

No. Z 15025/36/2019/DIR/CGHS/CGHS(P)

Dated the 19th August, 2019

Subject : Annual Health Check-up at Hospitals empanelled under CGHS in respect of CGHS Pensioner beneficiaries (Primary card holders) aged 75 years and above-regarding.

With reference to the above mentioned subject, the undersigned is directed to state that the matter relating to Annual Health Check-up at private hospitals empanelled under CGHS in respect of elderly CGHS beneficiaries was under consideration of this Ministry and it has now been decided that hereinafter, CGHS Pensioner beneficiaries (Primary Card holders) aged 75 years and above shall be permitted to undergo 'Annual Health Check-up' at CGHS empanelled hospitals.

Permission an respect of CGHS Pensioner beneficiaries (Primary Card holders) aged 75 years and above shall be granted by CMO in charge of CGHS Wellness Centre.

The private hospitals empanelled under CGHS shall perform the Annual Health Check up at CGHS rates and extend cashless facility for the same in respect of CGHS Pensioner beneficiaries (Primary Card holders) aged 75 years and above.

No. Z 15025/67/2019/DIR/CGHS

Dated the 18th September, 2019

Subject : Pendency of Medical Claims of CGHS Pensioner beneficiaries due to deficiency in documentation (More Documents Required).

The matter concerning pendency of Medical Claims of CGHS pensioner beneficiaries has been reviewed in this Directorate and the undersigned is directed to state that it is now decided that the following revised guidelines shall be followed in respect of such medical claims :

1. The medical claims, which are complete in documentation shall be examined to see if, there are any minor deficiencies, which can be resolved to process the claims by Addl. Directors. These include :
 - i) **Photocopy of CGHS Card and validity** - Addl. Director, CGHS, may try if, the matter can be verified from CGHS data base.
 - ii) **Emergency Certificate** - is not sacrosanct and from the clinical findings in the discharge summary the emergency factor can be ascertained. Even powers are vested with ADs to consider ex-post fact at CGHS rates even under non-approval emergency conditions using the powers for condonation of procedural lapses.
 - iii) Some cities ask for **Bed-Ticket** issued at Hospital - these are not mentioned in the CGHS Check list and the beneficiary shall not be asked to submit the same.

- iv) If empanelled hospital has not provided credit facility and the pensioner has made payment, often the Beneficiary is asked to explain as to why the hospital has not provided credit facility. Such practice shall be avoided and explanation if any, shall be called for from empanelled hospital.
- v) **In case of Chemotherapy**, there is option to collect chemotherapy medicines from CGHS before undergoing Injection/Infusion from empanelled hospital. However, it is not compulsory and as per the policy of hospitals, particularly accredited hospitals and some of the, NABH Accredited hospitals, they shall not accept medicines from outside hospital supplies. In such cases, the processing of the claims shall not be delayed unnecessarily on this ground.
2. Despite the steps undertaken as mentioned above under Para (1), if some deficiencies still persist in documentation, Addl. Director CGHS shall send a letter to the beneficiary by speed-post clearly indicating the requisite documents within Five working days of receipt of claim papers at the office of Addl. Director, CGHS. The beneficiary shall be informed by telephone/e-mail to submit the same to the Office of Additional Director, CGHS.
3. As per the existing guidelines the medical claims of beneficiaries aged 80 years and above shall be processed on priority out of turn.
4. CMOs i/c or a person nominated by CMO i/c may be given training at the office of a Addl. Director regarding verification of documentation before accepting the same at the CGHS Wellness Centre.

Z 15025/12/2020/DIR/CGHS
Government of India
Ministry of Health & Family Welfare
Directorate General of CGHS

Nirman Bhawan, New Delhi
Dated the 13th January , 2022

OFFICE MEMORANDUM

Sub. : Reimbursement of cost of OPD Medicines-Special Sanction in view of COVID-19 - till 30th April 2022 - regarding.

In view of the Corona Virus Disease (COVID-19), all out efforts are made by the Government to contain its impact by instituting measures at community as well as at individual level.

