

PROCEDURE TO BE FOLLOWED FOR AVAILING MEDICAL TREATMENT UNDER CPRMSE

- 1) Produce your Medical Card to the hospital insurance desk before admission. Also keep with you a scanned copy of medical card.
- 2) Request the hospital to e-mail the details of treatment along with estimated cost to CMS of the respective subsidiary for approval.
- 3) If you are lucky, hospital will give cashless treatment. Otherwise ask hospital to charge at CGHS rates. In such a case payment will have to be borne by you.
- 4) Get all bills stamped and signed by the hospital authority.
- 5) Submit reimbursement claim ASAP and enclose copy of your Medical Card.
- 6) Treatment can also be taken at Government Hospitals, hospitals run by Municipal Corporations, ESI & other PSUs. Reimbursement will be limited to actuals or CGHS rates whichever is less.
- 7) In case of emergency like Heart Attack, accident etc., or due to non-availability of empanelled hospitals in a particular city, if treatment is taken at any hospital other than those mentioned above, reimbursement will be as per Medical Attendance Rules on case to case basis after approval of Director (P&IR), CIL or CMD of Subsidiary Company.
- 8) If treatment is taken at non-empanelled hospitals in case of non-emergency situations, prior intimation is to be sent to CMS of Subsidiary Company. Reimbursement will be as per Medical Attendance Rules on case to case basis after approval of Director (P&IR), CIL or CMD of Subsidiary Company.
- 9) In case of cancer patients, cost of chemotherapy/palliative therapy taken at home as advised by the Oncologist of notified hospital will be reimbursable provided it is not more than the cost of treatment at hospital.
- 10) Cost of Dialysis taken at home is also reimbursable on the same lines as at Sl. No. 9 above.