

Government of West Bengal
Finance Department
Audit Branch

No: 3474 F

dt. : 11.05.09.

Memorandum

The State Govt. employees and their family members are entitled to the medical facilities under **the West Bengal Services (Medical Attendance) Rules, 1964**, as amended from time to time. To provide better medical facilities to the State Govt. employees and their family members a liberalised medical assistance Scheme in the name **“the West Bengal Health Scheme, 2008”** has been introduced under notification no. **7287-F dt. 19.09.2008**. It has come into force w.e.f. 01.06.2009 as notified under no. 3472 F dt. 11.05.09. List of hospitals and approved rates have been notified under no. 3473 F dt. 11.05.09.

An employee who wants to get benefits of the Scheme for himself and his/her family members in addition to the facilities entitled under the **West Bengal Services (Medical Attendance) Rules, 1964**, as subsequently amended shall have to furnish option in form 'A' in duplicate appended to the Scheme and he/she will not be entitled to draw regular medical allowance with effect from the date of enrolment under the Scheme. Detailed procedure as laid down in **clause-4** of the Scheme should be followed for enrolment.

Note: If husband and wife both are Govt. employees under the Govt. of West Bengal and if one opts under the Scheme, both will not be entitled to draw regular medical allowance.

(2) In these orders-

‘Eligible Govt. Employee’ means a Govt. employee enrolled under the **West Bengal Health Scheme, 2008**.

(3) Family:

(a) For availing medical facilities under the West Bengal Health Scheme, 2008, **children, minor brothers, minor sisters, parents** as defined in **clause-3(e)** of the Scheme, shall be deemed to be dependent on the Government employee if they are normally residing with him/her and fulfills the condition of income.

Note: (i) ‘Son’ is considered to be dependent till he starts earning or attains the age of 25 years, whichever is earlier. Son suffering from permanent disabilities

either physically or mentally will be considered dependent without any age limit.

(ii) Unmarried daughter is eligible till she starts earning (irrespective of age).

(iii) As an exception, parents can live away from employee in another station with other members of family.

(iv) A declaration regarding the income of parents should be furnished by the employee concerned once at the beginning of every calendar year.

(b) It is the responsibility of the employee concerned to apply for deletion of the name of any dependent member of his/her family from the Scheme, when the ward is no longer entitled to the benefits eligible under the Scheme. The failure on the part of the Govt. employee to get the name of the child deleted from the Scheme when he/she is no longer dependent on him/her will amount to suppression of fact and it will be treated as a good and sufficient reason for initiating disciplinary proceedings against him/her in terms of the **W.B.S. (C.C.A.) Rules, 1971** as amended.

(4) Hospitals/ Nursing Homes/ Diagnostic Centres:

Apart from the Govt. Hospitals, Hospitals run by Municipal Corporations, Municipalities and other Local Bodies and State-aided Hospitals, the Private Hospitals, Nursing Homes, Institutions, Clinics, Laboratories, Diagnostic Centres, as per list attached in **annexure 'A'** of the notification no. 3473 F dt. 11.05.09 are recognised for the purpose of the West Bengal Health Scheme, 2008.

An eligible Govt. employee/ beneficiary shall show his/her Identity Card to the hospital/ diagnostic centre where he/she intends to get medical attendance and treatment. The Hospital/ Diagnostic Centre shall provide accommodation etc. as per entitlement as mentioned in clause-8 of the Scheme and provide medical services/ procedures, as are essential, to the Govt. employee/ beneficiary under memorandum of agreement (copy of **MOA** attached at Annexure-C) and shall charge for such services procedures/ investigations as per agreed rates. The beneficiary shall pay the costs to the Hospital/ Nursing Home/ Diagnostic Centre. However, in case of emergency, the Hospital shall not refuse admission or demand for advance from the eligible Govt. employee or his/her family members. The final bill shall be settled by the beneficiary before discharge. Any legal liability arising out of such services shall be the sole responsibility of the concerned empanelled hospital/ diagnostic centre and the same shall be dealt with by the concerned empanelled hospital/ diagnostic centre.

Note: Private Hospitals/ Nursing Homes/ Diagnostic Centres, etc. have been classified into three classes (vide annexure A of the notification no. 3473 F dt. 11.05.09). The rates to be charged by these Service Providers from the Govt. employees shall be as follows:

- (i) **Class-1 service provider:** 100% of approved rates or actual rate of the service provider, whichever is less.
- (ii) **Class-2 service provider:** 80% of approved rates or actual rate of the service provider, whichever is less.
- (iii) **Class-3 service provider:** 70% of approved rates or actual rate of the service provider, whichever is less.

