

## **Chapter 4.11**

### **Medical facilities for serving employees & pensioners**

#### ***Recommendations***

4.11.3 The Commission, therefore, recommends that the Government should revise entitlements for treatment in IPD for CGHS card holders so that private ward facilities are available at least to the employees in PB-2 pay band. The Commission is not in favour of extending CS(MA) Rules to the pensioners as not only it will prove to be very costly (estimates given by the Government peg it at Rs.1,820 crore p.a.) but will also suffer from problems relating to submission of bills, its verification and subsequent payment, etc. This will pose additional problems for the pensioners claiming reimbursement and will generate additional administrative work with attendant problems for the Government. The Commission is of the view that an insurance scheme should be devised for meeting the OPD needs as well. In the interregnum, the Government should consider enhancing the amount of medical allowance for pensioners living in non-CGHS areas appropriately.

#### ***Health insurance for Government employees & pensioners Recommendations***

4.11.5 The Commission, accordingly, recommends introduction of a Health Insurance Scheme for Central Government employees/pensioners as under :-

- i) For the existing employees and pensioners, the Insurance Scheme would be available on voluntary basis subject to paying the prescribed contribution. Contributions should be based on the actual premium paid. Group A, B and C employees should contribute 30%, 25% and 20% of the annual premium respectively with the Government paying the remainder. This arrangement should be reviewed periodically.
- ii) The Health Insurance Scheme would be compulsory for new Government employees who would be joining service after the introduction of the Scheme. Similarly, new retirees after the introduction of the Insurance Scheme would be covered under the Scheme. The new recruits and pensioners will consequently not be provided CGHS / CS (MA) facilities. The new recruits and the new retirees may be paid an appropriate amount for meeting their OPD expenditure till the time an insurance scheme for providing OPD facilities is devised.
- iii) Serving employees and existing pensioners shall have the option to opt out of CGHS and subscribe only to the Insurance Scheme, thus making their own arrangements for OPD needs. In such cases, they will not pay contributions to the CGHS. On par with new recruits, they will need to contribute only the amounts prescribed for similarly placed class of employees/pensioners under CGHS and may also be paid an appropriate amount for their OPD expenditure till the time an insurance scheme for providing OPD facilities is devised. The serving employees in non-CGHS areas may also opt for Health Insurance Scheme and subscribe to the same.
- iv) All personnel of the Central Government including All India Service officers, serving and retired, and others who are covered under the existing CGHS and under CS (MA) Rules may be offered