2. In this regard the undersigned is directed to draw attention is the OM of even number dated 27.03.2020, 29.04.2020 , 29.05.2020, 24th August 2020, 30th September 2020, 29.12.2020 and 15.04.2021 and 10.08.2021 vide which an option has been provided to

CGHS beneficiaries getting medicines for Chronic diseases, to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/CGHS Specialists /other Govt. Specialists/ Specialist of empanelled hospital) till 31st October 2021, irrespective of Non-Availability certificate from CGHS or otherwise. However, several representations are received in the Ministry seeking extension of the period in view of the COVID-19 Pandemic and resurgence of active cases.

3. The matter has been reviewed by the Ministry and it is now decided, that CGHS beneficiaries getting medicines for Chronic diseases shall be permitted to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/ CGHS Specialists /other Govt. Specialists/Specialist of empanelled hospital) till 30th April, 2022 on the same conditions as per the earlier OM dated 27.03.2020. It is also clarified that the CGHS Wellness Centres are functional and CGHS beneficiaries also have the option to collect medicines through CGHS Wellness Centres as per normal practice, instead of purchasing from market. This order is valid from the date of issue.
4. Issued with the approval of Integrated Finance Division, MoHFW vide CD No. 2576 dated 13.01.2022

(Dr. Alka Ahuja)
Addi.DDG (HQ), CGHS

GOVERNMENT OF RAJASTHAN
FINANCE (INSURANCE) DEPARTMENT

No. 5(5)FD/Insurance/2020

Jaipur, dated: 09.04.2021

NOTIFICATION

The Governor is pleased to introduce a Cashless Health Benefit Scheme hereinafter referred as Rajasthan Government Health Scheme (RGHS) to cover indoor medical treatment expenses, specified daycare procedures, outdoor treatment, investigations and medical attendance and treatment under Ayurveda, Homeopathy, Unani Chikitsa Paddhati and other treatment as specified or to be specified by State Government. The scheme will cover compulsorily the Ministers, All India Service Officers, MLAs & Ex-MLAs, Serving & Retired Judicial officers, Serving Government employees (whether covered under old or new pension scheme) and pensioners / family pensioners. Also, this scheme will be applicable for the employees and pensioners of Autonomous Bodies, Boards, Corporations etc. The contribution to the Scheme will be decided by the State Government in due course.

2. The RGHS will cover all the medical facilities as per conditions and procedures laid down under the respective rules / schemes of different categories viz. (i) The Rajasthan

Ministers (Medical Attendance) Rules, 1961 (ii) Rajasthan Judicial Officers (Medical Facilities) Rules, 2008 (iii) All India Services (Medical Attendance) Rules, 1954 (iv) The Rajasthan Legislative Assembly Members (Medical Facilities) Rules, 1964 (v) Rajasthan Legislative Assembly ExMembers and Family. Pensioners (Medical Facilities) Rules, 2010 (vi) Rajasthan Civil Services (Medical Attendance) Rules, 2013 (vii) Rajasthan State Pensioners' Medical Concession Scheme, 2014 and (viii) Raj Mediclaim Policy.

3. New beneficiaries will be allowed for treatment up to Rs. 5.00 Lacs per year on family floater basis. The scheme shall cover additional expenses relating to hospitalization of beneficiary member above Rs. 5.00 Lacs per family per year in any of the Government/Private empanelled hospital, specifically for catastrophic illness.
4. The treatment can be taken in any Health Care Network Provider (HCNP) i.e. Government hospitals, approved hospitals, PPP hospitals, Referral hospitals (after due reference from competent authority). The reimbursement to TPA will be allowed as per RGHS rates. No reimbursement will be allowed to RGHS Card holder, where cashless treatment is available. However, reimbursement can be taken by the RGHS Card Holder for medical treatment taken in grave emergency in un-approved hospital and in other exceptional circumstances. In such circumstances, the claim will be reimbursed only after submitting the bills on RGHS Portal. Further details in this regard can be seen on RGHS website i.e. rghs.gov.in
5. There are certain treatments which are not covered under RGHS. Details of such exclusions will be available in the scheme uploaded on the website of RGHS. The reimbursement of such exclusions will not be made through Third Party Administrator (TPA).
6. The State Government will select TPA through RTPP Act and Rules.
7. Enrollment of beneficiaries under this scheme will start from 10.4.2021 and will be completed by 30.04.2021. Every person of above mentioned category will ensure his/her enrollment along with dependents before 30.04.2021 enabling State Insurance and Provident Fund Department to deliver RGHS Card upto 31.05.2021. The period for enrollment can only be extended by competent authority on valid reasons. For new recruits the period of enrollment will be 3 months from the date of joining in service.
8. The enrollment forms for the all the categories will be available on RGHS website www.ghs.gov.in along with the procedure to fill such forms. The forms can be filled online only. Every persons of above mentioned category will be notified regarding enrollment with Unique RGHS Card Numbers. In case of misplacement of the card/non availability of the card, this Unique RGHS Card Number can be used for taking treatment in the HCNP.
9. Empanelment of Private Hospitals, Diagnostic Laboratories, Imaging Centres and E-pharma Stores : The hospitals/diagnostic centres, imaging centres who have NABH/ NABL accreditation and hospitals who have empanelment under CGHS will apply directly under RGHS on RGHS website. The hospitals and the diagnostic laboratories/imaging centres who do not possess NABH / NABL accreditation and also hospitals

