

**GOVERNMENT OF INDIA  
HEALTH AND FAMILY WELFARE  
LOK SABHA**

UNSTARRED QUESTION NO:3813  
ANSWERED ON:16.12.2011  
HEALTH INSURANCE SCHEMES FOR CGHS BENEFICIARIES  
Singh Baba Shri K.C.

**Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:**

- (a) whether a health insurance scheme is being launched by the Government for CGHS beneficiaries and pensioners;
- (b) if so, the details thereof;
- (c) whether the facilities available from CGHS will be withdrawn after implementation of the said health insurance scheme;
- (d) if so, the details thereof; and
- (e) the extent of financial burden on exchequer likely to be reduced, the better health facilities to the employees likely to be made available and corruption likely to be stopped through this health insurance scheme?

**Answer**

THE MINISTER OF STATE FOR HEALTH & FAMILY WELFARE (SHRI GHULAM NABI AZAD)

(a)&(b): The Central Government is contemplating introduction of a health insurance scheme for the central government employees and pensioners on pan-India basis, with special focus on pensioners living in non-CGHS areas. The proposal is to make this scheme voluntary and contributory for serving employees & pensioners. However, it is proposed to be made compulsory for the new entrants in Government service.

(c)&(d) No, the proposed scheme will be an alternative option to the CGHS and it will provide an option to the serving employees and pensioners to choose a scheme as per his/her convenience.

(e) The Scheme is proposed to be introduced with special focus on the pensioners living in non-CGHS areas who are getting Fixed Medical Allowance at the rate of Rs.300 only per month to take care of their medical needs. They have been demanding extension of CGHS or CS (MA) Rules to cover their OPD and Inpatient needs which is not feasible due to resource constraints. The Health Insurance Scheme seems to be a viable alternative. It will have additional financial implications mainly due to coverage of pensioners living in non-CGHS areas who are presently not covered under any Government Health Scheme.