CGHS BENEFICIARIES WELFARE ASSOCIATION OF INDIA

# CGHS BEFORE RETIREMENT

*THE WRITE UP GIVES INFORMATION ABOUT CGHS TO THOSE CENTRAL GOVERNMENT SERVANTS WHO ARE DUE FOR RETIREMENT*

2020

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## INTRODUCTION

The write up is for those who are retiring soon . Persons above sixty years of age are classified as aged persons. You will be joining the category of senior citizens The process of ageing is considered to start when a person has "completed the traditional adult roles of making a living and child rearing and enters the years following the completion of these tasks that represent an extension of life" . There are further classifications of "young-old" for persons who may have just turned 60 and old-old for those in the age-group of those aged 75 years and beyond .

At the biological level, ageing results from the impact of the accumulation of a wide variety of molecular and cellular damage over time. This leads to a gradual decrease in physical and mental capacity, a growing risk of disease, and ultimately, death. But these changes are neither linear nor consistent, and they are only loosely associated with a person's age in years. While some 70 year-olds enjoy extremely good health and functioning, other 70 year-olds are frail and require significant help from others. Beyond biological changes, ageing is also associated with other life transitions such as retirement, relocation to more appropriate housing, and the death of friends and partners.

Your medical needs increase with the ageing . Most of corporate sector and private sector employees go for the health insurance at the beginning of their carrier. Central government employees get treatment from their organization hospitals and normally do not have any health insurance. Medical care at old age is very costly and any serious illness and admission in hospital for a few days may drain out all your savings. Premium for Medi-claim insurance policies for senior citizens is high and have lot of limitations.

To take care of retired Central Government pensioners and some other category of employees the Health ministry of Central government launched a scheme in the name The "Central Government Health Scheme" (CGHS) from GoI Market in Delhi and expanded to only 25 cities till 2014. At present the scheme operates in about 75 cities and will be expanded to 100 cities by 2022, as per Union health minister Dr. Harsh Vardhan. The "Central Government Health Scheme" (CGHS) provides comprehensive health care facilities for the Central Govt. employees and pensioners and their dependents residing in

CGHS covered cities. Under the CGHS scheme, about 1200 hospitals and 200 diagnostic centres are empanelled, with about 450 wellness centres associated with it. The Central Government Health Scheme (CGHS) offers subsidized treatment to current and retired government employees in empanelled hospitals, The scheme has close to 3.5 million beneficiaries, with about 1.2 million cardholders, across the country. Unlike medi-claim Once you to join the scheme you and your family becomes entitled for all the benefits of the scheme from the date of joining till death .

**Functioning of CGHS;**

CGHS provides health care through following systems of Medicine

- Allopathic
- Homoeopathic
- Indian system of medicine
  - Ayurveda
  - Unani
  - Siddha and
  - Yoga

CGHS dispensary at present are located in 75 cities. Areas are notified by the respective Additional director in each city . These are classified as CGHS covered area .All other areas are considered as areas not covered by CGHS. The list of cities as well as notified areas can be seen in website **www.cghs.gov.in**

Residence alone (and not the Headquarters) is the criterion for determining eligibility of a Central Government servant for availing medical facilities under the Central Government Health Scheme in case of serving employees.

All Pensioners of Central Government (except pensioners belonging to Railways and the Armed Forces) and their families, Widows of Central Government pensioners, in receipt of family pension, Employees of Ordnance Factory Board Headquarters, Kolkata and Ordnance Equipment Factories Headquarters, Kanpur.and some other categories are entitled for CGHS facilities .

Pensioners after retirement are entitle for Fixed Medical Allowance as per report of 7$^{th}$ pay commission at he rates decided from time to time .

- The pensioners settling in CGHS notified area are not entitled for this allowance.
- The pensioners residing in non-CGHS have following options to avail medical facilities: (Annexture A)

(a) They can avail Fixed Medical Allowance (FMA) @ Rs. 1000/- per month or as revised from time to time.

(b) They can also avail benefits of CGHS (OPD & IPD) by registering themselves in the nearest CGHS city after making the required subscription.

(c) They also have the option to avail FMA for OPD treatment, and CGHS for IPD treatment after making the required subscriptions as per CGHS guidelines.. IPD card holders will not be eligible for OPD treatment & issue of medicines from CGHS Wellness Centres.

