

## **MERITS AND DEMERITS OF CGHS AS ON 01/08/2018:**

### **Features :-**

**OPD is to be availed at CGHS Wellness Centres (Dispensaries). Hospital treatment can be availed at Panelled hospitals cashless. In emergency treatment may be availed at nearby private hospital but reimbursement will be restricted to CGHS rates.**

### **Contribution :-**

**It is based on Grade Pay on Government Pay Scales as per 6th Pay Commission. MTNL Pay Scales have been mapped to Govt. pay scales as per 6th Pay Commission and given on Page-4 of PPO or in a certificate form pasted on first page of PPO.**

<b>GRADE PAY (Rs.)</b>	<b>CONTRIBUTION (Rs.)</b>
<b>2800</b>	<b>30030</b>
<b>4200</b>	<b>54030</b>
<b>4600 to 6600</b>	<b>78030</b>
<b>7600 and above</b>	<b>120030</b>

### **Ward Entitlement :-**

**It is based on "Range of Pay" as mentioned below grade pay on Page-4 of PPO or in the certificate on first page.**

<b>Range of Pay (Rs.)</b>	<b>Ward (Rs.)</b>
<b>13950</b>	<b>General</b>
<b>13960 to 19530</b>	<b>Semi Private</b>
<b>19540 and above</b>	<b>Private</b>

### **OPD Treatment :- MERITS:**

- 1. Pensioners are given preferential treatment.**
- 2. Covers whole Family viz., dependent parents, sisters, brothers, sons, daughters, grandchildren etc. with some conditions. The amount of contribution is same regardless of number of beneficiaries.**

**3. Whole process of prescription, giving medicines etc. computerised.**

**4. At request, Doctors prescribe the same medicines if the prescription chit of family doctor is shown. For chronic diseases medicines are given for one month at a time. At request, the medicines are given even for three months; given even for six months while going out of India.**

**5. If medicines are not in stock either same medicines of other brand is given or local purchase is done and given on third day. SMS is given requesting to collect medicines of local purchase.**

**6. If any specialist doctor is to be consulted, reference is given either to other CGHS dispensary where specialist visits or to any panelled hospital even for OPD Consultation.**

**There is no ceiling on entitlement amount.**

#### **OPD Treatment – DEMERITS:**

- 1. The wellness centre may not be nearby; expenses may be incurred on conveyance.**
- 2. Wellness centre is open from 8 am to 2 pm only. There might be queue at counters for registration, pharmacy or to consult doctor.**
- 3. A general complaint is that doctors don't diagnose properly and don't issue hard copy of prescription.**
- 3. Sometimes the favourite doctor may not be available.**
- 4. Some staff or doctor may not treat you as you expected.**

#### **HOSPITAL TREATMENT:**

##### **Planned treatment :-**

**Wellness Centre issues reference memo mentioning required treatment. No name of hospital is mentioned. Beneficiary may choose any panelled hospital and avail treatment cashless.**

##### **Emergent conditions :-**

**Treatment may be availed at any panelled hospital or at any nearby non panelled private hospital without any reference from wellness**

**centre. The cost of treatment at private hospital is reimbursed at CGHS Rates within 45 days of submission of claim.**

**Demerits due to poor present status :-**

**The empanelled hospitals are not many. Only a few multispeciality hospitals are empanelled.**

**Diagnostic centres for pathology, X-Ray etc. are very few.**

**REMEDY IN SIGHT:**

**The hospitals at Mumbai are unwilling to get empanelled as the CGHS rates at Mumbai are far low.**

**The CGHS rates are different in Delhi and Mumbai. At Mumbai the rates of 2010 are still applied due to some court case. Now the court case is over. Upwardly revised rates are to be released soon. Many hospitals may be willing to get empanelled at new rates which may be acceptable to them.**

**Let us hope the revised rates are released soon and more multi-speciality hospitals (at least one in every locality) and more diagnostic centres are empanelled.**

**■ Compiled by Com. K. Jawahar, President, RTOWA Mumbai.**

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