be deposited through Bharatkosh Portal. The steps to be followed by Pensioners submitting CGHS contribution through Bharatkosh portal are enumerated as under for their convenience:

(Beneficiaries are also advised to peruse the “FAQs” on Bharatkosh portal before making the payment through Bharatkosh).

1. Before making payment online, the applicant shall confirm from the Office of Additional Director, CGHS regarding eligibility for CGHS facility and the subscription to be made.
2. Beneficiary may login using URL is <https://bharatkosh.gov.in/>, preferably using Internet Explorer as the web browser.

Beneficiary can login in 2 ways:

- a. A unregistered User ” may register himself/herself by creating a user ID and password and entering his/her details including mobile number and email ID. Once user ID and password are registered, he/she can login using the same.
- b. Alternatively, the option of “Non-Registered User” may be used and accordingly may click on the relevant button Either way, the payment Modules shall open.

3. Under "Payment purpose" the following fields are to be filled:

a. Depositor's category: kindly choose – Individual

b. Purpose: Please click on search icon to reach the "Search Purpose" window.

In the window that opens select and click "Health and Family Welfare" from the drop down menu under "Ministry".

c. In the "Purpose" window please type "Pensioner" and select the relevant City from the choices seen. Then click the Blue "Search" button to display the "Purpose", "Payment Type" and "Function Head".

d. Click on the link "Pensioner Contribution for CGHS Card" written in blue, to open the next window, where the beneficiary shall select the correct Drawing Disbursing Office (DDO) of the CGHS City from drop down.

Beneficiaries are advised to carefully choose the "Purpose" and "DDO" corresponding to the city where they are to be registered as CGHS beneficiaries, to avoid inconvenience.

e. Next step is that the beneficiary will fill in the "amount" and "Payment frequency period" (if any).

f. Under "Remarks" the beneficiary should enter Pension Payment Order (PPO) number (in case of all new CGHS pensioner cards), Token number (generated in case of new card applied online), P/J/Ex MP (i.e, Pensioner/accredited Journalist/Ex MP). Then he may click on "add".

g. In the next window, enter the name of beneficiary and other details of Individual –please remember that dot (.) or dash (-) or any special character is NOT accepted. Verify and "Save" Depositor details and then click "Confirm".

h. In the window that opens choose the payment modality "Online"

The Internet Banking Debit and Credit Cards based on integration available from respective resource may be utilized.

The depositor can use NEFT/RTGS mode for depositing the Challan. The Challan (GAR-7)/ Deposit slip can be generated and amount can be remitted to designated bank by intra-bank transfer or using NEFT/RTGS using the format generated by NTRP system. Fill in your details and enter OTP received on your email/Mobile and click verify. At the very right side you will see a column named as "Enter UTR NO." Click on the hyperlink and enter UTR No. provided by the Bank and wait until it gets verified.

i. After successful payment, both receipt and challan generated on-line through Bharatkosh and shall be saved by the beneficiary as proof of payment. They have to be submitted to the office of Addl. Director, CGHS along with relevant documents for issue of CGHS Card.

4. The Helpline number (011-24665534) and email ID (ntrp-helpdesk@gov.in) may be accessed in case of further difficulty on the portal.

(Dr. Sanjay Jain)

Director, CGHS

File No.1-60/2017-cghs/c&p

No. 1-60/2017-CGHS/C&P/EHS

Government of India

Ministry of Health & Family Welfare

Department of Health & Family Welfare

EWS Section

Nirman Bhawan, New Delhi

Dated: the June, 2020

[E-Signed on 01.06.2020]

OFFICE MEMORANDUM

Subject: **Revision of time limit for submission of final claims for reimbursement of medical expenses under CGHS.**

The undersigned is directed to refer to CGHS guidelines wherein the time limit for submission of final claims for reimbursement of medical expenses is 3 months. The matter has been examined in this Ministry and it has been decided to revise the time limit for submission of final claims for reimbursement of medical expenses to 6 months.

2. Henceforth, only the cases in which the bills are submitted after 6 months from the date of completion of medical treatment/ discharge of the patient from the hospital are required to be taken up for condonation. The power of condonation of such delays and other terms and conditions would be same as enumerated in the O.M. No. S.14025/8/99-MS dated 25.05.1999.

3. This issues with the approval of the Competent Authority.

Sd/-

(Bimal Kumar)

Deputy Secretary to the Govt. of India

Z15025/88/2019/DIR/CGHS

Government of India

Min. of Health & Family Welfare Directorate General of CGHS

545-A Nirman Bhawan, New Delhi,

Dated 12.03.2020

OFFICE ORDER

Subject: Clarification regarding submission of Medical claims by Pensioners at CGHS Wellness Centres.

With reference to the above subject the undersigned is directed to clarify that only one copy (original) of the medical claim is required to be submitted and the beneficiary may be advised to retain a photo copy with himself/herself for record. The original papers shall be scanned at the office of Addl. Director, CGHS and retained and may be utilized for record as well as submission of e-file to the Directorate of CGHS for clarifications/approvals.

(Dr. Sanjay Jain)

Director, CGHS

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HANDBOOK OF CGHS 2023

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