

No.CGHS/CSMA-01/2021/Admn.
Government of India
Ministry of Electronics & Information Technology
National Informatics Centre
A-Block, CGO Complex, Lodhi Road, New Delhi

Dated: 26.04.2021

Office Memorandum

Keeping in view the surge in Covid-19 spread among employees and their families, it is hereby clarified that under emergency circumstances, the patient can be taken to any hospital providing treatment in order to save the patient.

2. The extant rules stipulate that CGHS beneficiaries and other Central Government employees including their eligible family members under CS (Medical Attendance) Rules have the option to go to a nearby Government hospital/empanelled private hospital or ***even any private hospital, in case of emergency.***

3. However, if treatment is undertaken at private non-empanelled hospitals under emergency, reimbursement will be limited to CGHS rates or actual, whichever may be lower. Since, non-empanelled private hospitals often charge at rates different from the CGHS rates there will be difference in the amount reimbursed if the private hospital charges are higher than CGHS rates.

4. They are advised that they may seek treatment in an ***emergency*** at:

- The nearest Government Hospital of their choice, for the required emergency.
OR
- They may go to the nearest empanelled private hospital, where on certification by the concerned wellness centres/nodal officer, they are expected to extend/provide the necessary credit facility. In case the empanelled private hospital does not provide credit or beneficiary decides to pay the bill for settlement, the reimbursement shall be limited to the CGHS rates as per rules in force.
- Individual beneficiaries may decide to use their own health insurance cards for the hospitalisation. In such cases they are eligible for ***“dual claim”*** as per rules where the first claim is made to the insurance company. A set of certified documents submitted/issued by the insurer may then be submitted to the Office for reimbursement as per rules. The limitation being the CGHS rates in force, and in any case, shall not exceed the total expenditure incurred.
- In case of emergency treatment in empanelled private hospital, NIC provides a letter to the concerned hospital, through the beneficiaries, on certification by the concerned wellness centres/nodal officers, to provide the necessary credit facility, stating that “the bills shall be paid as per rules”.



(Manoharan R)
Joint Director(Admn)

Copy to all Officers/Staff ... through DigitalNIC