who are not empanelled under CGHS may apply on RGHS website i.e. www.rghs.gov.in as per the norms and criteria fixed by RGHS. The hospital/labs who have already empanelled by HBEC have to apply again online on RGHS website. The procedure and terms and conditions for e-pharma stores will be decided in due course.

10. State Insurance and Provident Fund Department (SIPF) will be nodal department and Finance (Insurance) Department will be Administrative Department for the Rajasthan Government Health Scheme.
11. The necessary amendments in concerned rules/schemes enlisted in para 2 will be issued in due course.
12. The Finance (Insurance) Department, shall issue detailed operational guidelines alongwith various annexures, circulars, clarifications, etc. for implementation of the RGHS.
13. If any difficulty arises in the course of implementation of this Scheme, the concerned hospital/stake holder shall refer the matter to Director, State Insurance and Provident Fund Department and if the matter is not resolved at the level of Director, SIPF, then the decision of Finance (Insurance) Department shall be final. Appellate Authority shall be ACS / Principal Secretary, Finance.

By order of the Governor,
(Akhil Arora)
Principal Secretary, Finance

**GOVERNMENT OF RAJASTHAN
FINANCE DEPARTMENT
(RULES DIVISION)**

No. F.I(4)FD/Rules/2021

Jaipur, dated : 15.4.2021

MEMORANDUM

Sub : Scheme for grant of medical concession to State Government Pensioners.

1. The matter regarding revision of the "Rajasthan State Pensioners' Medical Concession Scheme" for grant of medical concession to State Government pensioners has been under consideration after introduction of a cashless health benefit Scheme referred as Rajasthan Government Health Scheme (RGHS). Accordingly, after due consideration the existing Scheme for providing medical concessions to State pensioners is being revised as here under.
2. The Scheme shall be called "Rajasthan State Pensioners' Medical Concession Scheme, 2021".

3. **Definition:** In this Scheme, the terms used shall have the meaning as defined in Rule 3 of Rajasthan Civil Services (Medical Attendance) Rules 2013 except as hereinafter explained :

- (1) **"Scheme"** means Rajasthan State Pensioners' Medical Concession Scheme, 2021.
- (2) **"Pensioner"** means retired Government servant and also employee of Panchayat Samiti and Zila Parishad who is granted pension under the Rajasthan Civil Services (Pension) Rules, 1996 or is retired on the Contributory Provident Fund benefits, and also includes retired judicial service officers governed under Rajasthan Judicial officers (Medical Facility) Rules, 2008 and All India Service (AIS) Officers, borne on State cadre. AIS officers also eligible to become members of Central Government Health Scheme shall exercise their option to take treatment either under Central Government Health Scheme or Rajasthan Pensioners Medical Concession Scheme subject to the condition that the claim for the treatment taken under Central Government Health Scheme would not be entertained under this Scheme. The term "Pensioner" shall also include "Family Pensioner".
- (3) **"Family"** means pensioner's wife/husband, if wholly dependent upon the pensioner. Wife/Husband will be regarded as wholly dependent upon the pensioner if she/he normally resides with the pensioner. In case the pensioner has son(s) or unmarried daughter(s) suffering from any disorder or disability of mind or is physically, crippled or disabled so as to render him or her unable to earn a living, he or she will be regarded as a member of family for the purpose of medical facility available under the Scheme.
- (4) **"Authorised Shops"** means shops recognized under this Scheme for the purpose of free supply of medicines to the pensioners.
- (5) **"Head of Office/Department"** means authority declared as such by the Government or any other authority under Government.
- (6) **"RGHS"** means Rajasthan Government Health Scheme.
- (7) **"Fund"** means Rajasthan Government Health Scheme Fund.