. Pensioners who are not going to stay in CGHS covered area have to give an undertaking in format ( Annexture B) to get the FMA. If the option form is not filled at the time of retirement they will not get FMA.

Pensioners who want to avail CGHS facilities can make contribution either on yearly basis or one time (ten years.) contribution for whole life validity. Entitlement of wards in private hospitals empanelled under CGHS (Based on basic pay in pay band) is as follows: Corresponding Basic pay drawn by the officer in 7th CPC per month

| | |
|---|---|
| 1 General Ward | Upto Rs. 47,600/- |
| 2 Semi Private Ward | Rs. 47,601 to 63100/- |
| 3 Private Ward | Rs. 63101 and above. |

Pensioners who wish to avail the CGHS facilities for IPD and OPD treatment from nearest CGHS wellness centre of their residence have to submit application for getting CGHS plastic card and deposit one time subscription as per the pay matrix given below for life time. For life time subscription he has to pay subscription for 10 years. One can also choose the option for yearly subscription. In that case he has to pay subscription every year.

| 7th CPC | Monthly | Yearly | Life Time |
|---|---|---|---|
| Level – 1-5 | 250 | 3,000 | 30000/- |
| Level – 6 | 450 | 5,400 | 54000/- |
| Level – 7-11 | 650 | 7,800 | 78000/- |
| Level – 12 & Above | 1,000 | 12000 | 120000/- |

**Now when you are paying such an amount to get the benefits of CGHS one should know what he is entitled to get in return.**

**Facilities available under CGHS**

- OPD Treatment including issue of medicines.
- Specialist Consultation at Polyclinic/Govt. Hospitals.
- Indoor Treatment at Government and Empanelled Hospitals.
- Investigations at Government and Empanelled Diagnostic centers.
- Cashless facility available for treatment in empanelled hospitals and diagnostic centers for Pensioners and other identified beneficiaries.
- Reimbursement of expenses for treatment availed in Govt. /Private Hospitals under emergency.
- Reimbursement of expenses incurred for purchase of hearing aids, artificial limbs, appliances etc. as specified.
- Family Welfare, Maternity and Child Health Services.
- Medical consultation and dispensing of medicines in Ayurveda, Homeopathy, Unani and Siddha system of medicines (AYUSH)

**Plastic cards**

1. All the CGHS beneficiaries and their dependents are being provided with photo ID plastic cards individually with unique beneficiary ID number which need to be produced at each service point to avail the facilities.

**Procedure to get a CGHS Card**

A serving employee can apply for a pensioner CGHS Card along with his pension papers.

(To down load application form visit **https://cghs.gov.in/index1.php?lang=1&level=1&sublinkid=6940&lid=4560**

Application with enclosures and receipt of payment made through Bharat Kosh (Annexure C) is to be forwarded to the CGHS through the office of the employee. The pensioner Card will be issued on the day of retirement (provided it is applied for at least six weeks before retirement date) and will get activated from next day.

The form should be completely filled up with individual photographs pasted as specified in the form.

Following documents need to be attached:

In case of serving employee:-

1. Proof of residence.
2. Proof of stay of dependents.
3. Proof of age of son.
4. In case of differently abled dependent son above 25 years, disability certificate from competent authority as specified.
5. Surrender certificate of CGHS Card (only if CGHS Card was issued during Service Period).
6. Attested copies of PPO/Provisional PPO/Last Pay Certificate (in case PPO is not readily available immediately after retirement.)
7. Receipt of payment made through Bharat Kosh .( Annexure C)

The amount of payment will be for contribution due for one year if the card is to be made for yearly renewal basis and for 10 years if whole life card is required.

**Dependency criteria**-

For availing the medical facilities under the scheme, parents (or parents-in -law in case of female employee), unmarried son till 25 years of age, dependent unmarried/widowed/divorced/separated daughters and sisters, minor brothers are deemed dependent on the Government employee if they are normally residing- with him and their income from all sources including pension and pension equivalent of DCRG benefit is less than Rs. 9000 +DA per month. This criteria does not apply to spouse and disabled son irrespective of age (please see definition of disability in instructions for filling CGHS card)

**Online Application for CGHS Card**

The card can be applied online by visiting CGHS web portal www.cghs.nic.in or CGHS website www.cghs.gov.in. However at present provision for uploading the supporting documents is not available. After online submission of the application, the applicant is required to take a print out of the application and submit it with supporting documents (duly endorsed by the Head of the Department/Office in case of serving employees) in the office of the Additional Director HQ in Delhi or Additional Director in other cities.