(5) Approved Rates:

Rates for reimbursement of medical expenses for various treatments/ tests/ procedures have been specified under the Finance Department notification no. 3473 F dt. 11.05.09 (Annexure-'B').

Private Hospitals, Diagnostic Centres, etc. shall charge for medical attendance and treatment of a beneficiary on the basis of approved rates or actual rates of the concerned hospital, whichever is less. For indoor treatment, Private Hospitals/ Diagnostic Centres shall charge medical expenses on the basis of package rate.

“Package rate” means and includes lump sum cost of in-patient treatment/ day care/ diagnostic procedures, etc. **Package rate includes:**

- (i) Registration charges,
- (ii) Admission charges,
- (iii) Accommodation charges including patients' diet,
- (iv) Operation charges,
- (v) Injection charges,
- (vi) Dressing charges,
- (vii) Doctor/ consultant charges,
- (viii) ICU/ ICCU charges,
- (ix) Monitoring charges,
- (x) Transfusion charges,

- (xi) Anaesthesia charges,
- (xii) Operation theatre charges,
- (xiii) Procedural charges/ surgeon's fee,
- (xiv) Cost of surgical disposables and all sundries used during hospitalisation,
- (xv) Cost of medicines,
- (xvi) Related routine and essential investigations,
- (xvii) Physiotherapy charges etc, and
- (xviii) Nursing care and charges for its services **but excluding expenses on telephone, tonics, toiletries, cosmetics, etc.**

Package rate does not include cost of implants. The reimbursement of the cost of implants is admissible as per approved W.B.H.S., 2008 rates for implants or as per actuals in case there is no prescribed ceiling.

In case, no “**package deal**” is possible, costs may be calculated for medical attendance, medicines, investigations, bed charges and procedures, etc. as per approved rates/ actuals.

Note: Actual cost of Pacemaker, coronary stents, heart valves, Intra-ocular Lens, various artificial appliances, Neuro-implants will be reimbursed in full. But when use of a dual-chamber Pacemaker or use of more than two stents or use of more than one drug eluting stent is essential, prior permission of the West Bengal Health Scheme Authority under the Finance Department should be obtained.

(6) Facilities:

An eligible employee or a family member of an eligible employee shall be entitled to the following facilities, namely:

- (a) Medical attendance and treatment as an indoor patient in a recognised hospital or institution; and
- (b) Medical attendance and treatment at out patient department of a recognised hospital or an institution, or a clinic attached to such hospital or institution.

Reimbursement of the cost in the above cases shall be allowed in terms of clauses **6, 7 & 9** of the West Bengal Health Scheme, 2008.

An employee or beneficiary shall be entitled to accommodation in the case of medical attendance and treatment as an indoor patient as per **clause-8** of the Scheme.

- Note:**
- (i) Normally, the treatment in higher category of accommodation than the entitled category shall not be permissible. However, in case of emergency when the entitled category of accommodation is not available, admission to immediate higher category may be allowed till the entitled category of accommodation becomes available. However, if a particular hospital does not have the ward as per entitlement of the employee, the hospital may only make bill as per the entitlement of the employee even though the treatment was given in a higher type of accommodation.
 - (ii) If, on request of the employee/ beneficiary, treatment is provided in a higher category of accommodation other than that of entitled class, the expenditure, over and above the entitlement, shall be borne by the employee/ beneficiary.

(7) Identity Cards:

Blank identity cards shall be supplied by the Medical Cell under the Finance Department. Cadre Controlling Departments or the Heads of offices through the Administrative Departments shall place requisition for supply of blank cards.

Identity Cards may be issued to a Govt. employee and his/ her family members following **Clause-10** of the Scheme. **G.P.F.** number shall be used as code number of the employee.

Example: If an employee has four family members, including himself:

- (a) Identification number of the employee shall be: **G.P.F. No./ 1/ 4.**
- (b) Identification number of wife may be: **G.P.F. No. of employee/ 2/ 4.**
- (c) Identification number of another beneficiary may be: **G.P.F. No. of employee/ 3/ 4.**
- (d) Identification number of remaining beneficiary may be: **G.P.F. No. of employee/ 4/ 4.**

A list of employees to whom identity cards have been issued shall be forwarded to the Finance Department through the concerned Administrative Department.

(8) Intimation of Medical Attendance and Treatment :

An employee shall give intimation to the Cadre Controlling Department or the Head of Office within due time as mentioned in Clause- 11 of the Scheme. Such intimation is vital for settlement of claims for reimbursement.

