MEDIACL FACILITIES FOR

GOVERNMENT EMPLOYEES

CS(MA) RULES,1944

BY P D YADAV, VICE PRINCIPAL, KVS

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CENTRAL SERVICES (MEDICAL ATTENDANCE) RULES,1944

Topics to Discuss

- Eligibility and Applicability
- Facilities Available
- Other Reimbursable Expenses
- Authorized medical Attendant(AMA)
- Treatment from Specialists
- Recognized Hospitals
- Meaning of Family
- Dependency
- Case where both husband and Wife are Employed
- General guidelines

CENTRAL SERVICES (MEDICAL ATTENDANCE) RULES, 1944

Topics to Discuss

- Consultation Fee
- Advance for Medical Expenses(Purpose)
- Amount of Advance
- Condition to Grant Medical advance
- Adjustment of Advance
- TA for Medical Attendance and Treatment
- Travelling expenses incurred for kidney donor
- Relaxation in Rules in Case of Emergency
- Treatment Outside India
- Tips for proper medical Bill Settlement

Eligibility and applicability

CS(MA) rules apply to-

- 1. All government servants, when they are on Duty, Leave (present in India), Deputation on Foreign Service in India, Under Suspension.
- 2. Railways employees and State Government servants, who are on deputation under central Government.
- 3. Government pensioners re-employed under Central Government.
- 4. Probationers.
- 5. Apprentices in whole time service of Government.

Eligibility and applicability

CS(MA) rules may not apply to-

- 1. Defence services personnel
- 2. Government servants on leave (present out side India), Deputation abroad.
- 3. Retired government Servants.

Facilities Available

- ➤ Medical attendance at the hospitals/dispensary (at OPD).
- ➤ Medical attendance at residence of patient.
- Medical attendance at consulting room of the AMA outside hospital hours.
- > Reimbursement is allowed for-
 - Administration of injections and cost of medicines.
 - Medicines purchased from market due to nonavailability at hospital or purchased in emergency.
 - Cost of specialized treatments, Laboratory and radiological investigations.
 - Cost of artificial appliances.

Other Reimbursable Expenses

- Cost of accommodation in hospitals as per status.
- Cost of ordinary nursing to In-patient .
- Cost of Special Nursing during in-patient treatment subject to maximum of-
 - Rs. 150 per shift of 12 hours-for special nurse.
 - Rs. 75 per shift of 12 hours-for Ayah/Attendant.
 - No reimbursement is allowed for special nursing at residence.
 - Ayah charges can be reimbursed by head of office up to a limit of Rs. 2000 on certificate from MO in charge counter signed by Medical Supdt.
 - Diet charges paid to hospitals during Indoor treatment.
 - Normal diseases up to Basic Pay Rs.44,900 / month
 - In case of chronic diseases up to Basic Pay Rs.44,900 / month

Authorized medical Attendant(AMA)

- Following categories of medical officers can be designated as AMAs:
 - Medical officers of Central Governments/State/UTs.
 - Private Registered Medical Practitioners (PRMPs)- when adequate number of Government Doctors or their services are not available in any system of medicine within radius of 5KM.
 - The AMA of an Employee will be decided with reference to place he falls sick and his pay at that time.
 - If no AMAs has been appointed, for a suburban area, treatment can be had from AMA in government hospitals in adjoining cities.

Treatment from Specialists

Can be had only if AMA is satisfied that the condition of the patient required such treatment and refers the patient to them.

Recognized Hospitals

- All state Government hospitals, including those maintained by municipal committees and District Boards.
- All hospitals, PHC and Dispensaries recognized by state government for their employees.
- ➤ All hospitals attached to PSU/Projects/Port Trusts.
- ➤ All maternity and child welfare centre recognized by state governments.
- > Cantonment Hospitals.
- Railway hospitals.
- Private hospitals notified by Government of India from time to time.
- Pay clinics in Bihar, Punjab, Haryana, UP, MP, Rajasthan and Chandigarh.
- Hospitals recognized by Government for treatment of special diseases like cancer, mental illness, TB etc.

Meaning of Family

- Husband/wife.(including more than one wife and also judicially separated wife)
- Parents and step mother.
- In case of adoptive, only adoptive parents and not the real parents.
- Female employees have choice to include either her parents or her parents in law.
- Children including legally adopted, step children and children taken as ward under following condition:-
 - ➤ Unmarried son- Till he starts earning, attains the age of 25 years, whichever is earlier.
 - > Daughter- Till he starts earning or gets married, whichever is earlier, irrespective of age-limit.
 - Son suffering from permanent disability of any kind No age limit.
- Widowed/ divorced/ separated dependent daughter- Irrespective of age limit.
- Unmarried/Widowed/ divorced/separated dependent sisters- Irrespective of age limit.
- Minor Brothers.
- Permanently disabled dependent brother- No Age limit.

Dependency

- The income limit of dependency of family members (other than spouse) is Rs.9000/- plus amount of DA/DR as on date of consideration of claim.
- ➤ Parents residing either with Government servant or with the rest of the family members at other station or eligible.

Case where both husband and Wife are Government Employee

- Either of them may prefer for self and eligible members of family according to his/her status.
- ➤ A joint representation is required to be furnished as to who will be preferring the claim. This declaration may be change as often times as the circumstances like promotion, transfer, resignation etc.

Case where both husband and Wife are Government Employee

For judicially separated spouse, pending decision on guardianship, reimbursement may be allowed to either of the spouse.

If spouse is in receipt of fixed medical allowance, the government servant can avail CS(MA) facilities for self and other members except spouse.

General guidelines

Treatment at consulting room is limited to 10 days with Max. 4 Consultations and normally 10 injections. No. of injections may go up to 15 depending on seriousness of patient.

