

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

STARRED QUESTION NO:246
ANSWERED ON:13.03.2015
INSURANCE BASED HEALTH SCHEME
K. Shri Parasuraman;Patil Shri Vijaysinh Mohite

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

- (a) whether the Government proposes or has any proposal to replace the existing Central Government Health Scheme (CGHS) with an insurance based scheme;
- (b) if so, the details thereof including the salient features, the likely modus operandi along with its present status of the proposed scheme and the reasons therefor;
- (c) whether the Government proposes to impose any ceiling/annual cap for each family under the new scheme, if so, the details thereof and the reasons therefor;
- (d) whether the new scheme is proposed to be implemented throughout the country and all the existing and new employees are proposed to be covered thereunder and if so, the details thereof; and
- (e) the other steps taken/proposed to be taken by the Government for the welfare of the CGHS beneficiaries?

Answer

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI JAGAT PRAKASH NADDA)

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

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 246 FOR 13TH MARCH, 2015

There is no proposal for replacing the Central Government Health Scheme (CGHS), at present.

The Sixth Central Pay Commission had recommended the introduction of a Health Insurance Scheme for Central Government Employees and pensioners and their dependent family members on pan-India basis with special focus on Central Government employees and pensioners residing in non CGHS areas.

The proposed Scheme will be optional for serving Central Government employees and pensioners, including future retirees but compulsory for new recruits. It will cover all the members of family (defined as per CGHS norms), and the sum insured is proposed to be Rs. 5 lakh per year on a family floater basis. The proposed scheme does not cover OPD. For meeting OPD needs, payment of a Fixed Medical Allowance (FMA) is proposed.

The proposal is still at consideration stage only.

Steps taken by the Government for the welfare of CGHS beneficiaries include :

- i) Treatment at empanelled hospitals and diagnostic centres on credit basis (instead of payment in cash) in respect of pensioners and other identified categories of CGHS beneficiaries.
- ii) Accreditation of hospitals with Quality Council of India so as to ensure better services.
- iii) Extension of validity of CGHS Cards to all India basis.
- iv) Provision of nomination facility so that medical expenses can be claimed by the nominee in case of death of a beneficiary.
- v) No further permission/reference required from CGHS Centre for investigations, once these have been prescribed by the Government specialist.