CGHS card is valid in all CGHS cities for treatment/investigation/Hospitalization. There is no need for transit permit to get treatment in another CGHS city except for receiving high value medicines classified as “lifesaving”/restricted supply medicines for which temporary attachment to a wellness center is required.

**Supply of Medicines**

- Supply of Medicines from Wellness Centres
- Authorizing Beneficiaries to Purchase Medicines
- Issuance of Restricted Medicines

**Supply of Medicines from Wellness Centres**

•Medicines prescribed by CGHS doctors/specialists, which are available in Wellness Center are supplied immediately.

- For the branded medicines prescribed by the specialist, if the same composition (chemical salt), same strength with same therapeutic value is available in the Wellness Center in different brand name/generic name, the same will be supplied against the prescription.
- Supply of vitamins/minerals/antioxidants prescribed by the specialist will be restricted to CGHS formulary medicines.
- Products classified as Dietary Supplements/food items, cosmetics etc. are not admissible for supply by CGHS.
- Medicines which are otherwise admissible and not available in the store of the Wellness Center will be indented from Authorized Local Chemist (ALC) and will be normally distributed on the next working day after receipt of the same from ALC. These indented medicines will have to be collected by the beneficiary maximum within 15 days of date of indent.

•Medicines for chronic diseases may be issued for 3 months at a time by any CGHS Doctor against the valid prescription of a specialist.

- If the beneficiary is planning to go abroad, medicines prescribed may be issued upto 6 months at a time with permission of Addl. Director for which an application with copy of valid prescription, CGHS Card and proof of travel has to be produced.
- All the medicines including ALC supplied medicines will be issued throughout the duty hours of the Wellness center.

- For collection of indented medicines registration in the Wellness Centre is not required

Procedure for Referral

- Beneficiaries in all CGHS Cities can avail OPD consultation from specialists in any Government Hospital directly without the need for any referral.
- Beneficiaries in all CGHS Cities below the age of 75 years can seek OPD consultation from Specialists in any of the CGHS empanelled hospitals after being referred by the Medical Officer or CMO In-charge of the Wellness Centre. The referral is valid for one month and for three OPD consultations. The beneficiary is required to report back to the concerned Wellness Center and the Medical Officer or CMO In-charge will endorse the investigations and issue medicines as per guidelines.
- Beneficiaries aged above 75 years can directly avail the OPD facilities at the empanelled hospitals without any referral from the Medical Officer of CGHS. If any investigations or procedures are advised and required in emergency, no additional permission or endorsement is required from the Medical Officer of CGHS.

**Investigations and Treatment Procedures**

- No Permission is required for getting listed Investigations/ Treatment Procedures done at the CGHS empanelled Diagnostic Centres /Hospitals, if prescribed by CGHS Medical Officer/ CMO In charge or Government Hospital specialist.
- Listed Investigations/Treatment Procedures prescribed by a specialist of empanelled hospital need to be endorsed by the referring CGHS MedicalOfficer/ CMO Incharge, however permission is not required in this case also.
- For unlisted Investigations/Treatment Procedures permission is required from the AD of the City/Zone in case of pensioners and Head of Department/Office in case of serving employees. However for pensioners of Autonomous bodies the permission is to be given by the concerned department only.

**Procedure for getting the investigations done by an empanelled Diagnostic centre / Hospital**

The following documents are required to be submitted:

1. Self attested copy of prescription of CGHS Doctor / Government specialist
2. Copy of CGHS Card of the patient and main card holder.
3. Original Prescription and Original Cards are to be produced at the centre for verification.

Investigation can be done within 30 days of the advice only. Procedure for getting for any treatment.

**Procedure done at an empanelled hospital**

The following documents are required:

1. Self attested copy of prescription of CGHS Doctor / Government specialist
2. Copy of CGHS Card of the patient and main card holder.
3. Original Prescription and Original Cards are to be produced at the centre for verification.