4. **Medical Attendance and Treatment :**

A pensioner and his family shall be provided free medical attendance and treatment at Government hospitals (within and outside the State), Approved Hospitals within State, Hospitals under PPP arrangement, Referral Hospitals, indoor treatment in a private unrecognized hospital within and outside the State in case of emergent circumstances as admissible to State Government servant under Rajasthan Civil Services (Medical Attendance) Rules, 2013 subject to following limits :

- (1) Allopathic drugs, medicines, vaccines, sera, other therapeutic substances not ordinarily available in Government Hospitals free of charge can be taken from medical shop/store recognized for the Scheme in case of outdoor treatment up to the cost ceiling of Rs. 20,000/- per annum. The tests (pathological,

bacteriological, radiological and other) can be taken upto Rs 5000/- per annum after NAC from Government hospital.

Provided that medicines to the indoor patient shall be made available irrespective of the cost ceiling.

Note : The pensioner/family pensioner shall be eligible for the free accommodation in Government Hospitals on the basis of last pay drawn by Government Servant at the time of retirement or on the date of death while in service, as the case may be. The class of free accommodation and reimbursement in present scheme shall be as per RCS(MA) Rules, 2013. The Government Servant retired on Contributory Provident Fund benefits shall also be entitled for free accommodation in Government Hospitals on the basis of pay last drawn by them immediately before retirement. This facility shall be subject to availability of accommodation in Government Hospitals. The provisions regarding entitlement of free accommodation in Government Hospitals from time to time before present scheme has also been compiled and appended as **Form-I**.

5. Relaxation in cost ceiling :

The issue of procedure of extension of cost ceiling of drugs and medicines in case of outdoor treatment above Rs 20,000/- per annum and tests charges above Rs 5000/- per annum will be decided in due course.

6. RGHS card :

RGHS card will be issued to the pensioners free of cost as per RGHS. The procedure for issuance of RGHS card and related issues can be seen on RGHS website www.rghs.gov.in

7. Procedure for claiming Medical Reimbursement :

- (1) All the medical facilities as per Rajasthan State Pensioners' Medical Concession Scheme, 2021 will be admissible under RGHS. As RGHS is cashless health benefit scheme, therefore, no reimbursement will be allowed to RGHS card-holder, where cashless treatment is available. Reimbursement will be admissible to the RGHS Card holder in grave emergency in un-approved hospital, medicines purchased from outside for outdoor treatment and other exceptional circumstances. In such circumstances, the claim will be reimbursed only after submitting the claim online through RGHS portal.
- (2) Claim of retired Judicial Officers shall be submitted online as per their entitlement under Rajasthan Judicial Officers (Medical Facilities) Rules, 2008.
- (3) If a pensioner is subscribing / has subscribed to medical insurance policy for him or his family, and is also eligible for availing medical facilities under this Scheme, the claim will be settled as per procedure laid down in RGHS.

8. Reimbursement of Medical Claims in case of death of a pensioner :

The arrears of Medical Claim of a deceased pensioner may be paid to the heirs of the deceased as per procedure laid down in RGHS.

9. Fixed Medical Allowance to Pensioner / Family Pensioner for those drawing pension in other States :

- (1) In case a pensioner / family pensioner is drawing his / her pension in other State, a fixed medical allowance @ Rs. 300/- per month shall be payable to him / her provided that he / she is not availing the medical facility under the Scheme.
- (2) The amount of fixed Medical Allowance shall be disbursed through direct benefit transfer (DBT) to the pensioner/family pensioner every month by payment. Receipt of amount of earlier payment should be ensured before disbursing the next payment.
- (3) The pensioner/ family pensioner shall submit an application in the Form-2, as the case may be, appended to the Memorandum online through IT platform of RGHS.

