



Government of India
Ministry of Health and Family Welfare
Department of Health & Family Welfare
Nirman Bhawan, Maulana Azad Road
New Delhi 110 108

No: S.11011/4/2003-CGHS(P)

Dated the 19th February, 2009

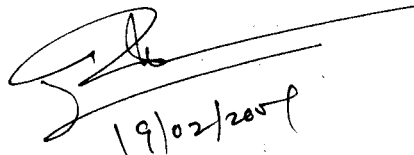
O F F I C E M E M O R A N D U M

Subject: Payment / Reimbursement of medical expenses to beneficiaries under CGHS and Central Services (Medical Attendance) Rules, 1944 from two sources - From insurance agencies and from the CGHS or from the Ministry / Department.

The undersigned is directed to invite reference to the Office Memoranda, of even number dated the 8th January, 2004, and 27th February, 2004, vide which beneficiaries under CGHS and Central Services (Medical Attendance) Rules, 1944 (who have subscribed to mediclaim policy from an insurance agency) were permitted to claim reimbursement of the medical expenditure from both the sources viz. the insurance agency and CGHS and Ministries / Departments (as the case may be). This benefit was subject to the condition that the beneficiary will first claim reimbursement from the insurance agency and then from the CGHS or Ministry / Department concerned. The reimbursement from the two sources was, however, not to exceed the package rates prescribed under the CGHS for the particular treatment.

2. This Ministry had received representations from beneficiaries requesting for the removal of the monetary 'cap' mentioned above. The main argument advanced in the representation was that this offered the beneficiary no incentive to subscribe to the mediclaim policy for reimbursement only upto the package rates as it did not provide them with any additional benefit because they would in any case get the same amount from the CGHS without subscribing to mediclaim policy. Chairman Insurance Regulatory & Development Authority (IRDA) also wrote to Secretary (H & FW) requesting appropriate revisions in CGHS Rules so that any expenditure incurred by policyholders which was inadmissible as per the CGHS rules but admissible mediclaim insurance policies could be suitably claimed from the insurer.

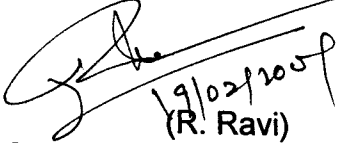
3. The above have been carefully considered in this Ministry and it has been decided, with the approval of the Competent Authority that beneficiaries who have subscribed to Medical Insurance Policies in addition to availing CGHS facilities / Central Services (Medical Attendance) Rules, 1944, may be allowed to claim reimbursement from both the sources subject to the condition that the reimbursement from such sources should not exceed the total expenditure incurred by the beneficiary on the treatment. The beneficiary will make the first claim to the insurance company and the second claim to the CGHS or the Ministry / Department concerned. The medical claim against the original vouchers / bills would be raised by the beneficiary first on the insurance company, which would issue a certificate indicating the amount reimbursed to the Director, CGHS or Head of Department of the Ministry / Department concerned.


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The insurance company concerned will retain the original vouchers / bills in such cases. The beneficiary would then prefer his / her medical claim alongwith photocopies of vouchers / bills duly certified, in ink, alongwith stamp of the insurance company on the reverse of the vouchers / bills to the concerned organisation. Reimbursement from CGHS or other departmental source will be restricted only to the admissible amount as per approved package rates subject to the condition that the total amount reimbursed by the two organisations does not exceed the total expenditure incurred by the beneficiary.

4. These instructions take effect from the date of issue and past cases are not to be re-opened, and supercede earlier instructions on the subject (cited above).

4. This issues with the concurrence of IFD, Ministry of Health & Family Welfare, vide their I. D. Note No: 542/AS&FA/2009 dated the 4th February, 2009.


19/02/2009
(R. Ravi)

Deputy Secretary to the Government of India
[Tel: 2306 3483]

To

1. All Ministries / Departments of Government of India
2. Director, CGHS, Nirman Bhawan, New Delhi
3. All Pay and Accounts Officers under CGHS
4. Additional Directors / Joint Directors of CGHS
5. JD(Gr.) / JD(R&H), CGHS, Delhi
6. CGHS Desk-I/Desk-II/CGHS-I/CGHS-II, Dte. GHS, Nirman Bhawan, New Delhi
7. Estt. I / Estt. II / Estt. III / Estt. IV Sections, Min. of Health & Family Welfare
8. Admn. I / Admn. II Sections of Dte.GHS
9. M.S. Section, Ministry of Health & Family Welfare
10. Rajya Sabha / Lok Sabha Secretariat
11. Registrar, Supreme Court of India / Delhi High Court, Sher Shah Road, New Delhi
12. U.P.S.C.
13. Finance Division, Ministry of Health & Family Welfare
14. Deputy Secretary (Civil Service News), Department of Personnel & Training, 5th Floor, Sardar Patel Bhawan, New Delhi
15. PPS to Secretary (H&FW) / Secretary (Aids Control)
16. PPS to DGHS / AS&FA / AS (GCC) & MD, NRHM / AS (GB)
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18. Swamy Publishers (P) Ltd., 4855, 24, Ansari Road, Near Sanjeevan Hospital, Daryaganj, New Delhi – 110002.
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