Treatment procedures can be done within 3 months of the advice only

**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.

**Reimbursement of Medical Claims**

Claim submission:

- In case of treatment in emergency in non-empanelled hospital/expenditure incurred for treatment in empanelled hospital, Medical Reimbursement Claim (MRC) will have to be submitted by the beneficiary for reimbursement of expenses incurred.
- The claim is to be submitted to the concerned department by serving employees and to the CMO I/C of the CGHS wellness Centre (where the CGHS card is registered) by the pensioner beneficiary within 3 months of discharge the hospital.
- In case of delay in submission of claim beyond 3 months, the reasons justifying the delay must be stated by the beneficiary in a forwarding letter
- The claim is to be submitted (one copy) with original bills. in the prescribed form.
- The claim is to be submitted at the CGHS wellness Centre where the beneficiary is registered. On verification as per check list if the claim is found to be complete with all documents then an acknowledgement will be generated with a claim number in the computer module of the wellness Centre.
- The status of the claim can be viewed in the CGHS computer module using the claim number. SMS will also be sent to beneficiaries at each stage of MRC processing.
- Particulars of the claims which are more than one month old are now displayed on the CGHS website.

The basic information of CGHS is given above in brief. For details you may visit https://cghs.gov.in and https://www.cghs.nic.in/ . I hope the information will help you to take a decision about Joining CGHS or otherwise.

For any more query please contact . You can become the member of our association CGHS BENEFICIARIES WELFARE ASSOCIATION OF INDIA once you apply for CGHS membership.

Small introduction of our association and its Mission, Vision and Objectives is given in following page. For details please visit us on Face book, our website , or contact any of the MC and EC member.

# CGHS BENEFICIARIES WELFARE ASSOCIATION OF INDIA

**WEBSITE : https://cbwai.simdif.com email id :cbwaigrp@gmail.com**

## VISION

**"**CGHS Beneficiaries' Welfare Association of India (CBWAI) is committed to reach CGHS beneficiaries spread throughout India and provide them voluntary counseling support, to enable them get quality comprehensive health care through CGHS."

## MISSION

✔ "(CBWAI) will act as a voluntary organization and will be accessibleto beneficiaries throughout the country through its vast network of executives, website, and social media."

✔ "CBWAI will keep close liaison with CGHS officials at all levels of operation and will help them in understanding the difficulties of beneficiaries and resolving such problems."

## AIMS AND OBJECTIVES

✔ To bring CGHS Beneficiaries on the platform of CBWAI, for the purpose of their welfare.

✔ To get registration in accordance with Societies Registration Act, 1860

✔ To make efforts such that comprehensive medical care is available to serving employees, pensioners and other categories of beneficiaries, including their dependent family members.

✔ To promote awareness about the rules and regulation of CGHS scheme among beneficiaries. CBWAI will help and educate beneficiaries by providing them information about rules, regulations and procedures of CGHS and latest developments / CGHS orders issued from time to time.

✔ To raise the difficulties, at appropriate level, that are being experienced by beneficiaries, in getting comprehensive and quality medical care through Wellness Centers and Health Care Organizations.

✔ CBWAI will keep close liaison with CGHS authorities and will help them understand genuine needs and expectations

# -MANAGING COMMITTEE -

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| | | | |
|---|---|---|---|
| Central Zone | (CZ) | : | Madhya Pradesh, Jharkhand, Chhattisgarh & |
| East Zone | (EZ) | : | West Bengal, Orissa, All NE States, Andaman Nicobar Islands and Bihar |
| Delhi/NCR UP | (NZ-I) | : | Delhi/NCR & UP |
| North Zone | (NZ-II) | : | J & K, HP, Ladakh, Uttarakhand, Punjab, Haryana (less NCR) & Chandigarh(UT) |
| South Zone | (SZ) | : | TN, Pondicherry, Kerala, Karnataka, AP, Telengana, Lakshadweep & Minikoil |
| Western Zone | (WZ) | : | Maharashtra (except Nagpur city), Goa, Gujarat, Rajasthan, Daman & Dieu |

# EXECUTIVE COMMITTEE

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( Annexture A)

DOT Order No:4-35(01)12019-PAT dated 28.07.2020

No:4-35(01)12019-PAT

Government of India

Ministry of Communications

Department of Telecommunications

20, Ashoka Road, 1120, Sanchar Bhawan

New Delhi-110001 Dated: 28/07/2020

OFFICE MEMORANDUM

Subject: Reimbursement of medical claims to pensioners residing in non-CGHS areas

