

Chapter 12

(35)

Settlement of Medical Claims

Application for Settlement of Medical Claims

A CGHS beneficiary should make an application to the concerned authority for claiming reimbursement of medical expenditure and settlement of any advance. The claim should be filed within 3 months of discharge from the hospital. The application should be made along with the following documents:

- (1) Form MRC(S) for serving beneficiaries and Form MRC(P) for pensioner beneficiaries¹.
 - (2) Photocopy of CGHS Card of the employee along with the patient's CGHS card.
 - (3) Copy of permission letter, if any.
 - (4) Emergency certificate (original), in case of emergency.
 - (5) Copy of discharge summary of the hospital.
 - (6) Ambulance certificate (original), if any.
 - (7) Original bills/cash memo/vouchers, etc. for the reimbursement amount claimed.
 - (8) Break up of investigations from the hospital/diagnostic centre/imaging centre (details and rates of individual tests and the exact number of tests, X-ray films, etc.)
 - (9) In case of loss of original papers, photocopies thereof duly attested by the treating doctor/specialist along with Affidavit in prescribed form.¹
 - (10) In case of death of the card holder, Affidavit in prescribed form¹ by the claimant, no objection certificate from other legal heirs on stamp paper and copy of death certificate.
 - (11) In case of implants, invoice no. along with sticker bearing serial no. of the implant.
 - (12) In case of coronary stents, outer pouch of stents.
 - (13) In case of replacement of pacemaker/ICD, etc. copy of warranty certificate of earlier pacemaker/ICD.
 - (14) Prescription slip and diagnostic report².
- Ministries/authorities concerned may verify and check the claims based on prescription slip and the diagnostic report. In case of any doubt, verification can be done from the hospital concerned².

Reimbursement in Excess of Approved Rates²

Reimbursement is, generally, allowed only at approved rates for the treatments/tests. However, reimbursement in full, in excess of approved rates, may be allowed by the Secretary (Health & Family Welfare) on recommenda-

1. See Annexure 12.I.

2. MH & FW, O.M. No. 4-18/2005-C&P [Vol.I, Pt. (I)], dt. 20.2.2009 (Annexure 12.II).