

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

STARRED QUESTION NO:612
ANSWERED ON:18.05.2012
HEALTH INSURANCE SCHEME FOR GOVERNMENT EMPLOYEES
Vijayan Shri A.K.S.

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

- (a) whether the Government proposes to formulate a 'Central Government Employees and Pensioners Health Insurance Scheme';
- (b) if so, the salient features of the scheme;
- (c) the manner in which the said scheme is likely to be beneficial to CGHS beneficiaries in comparison to the present system; and
- (d) the time by which the scheme is likely to be implemented?

Answer

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI GHULAM NABIAZAD)

(a) to (d): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO.612 FOR THE 18th MAY, 2012.

(a) Yes, Madam. There is a proposal for 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 cum contributory for serving employees & pensioners. However, it is proposed to be made compulsory for the new entrants in Government service.

(b) The salient features of the proposed Health Insurance Scheme are as under;

Optional for serving Central Government employees and pensioners including future pensioners,

Compulsory for new recruits,

Covers all the members of family as per CGHS norms,

Sum insured - Rs. 5 lakh per year on a family floater basis,

Corporate buffer of Rs 25 Crore to take care of cases exceeding Rs. 5 lakh,

All pre existing diseases covered from the day one,

Pre and post hospitalisation benefits available,

Domiciliary Hospitalisation benefit,

Maternity benefit upto two living children,

OPD not covered however OPD consultations will be free,

Payment of FMA for meeting OPD needs,

Cashless treatment facility,

Govt. to subsidise significantly the payment of premium,

Employees / pensioners to contribute 20 to 30 percent of the premium,

Identification of beneficiaries through a Smart Card.

(c) The proposed scheme will be an alternative to the CGHS and it will provide an option to the serving employees and pensioners to

choose a scheme as per his/her convenience.

(d): The proposal for inclusion of the Health Insurance Scheme for the Central Government employees and pensioners in the 12th Plan has been moved by the Ministry for consideration of the Planning Commission. On receipt of approval of the Planning Commission, the proposal would be placed before the Expenditure Finance Committee and finally before the Competent Authority for approval of the scheme. No strict time frame can be given in this regard.