10. Recovery of subscription from monthly pay bills :

- (1) Subscription to the RGHS Fund shall be made by the serving Government Servants appointed to the Civil services of the State before 01.01.2004 at the rates, as may be prescribed by the State Government from time to time.
- (2) Recovery of the subscription at the prescribed rates shall be made from the monthly pay bill by the each head of Office/Department for crediting to the RGHS Fund. The details of the recoveries made from the Government servants shall be indicated in the Form-3 which shall accompany every monthly pay bill. The recovery of the subscription from employees of Panchayat Samitis and Zila Parishads shall be through RGHS portal.
- (3) Subscription of RPF from, Government servants by way of deduction from pay bills before issuing this Memorandum shall be transferred to respective receipt head of RGHS fund.

11. Supply of medicines to the pensioners :

- (1) All Cooperative Medical Stores/Jan Aushadi Kendra organized and run by Rajasthan Sahakari Upbhokta Bhandar and Drug Distribution Centres under Mukhya Mantri Nishulka dava Yojana shall be authorised shops for supply of medicines to the pensioners on the basis of prescription by authorised medical attendant under this scheme as per prescribed in RGHS Scheme. Also, E-pharma Stores will be authorised for supply of medicines to the pensioners.
- (2) RGHS shall create an internet based medicines issuance system from authorized shops. Pensioners will be required to submit only original copy of the prescription alongwith RGHS Card to these authorized shops for supply of medicines.

12. Issuance of Non Availability Certificate to the pensioners in respect of medicines not available at Authorised Cooperative Medical shops and its reimbursement.

- (1) In respect of medicines not available at Authorised Cooperative Medical shops, the in-charge of the shop shall issue a Non-availability Certificate to the RGHS Card Holder.

- (2) The RGHS Card Holder shall purchase the medicines from the licensed medical shop I e-pharma stores.
- (3) The detailed procedure regarding supply of medicines and issuance of NAC shall be issued under RGHS.

13. Functions of Treasury Officer under the Scheme :

- (1) The Treasury Officer will ensure that deductions at the prescribed rates of subscription are made from monthly pay bill of each Government servant, and a recovery schedule in support of the deductions so made is attached to each monthly pay bill.
- (2) The recovery schedule attached to monthly pay bill shall be detached by the Treasury staff and it shall be sent to the Director, Treasuries and Accounts, Rajasthan, Jaipur with a covering list. The covering list shall be prepared in duplicate, one copy of which shall be retained by the Treasury for its record.
- (3) Each Treasury Officer shall send a monthly statement of Accounts at the close of each month to the Director, Treasuries & Accounts, Rajasthan, Jaipur and the and Director, SI&PF Department by the 7th of the following month as per procedure.

14. The Finance (I&P) Department of the Government. shall be the Administrative Department of the Scheme.

15. In cases where it is found that a pensioner has abused or misused any of the concessions allowed under the Scheme, he shall be permanently debarred from availing of the concessions under this Scheme. Appeal shall lie against his order to the competent level in RGHS.

16. Repeal and Savings :

- (1) This Scheme shall supersede the Rajasthan State Pensioners' Medical Concession Scheme, 2014 and all Memorandums / orders / circulars issued thereunder, and shall be applicable for the medical attendance and treatment taken on or after the date this Scheme is issued.
- (2) The pending cases and cases in which the treatment has been commenced prior to issuance of this Memorandum shall be decided by the provisions of Rajasthan State Pensioners' Medical Concession Scheme, 2014 and all orders issued there under.
- (3) The provisions laid down under Rajasthan State Pensioners' Medical Concession Scheme, 2014 shall be continued till RGHS card is issued. After issuance of RGHS Card to the pensioner, medical attendance and treatment will be admissible under this Scheme of 2021.

By order of the Governor,
(Dr. Prithvi)
Finance Secretary (Budget)