This refers to medical claims being received from pensioners residing in non-CGHS areas. In this respect, Ministry of Health and Family Welfare's (MoH&FW) OM No. S. 14025/23/2013- MS.EHSS dated 29.09.2016 may be referred (copy enclosed). As per this OM, the pensioners residing in non-CGHS have following options to avail medical facilities:

(a) They can avail Fixed Medical Allowance (FMA) @ Rs. 500/- per month or as revised from time to time. At present, vide OM 4/34/2017/P&PW(D) dated 19.07.2017, FMA is @ Rs. 1000/- per month.

(b) They can also avail benefits of CGHS (OPD & IPD) by registering themselves in the nearest CGHS city after making the required subscription.

(c) They also have the option to avail FMA for OPD treatment, and CGHS for IPD treatment after making the required subscriptions as per CGHS guidelines.

2. In addition, in accordance to MoH&FW's OM No. S.11011/11/2016 CGHS (P)/EHS dated 09.01.2017 (copy enclosed), pensioners have option to avail CGHS

facilities by making contribution on an annual basis (1 year/ 12 months) or by making contribution for 10 (ten) years (120 months) for getting a pensioner CGHS card with life-time validity.

3. The undersigned is directed to request all the Pr. CCA/CCAS and others concerned offices that the pensioners of this Department residing in non-CGHS areas may be intimated/sensitized (more than once) by an appropriate means about the above options for medical facilities available to them as per MoH&FW OM dated 29.09.2016 and OM No. S.11011/11/2016 CGHS (P)/EHS dated 09.01.2017. They may be advised that for availing reimbursement of their medical bills, they have to mandatorily register themselves with the nearest CGHS facility as per one of the options above. They may also be advised that if they fail to register themselves w.e.f. applicable date with the nearest CGHS facility for availing OPD/IPD treatment, their further medical bills may not be reimbursed by this Department.

4. Compliance report in respect of the above may be furnished to this office for appraisal of Secretary, DoT.

This issues with the approval of competent authority.

sd/-
(S.C. Karol)
Director (Estt.)
Phone. 23036500

Annexture B

F.No. 4/34/2017-P&PW(D)

Government of India

Ministry of Personnel, Public Grievances and Pensions

Department of Pension and Pensioners Welfare

3rdFloor, Lok Nayak Bhawan,Khan Market, New Delhi

Dated: 31 -01-2018

OFFICE MEMORANDUM

Sub: Grant of Fixed Medical Allowance to Central Government Civil Pensioners residing in areas not covered under Central Government Health Scheme -reg.

The undersigned is directed to refer to this Department's OM No.38/99/99-P&PW(C) dated 17-4-2000 on the subject mentioned above and tosay that in accordance with the instructions contained therein, CentralGovernment Civil Pensioners, residing in an area not served by any CGHSdispensary or any corresponding Health Schemes administered by otherMinistries/Departments, as the case may be, even though their places ofresidence may fall within the limits of a CGHS covered cities, are requiredto submit the following documents for claiming Fixed Medical Allowance:

a) An undertaking in the prescribed format.

b) A certificate from the Medical Authorities of CGHS or from authorities of corresponding Health Schemes of the concerned Ministries/Departments, as the case may be, that the area where the pensioner is residing is not served by any dispensary under CGHS or the corresponding HealthScheme administered by the Ministry/Department.

2. Keeping in view the difficulties being faced by the pensioners in obtaining the required certificate from the concerned Medical Authorities,the matter has been reconsidered in consultation with the Ministry of Health and Family Welfare. It has now been decided that the pensioners, residing in areas not covered by CGHS or any corresponding Health Schemesadministered by other Ministries/Departments, as the case may be, would nolonger be required to submit a certificate referred to in para 1 (b) above.

However, such pensioners would continue to submit an undertaking in the following format:

I , a retired employee of _____ (Office Address) declare that I am residing at (Residential Address indicated inPPO) , which area is not covered under CGHS or any corresponding Health Scheme administered by the Ministry/Department of , (as the case may be). I have also not obtained and do not wish to obtain a CGHS Card for availing out-door facilities under CGHS/ Corresponding Health Scheme of other Ministries/Departments from any dispensary situated in an adjoining area.

