

Bhopal Memorial Hospital and Research Centre

SOP for the Policy for Medical Reimbursement for the employees and dependents on OPD basis.

1. Beneficiaries and Eligibility criteria:

- The regular employees and the retired employees and the dependent family members are beneficiaries of the scheme as per the CS (MA) rules/ CGHS of Government of India.
- All the eligibility/entitlement criteria for various treatments and treatment norms will be according to CS (MA) rules/ CGHS of Government of India.

2. Definition of dependent family members:

- The term '*family*' for the purpose of the Central Service (Medical Attendance) Rule, 1944, shall mean a Government servant's wife or husband, as the case may be, and parents, sisters, widowed sisters, widowed daughters, brothers, children, stepchildren Divorced/separated daughters and stepmother wholly dependent upon the Government servant and are normally residing with the Government servant.
- A member of the family is treated as dependant only if his/her income from all sources including pension and pension equivalent of DCRG is Rs.9000/- *plus* the amount of Dearness Relief thereon on date of consideration of the claim.

• **Age-limits of dependent son/daughter-** It has been decided as indicated below for dependants of Government servants/pensioners for the purpose of availing medical facilities under CS (MA) Rules,1944 and CGHS Rules-

1	Son	Till he starts earning or attains the age of 25 years or gets Married, whichever is earlier.
2	Daughter	Till she starts earning or gets married, irrespective of the age limit, Whichever is earlier.
3	Son suffering from any permanent disability of any kind (physical or mental)	Irrespective of age-limit.
4	Dependent divorced/abandoned or separated from their husband/widowed daughters and dependent unmarried/divorced/abandoned or separated from their Husband/widowed sisters.	Irrespective of age-limit.
5	Minor brother(s)	Up to the age of becoming a Major.

3.For OPD treatments

1. The employees of BMHRC may continue to receive the treatment available at BMHRC and its Health centres and get medicines through the main hospital and health centres.
2. **In case treatment required outside BMHRC (Not available in BMHRC),**
 - a) For medical treatment which is not available in BMHRC, employees and eligible dependents may be permitted to avail medical facilities in OPD of any of the Central Government, State Government hospitals, hospitals recognized by the State Government/CGHS Rules/CS (MA) Rules, 1944, AMA or hospitals fully funded by either Central Government or the State Government subject to the condition that they will be reimbursed the medical expenditure at the rates fixed by the Government under the CGHS Rules/CS(MA) Rules, 1944 or the actual expenditure incurred, whichever is less. In other words, the permission can be granted by the Head of the Ministry / Department / Office to the Central Government employees / members of their families to obtain medical services from any of the private hospitals recognized under CGHS in the CGHS covered cities also. In view of this decision, there is no objection if the Central Government employees also undertake medical treatment in any of the Hospitals for the procedures for which the hospitals are already recognized by the concerned State Governments.
 - b) Employee can avail treatment at private hospitals empanelled under CGHS of specific treatment procedure listed under CGHS rate list are advised by a Specialist in a Central Government /State Govt.Specialist hospital or a CGHS Medical Officer without any requirement of any other referral (permission) letter.
 - c) However permission (referral letter) shall be required for any other treatment availed at CGHS empanelled hospitals not listed in CGHS rate list.
- 3) Pathological, bacteriological, radiological or other methods of examination for the purpose of diagnosis should be carried out only at the government hospital or a government laboratory or Private CGHS empanelled hospitals/diagnostic centres. (If investigation is not available at BMHRC)
- 4) If an employee attends a government hospital/CGHS empanelled hospitals/AMA as an outdoor patient and gets the prescription for medicines, same will be provided by BMHRC (if available at BMHRC) except in case of emergency. In emergency employee may get the medicines from the market for 05 days. Further if medicines are not available in BMHRC Pharmacy/Store/Sub-Store the purchase from market is admissible for further OPD treatment up to 05 days. After this 10 days period, the patient needs to be referred to the OPD of a Government hospital/dispensary or Government recognized hospital/dispensary if government hospital/dispensary not available, for further treatment. An essentiality certificate in a prescribed form should be produced.

5) Validity of prescription for treatment / investigations in case of chronic or long term illnesses requiring regular medication (diabetes, Hypertension etc).

The Original prescription is valid for six months from the date of issue of such prescription. The prescribed treatment / investigation / procedures should be conducted at the prescribed intervals over a period of six months as advised by a Government specialist/CGHS empanelled facility.

6).The Central Government employees can purchase drugs and medicines from all Chemists/Druggists licensed under the Drugs and Cosmetics Act and Rules framed there under for the purpose of reimbursement under CGHS / CS (MA) Rules,1944.

7) If the treatment for a particular disease / procedure is available in the same city where the Government Servant is employed, he may be permitted to avail of the medical services in any other city of his choice but in such cases, he will not be eligible for sanction of T.A./D.A. In case the treatment for a particular disease / procedure is not available at the same station, the beneficiary will be eligible for sanction of TA of his entitled class for taking treatment in a different city.

4.GUIDELINES TO BE FOLLOWED BY EMPLOYEES WHILE SUBMITTING MEDICAL CLAIM

1. The reimbursement of medical claims should be submitted in prescribed form (Medical Form no. 97) which is available in the BMHRC, website/Local network.
2. Permission letter, if any.
3. Emergency certificate (original) in case of emergency.
4. Every prescription should bear the name of the Authorized Medical Attendant(s) along with their registration number and seal of the AMA/recognized hospital as the case may be.
5. Self-attested photocopy of the prescription should be attached with the claim.
6. Original Cash Receipts / Bills / Invoices with break-up of charges with details.
7. All the cash receipts and **Essential Certificate A** should be verified by the treating doctor / AMA as the case may be.
8. The claim should be submitted within the stipulated time limit of 6 months from the date of completion of the treatment / tests.

.5.Medical Committee

All claims shall be submitted to Member Secretary of Medical Committee (OPD) which will be verified by the following committee members:

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| (i) | Medical Superintendent | Chairman |
| (ii) | One Consultant | Dr.Sukhpreet Kaur (Member) |
| (iii) | One Senior Medical Officer | Dr.Lalit Kumar (Member) |
| (iv) | Accounts Officer | Shokat Azam (Member) |
| (v) | AAO (P&A) | Parul Chansoria (Member) |
| (vi) | Pharmacist | Shashikant Sharma(Member) |
| (vii) | Assistant Purchase Officer | Member Secretary |

The Committee to meet every fifteen days to ensure rapid processing of claims.

The above guidelines are indicative and subject to the rules and regulation of CGHS/CS (MA) rules, 1944 and their amendments from time to time.

**Director
BMHRC,Bhopal**