

Hospitalization

Hospitalization in emergency

- In emergency CGHS beneficiary may be admitted to any Govt/private hospital, but the reimbursement will be as per CGHS rates. However full reimbursement may be allowed in specific cases on the recommendations of Technical Standing Committee (vide OM No. 4-18/2005- C&P-[Vol1 (Pt 1)] dated 20/2/2009).
- In such cases, if reimbursement is required, the private hospital has to issue an emergency certificate stating in detail the condition of the patient at the time of admission which justified emergency
- CGHS empanelled hospitals cannot refuse admission in emergency to CGHS beneficiary and have to provide treatment on credit to pensioner beneficiaries and other entitled categories (even if the beneficiary is from outside CGHS city/other CGHS city)

Important points regarding indoor treatment in CGHS empanelled hospital

- When a treatment procedure is done at an empanelled hospital, it includes related pre-operative investigations, two pre op and two post op consultation, room charges as per entitlement, medicines and all such facilities during admission period. The cost of implants/grafts/stents is reimbursable as per CGHS ceiling rates (or actual whichever is lower) in addition to package rates.
- In case of indoor treatment, the pensioner (and other entitled category of beneficiary) will be provided credit facility by the hospital and in case of serving employee he is to be charged as per the CGHS rates only.
- No extra amount will be charged from the beneficiary by the hospital over and above the package rate/rate approved, except when the beneficiary opts for costlier implant/device other than the CGHS approved one, in which case a written consent from the beneficiary is to be obtained by the hospital. This extra amount will not be reimbursed to the beneficiary.