3. A Central Government Civil Pensioner is also required to fill the enclosed Form along with above mentioned undertaking.

4. All the pension disbursing authorities are required to obtain the above undertaking along with the Form, as mentioned in Para 3 above, from such pensioners before sanctioning Fixed Medical Allowance. An entry to this effect should also be made in their PPOs.

(Sanjay Wadllawan)
Deputy Secretary to the Govt. of India
Encl: As above Tel. No. 24655523

(Annesture C)

F.No.1-030/2020/CGHS/AD(HQ)/027/DIR/CGHS
Min. of Health & Family Welfare
Directorate General of CGHS

545-A Nirman Bhawan, New Delhi Dated the 21st July, 2020

Office Memorandum

Subject: Payment of CGHS Contribution through Bharatkosh portal

With reference to the above mentioned subject and in compliance of the directives of Ministry of Finance that all types of Non-Tax Receipts are to be brought under NTR Portal https://bharatkosh.gov.in/, the undersigned is directed to state that CGHS contribution by Central Government pensioners for making CGHS cards shall hereinafter be deposited through Bharatkosh Portal. The steps to be followed by Pensioners submitting CGHS contribution through Bharatkosh portal are enumerated as under for their convenience:

(Beneficiaries are also advised to peruse the “FAQs” on Bharatkosh portal before making the payment through Bharatkosh).

1. Before making payment online, the applicant shall confirm from the Office of Additional Director, CGHS regarding eligibility for CGHS facility and the subscription to be made.

2. Beneficiary may login using URL is https://bharatkosh.gov.in/, preferably using Internet Explorer as the web browser.

Beneficiary can login in 2 ways:

a. As “Registered User”may register himself/herself by creating a user ID and password and entering his/her details including mobile number and email ID. Once user ID and password are registered, he/she can login using the same.

b. Alternatively, the option of “Non-Registered User” may be used and accordingly may click on the relevant button Either way, the payment Modules shall open.

3.Under “Payment purpose” the following fields are to be filled:

a. Depositor’s category: kindly choose – Individual

b. Purpose: Please click on search icon to reach the “Search Purpose” window.

In the window that opens select and click “Health and Family Welfare” from the drop down menu under “Ministry”.

c. In the “Purpose” window please type “Pensioner” and select the relevant City from the choices seen. Then click the Blue “Search” button to display the “Purpose”, “Payment Type” and “Function Head”.

d. Click on the link “Pensioner Contribution for CGHS Card” written in blue, to open the next window, where the beneficiary shall select the correct Drawing Disbursing Office (DDO)of the CGHS City from drop down.

Beneficiaries are advised to carefully choose the “Purpose” and “DDO” corresponding to the city where they are to be registered as CGHS beneficiaries, to avoid inconvenience.

e. Next step is that the beneficiary will fill in the “amount” and “Payment frequency period” (if any).

f. Under “Remarks” the beneficiary should enter Pension Payment Order (PPO) number (in case of all new CGHS pensioner cards),Token number(generated in case of new card applied online), P/J/Ex MP (i.e, Pensioner/accredited Journalist/Ex MP). Then he may click on “add”.

g. In the next window, enter the name of beneficiary and other details of Individual -please remember that dot (.) or dash (-) or any special character is NOT accepted. Verify and “Save” Depositor details and then click “Confirm”.

h. In the window that opens choose the payment modality “Online”

The Internet Banking Debit and Credit Cards based on integration available from respective resource may be utilized.

The depositor can use NEFT/RTGS mode for depositing the Challan. The Challan (GAR-7)/ Deposit slip can be generated and amount can be remitted to designated bank by intra-bank transfer or using NEFT/RTGS using the format generated by NTRP system. Fill in your details and enter OTP received on your email/Mobile and click verify. At the very right side you will see a column named as “Enter UTR NO.” Click on the hyperlink and enter UTR No. provided by the Bank and wait until it gets verified.

i. After successful payment, both receipt and challan generated on-line through Bharatkosh and shall be saved by the beneficiary as proof of payment. They have to be submitted to the office of Addl. Director, CGHS along with relevant documents for issue of CGHS Card.

4. The Helpline number (011-24665534) and email ID (ntrp-helpdesk@gov.in) may be accessed in case of further difficulty on the portal.

(Dr Sanjay Jain)
Director, CGHS