The limit 10 days with Max. 4 Consultations (at interval of 10 days) may go up to 40 days in case of Homoeopathy.

Cases requiring hospitalization have to be referred to Government Hospital/ Recognized hospital.

Requiring more than 4 consultations or more than 15 injections the patient should be send for OPD of Hospital.

Separate claim should be preferred for each spell of illness or for entirely new disease.

To justify a claim for second time, there should be reasonable gap.

General Guidelines

- Every consultation after the first for same illness of same patient with same AMA is treated as subsequent Consultation.
- Consultation on 10th day is permitted if no medicine is prescribed.
- ➤ If patient have medical claim insurance policy, can claim from both insurance company and deportment limited to total expenditure.
- Delegation of powers to HoD for settling permission cases and for

Approval-

- ➤ HoD may grant Permission for indoor treatment in private hospitals on prescription of AMA.
- > HoD may grant Reimbursement upto. Rs. 2,00,000/-
- ➤ Reimbursement exceeding Rs.2,00,000/- is to be settled in consultation with IFD.
- Cases of Relaxation may be referred to the Ministry.

Consultation Fee

- (i) Medical Post Graduate / Specialists
 - First Consultation: 100/-
 - Subsequent Consultation: 60/-
 - Injection Fees= Rs.20
- (ii) Medical Graduates (MBBS or equivalent)
 - First Consultation: 70/-
 - Subsequent Consultation: 40/-
 - Injection Fees= Rs. 20/-

Advance for Medical Expenses(Purpose)

Advance is admissible for meeting out expenses for-

- In- patient treatment in hospitals.
- 2. TB/Cancer/Chronic Hepatitis B,C &D treatment at consulting room of MO/residence of patient/OPD.
- 3. Purchase, replacemen.t, repair of admissible artificial appliances.

Amount of Advance

- ➤ For indoor treatment-90% of estimated cost irrespective of gravity of diseases.
- For outdoor treatment- Limited to 90% of estimated cost, if total estimated expenditure including test/investigation is more than Rs.10000/-

Amount of Advance

- Advance to be released within 10 days of receipt of request for advance.
- For TB- where duration is more than 3 months- 80% of estimated cost or Rs.36000 ,whichever is less.

Condition to Grant Medical advance

- Application of medical advance should be accompanied by certificate from Medical Officer/Specialist indicating duration and estimated amount for the purpose.
- Advance may be paid in more than one instalments for same illness, subject to limit prescribed.
- There is no limit on number of advances payable with respect to himself and family members.
- ➤ In serious illness, spouse or legal heir can apply for advance.
- > Advance will be paid directly to hospital.
- In case of artificial appliances, advance will be paid directly to supplying agency.

Adjustment of Advance

- > Should be adjusted against relevant claim and balance any, recovered in 4 instalments.
- When advance is paid direct the hospital or supplying agency, the employee should submit adjustment bill for final settlement within 1 month from date of discharge from hospital.
- The office will corresponds to Hospital/Agency for refund of unutilized balance, if any.

TA for Medical Attendance and Treatment

Employees and members are entitled for T A for journey to obtain appropriate medical treatment if certified by AMA/Specialist/MO attached to the hospital to whom the patient was referred, that journey was necessary.

TA for Medical Attendance and Treatment

- ➤ Journey by rail/Road/Air- Patient and Attendant(if Recommended) entitled for TA & DA (for journey period), within country and outside country. No DA for halt.
- ➤ Journey within same city and distance is more than 8 KM- Actual conveyance charges limited to Mileage allowance at tour rates and at half rate for family members.
- ➤ Air travel allowed only if it is absolutely essential.
- Ambulance charges-
 - (i)within same city,
 - > (ii)ambulance should belong to Government, Local funding body, social service organizations like red cross society etc.
 - From one hospital to another.
 - > It should be certified that any other conveyance may be endanger life.

Travelling expenses incurred for kidney donor

Government servants are eligible for reimbursement of travelling charges of the of kidney donor to them or family member at following rates-

- If Donor is private person:- TA at rates admissible to recipient Government Employee.
- If Donor is another Government servant or his family members, TA at admissible at rates applicable to donor Government servant.

Relaxation in Rules in Case of Emergency

- In case of serious illness or accidents:-
 - Any nearest hospital government or private
 - Total medical expenses will be reimbursable.
 - No limit on amount of reimbursement but individual ceiling prescribed will be applicable.

Treatment Outside India

- Medical treatment outside India is available for certain ailments for which facilities in India are not available.
- > Standing committee constituted for this purpose by the ministry of Health and family Welfare will give approval for treatment and reimbursement.
- Prior approval of committee is essential.
- If approval could not be obtained due to circumstances beyond control of employee, reimbursement may be allowed subject to fulfilment of other conditions.
- The committee, if satisfied authorize an attendant to accompany the patient (will be entitled for to and fro air fare)

Tips for proper medical Bill Settlement

- Prior permission in normal case/Intimation in case of emergency is necessary.
- > Your place of illness will determine who is your AMA.
- Consult your AMA first and proceed according to his advice.
- Ensure that you are purchasing only the reimbursable medicines from the approved pharmacy in case of Ayurved, Siddha and Unani system.
- Support your claim with all prescribed certificates.
- Ensure to get correct cash vouchers/Bills and get counter signed by AMA.
- Ensure that AMA's Designation, Qualification and Registration no. are Correct.
- During In-patient treatment, Inform the medical officer of hospital about your Basic Pay so that he may allot accommodation according to your status.
- Ensure that the claim is preferred within 6 months of completion of treatment.
- The delay can be condoned by deportment/ministry.

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