(9) Settlement of Claims:

An eligible Govt. employee under the **West Bengal Health Scheme, 2008** should make an application to the concerned authority as mentioned in **Clause-12** of the Scheme preferring claim for reimbursement of medical expenditure and settlement of advance, if any, within the specified period of three months of the completion of treatment. The respective Department, the Directorate or the Office, as the case may be, to which the employee is attached shall examine and settle the medical claim following **Clause-13** of the Scheme. The expenditure shall be met from the head "**12- Medical Reimbursement under the West Bengal Health Scheme, 2008**" subordinate to the concerned head of account under which his/ her salary is drawn. While settling a claim following guidelines may be followed:

- (i) For treatment within the State in Govt. hospital/ Govt. aided hospital or recognised Private hospitals vide **Annexure-A** of the Finance Department notification no. 3473 F dt. 11.05.09 the treatment cost may be reimbursed on the basis of approved rates given in **Annexure-B** of the Finance Department notification no. 3473 F dt. 11.05.09 or the actual cost, whichever is less. Class of the Service Provider (Hospitals/ Diagnostic Centres) should be taken into account for reimbursement of the costs.

All the Private hospitals/ diagnostic centres mentioned in **Annexure-'A'** have signed agreement on the basis of **Memorandum of Agreement (MOA)** (copy of **MOA** attached at **Annexure-C**) with the Authority of the West Bengal Health Scheme under the Finance Department, Govt. of West Bengal about recognition and the rates for various medical procedures/ tests/ investigations. The **MOA** signed with the hospitals also includes the ceiling rates quoted/ offered by the hospital/ diagnostic centre. If the rates quoted by the hospital are lower than the ceiling rates given in **Annexure-B**, the reimbursement may be allowed on that lower rates.

- (ii) No consultation with the Health and Family Welfare Department and the Finance Department will be necessary for reimbursement of the cost of treatment as indoor patient or as outdoor patient in the recognised hospitals.
- (iii) No reimbursement may be allowed for treatment taken from unrecognised Private hospitals/ Nursing homes.

- (iv) Cost of medicines are reimbursable in full except preparations classified as food, tonics, vitamins, disinfectants, toilet preparations, cosmetic items, telephone calls, etc. Charges for pathological and radiological investigations, cost of devices, implants, as are considered essential and not included in the Package are reimbursable in full.
- (v) Special nursing/ Ayah/ Attendant charges are reimbursable in full.
- (vi) Blood transfusion charges are reimbursable in full but cost of blood is reimbursable as per State Govt. Hospital rate.
- (vii) Where an eligible Govt. employee has taken a Medical Insurance Policy would be allowed to claim reimbursement of medical expenses both from Insurance company as well as the West Bengal Health Scheme, 2008 subject to the observance of the following procedure:

A medical claim against the original vouchers/ cash-memos would be raised by the employee first from the insurance company who would issue a certificate to the Cadre Controlling Authority/ Head of Office of the amount reimbursed to the employee. He would then prefer his medical claim along with photo copies of vouchers/ cash-memos to the concerned office. The Cadre Controlling Authority/ Head of Office would then reimburse to the employee only the balance admissible amount on the basis of approved rates i.e., admissible amount minus the amount reimbursed by the insurance company.

(10) Treatment in a Hospital or Institution outside the State:

Eight Speciality Hospitals outside the State have been recognised for the purpose of the West Bengal Health Scheme, 2008 (vide notification no. 3473 F dt. 11.05.09).

For treatment in those hospitals prior permission of the Secretary of the department shall be required.

Such permission may be given when treatment in such a hospital is essential and referred by a recognised hospital. **West Bengal Health Scheme Authority** under the Finance Deptt. may be consulted, where necessary.

Reimbursement of the Costs of medical attendance and treatment in a recognised hospital outside the State may be made to the eligible Govt. employee following **Clause-14** of the scheme.

Cost of journey with one attendant, both ways, as per entitled class of **T.A. Rules** may be reimbursed to the employee.

(11) Medical Advance-

Advance for medical treatment may be granted to the eligible Govt. employee following Clause-15 of the West Bengal Health Scheme, 2008. D.D.O.s. may draw the advance in A.C. Bill to avoid delay. Adjustment of advance may be done as per rules.

Each Department/Cadre Controlling Authority/Head of Office shall maintain records for monitoring the adjustment of the advance granted to the employee.

(12) Role of Administrative Departments (through Cadre Controlling Authority/ Head of Office):

- (i) Assessment for budgetary requirements-

Each department will assess the requirement of fund under the head "12- Medical Reimbursement under the West Bengal Health Scheme, 2008" and place their demand to the West Bengal Health Scheme Authority under the Finance Department (Medical Cell) at Ground Floor, Main Block, Writers Building, Kolkata-1.

- (ii) Issue of Identity Cards-

Blank identity cards should be collected from the Medical Cell, Finance Department.

- (iii) Processing of application for advance and

- (iv) Settlement of claims.

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Government of West Bengal