



ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION

Central Headquarters

Registered under Societies Registration Act XXI of 1860 vide Govt. of NCT Delhi No. S/RS/SW/1161/2014
[Registered under Pensioners Portal vide DoP&PW letter No. 4(4)/2021-P&PW(H)7311 dated 04.01.2024]
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No.AIBSNLREA/CHQ/2024/14

Date: 23rd February 2024

To

Ms. Roli Singh,
Addl. Secretary & Director General,
Central Government Health Scheme,
New Delhi.

Sub: Miserable situation where a BSNL Pensioner or his family member falls ill and requires indoor treatment after surrendering his BSNLMRS card but before getting a CGHS card

**Ref: 1. DoH&FW F.No.12011/64/98-CGHS Desk-I/CGHS(P) dated 15.09.2011
2. Our letter No.AIBSNLREA/CHQ/2023/23 dated 20th February 2023**

Madam,

This is in continuation of our earlier letter cited under reference, wherein we had drawn your kind attention to a miserable and tragic situation wherein a BSNL Pensioner or his family member falls ill and requires indoor treatment after surrendering his BSNLMRS card but before getting a CGHS card, resulting in inability to avail either of the medical care schemes. Though such a situation could be rare, there exist real cases of BSNL Pensioners who have been caught in this unfortunate situation and have been put into financial loss, compelled to bear the whole expenditure of their indoor treatment.

2. As far as Central Government pensioners are concerned, DoH&FW has taken care of the issue for reimbursement when Pensioners take treatment immediately after retirement but before getting CGHS cards, with the latest clarification issued vide F.No.12011/64/98-CGHS Desk-I/CGHS(P) dated 15.09.2011. The said OM clarifies that "The treatment taken and expenditure incurred thereon within the grace period of three months from the date of retirement will be allowed and expenditure reimbursable subject to the condition that the beneficiary has either obtained or applied for CGHS pensioner


card with all document and requisite CGHS subscription within one month of expiry of the grace period of three months." It further clarifies that "the expenditure on treatment taken after the grace period of three months from date of retirement will not be reimbursable unless the beneficiary has obtained a valid CGHS card or has applied for CGHS pensioner card with all documents and requisite CGHS subscription prior to taking such treatment."

3. Issue of similar guidelines in respect of BSNL Pensioners switching over to CGHS, providing some grace period between surrender of BSNLMRS card and obtaining CGHS card and allowing reimbursement of expenditure for indoor treatment during the said grace period, will protect the BSNL pensioners and their families during the intervening period.

4. In response to our letter cited under Reference 2 above, we had received a reply from CGHS stating that the matter required a policy decision and that any change in the policy will be intimate accordingly. But neither we have received any intimation till date nor has a policy change been decided.

5. We therefore request you to kindly get the issue re-examined and get suitable guidelines issued, in order to take care of the isolated cases of a BSNL pensioner or his family member falling sick after surrendering BSNLMRS card but before obtaining CGHS card.

With kind regards,

Yours sincerely,

(R.R. Balasubramanian)
General Secretary

Encl: As above

Copy to:

1. Dr. Bharati Pravin Pawar,
Minister of State (Health), GOI.
2. Shri Bhubaneswar Kalita,
Chairman,
Dept. related Parliamentary Standing
Committee on Health and Family Welfare.