



PUNJAB HEALTH SYSTEMS CORPORATION

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No. PHSC/DPF/16/ 154-204

Dated: 11-4-16

To

All the Civil Surgeons

In the State of Punjab

Medical Superintendent

MKH Patiala and C.H. Jalandhar.

Subject: Implementation of Cashless Punjab Government Employees and Pensioners Health Insurance Scheme (PGEPHIS) in Government Hospitals.

As you are already aware that State Government has launched the above mentioned insurance scheme details of the same were forwarded to you vide DO No. 642-43, dated 30.11.2015. Detailed notification No. 21/281/12-5HB5/268, dated 20.10.15 and details of the scheme are available on our website www.pbhealth.gov.in. A separate brief details of the scheme have already been circulated to you.

2. It has been brought to our notice that many reimbursement claims of the Government employees/pensioners have been received by the Oriental Insurance Company (OIC), thus indicating that Govt. hospitals are not providing cashless treatment to the employees / pensioners. A workshop was organized on 12.3.2016 of all the DMCs / SMOs of 100 specially focused hospitals for making them aware regarding the scheme and to give an orientation to them to provide cashless free treatment to the employees / pensioners. It is pertinent to mention here that by providing cashless treatment there can be manifold increase of user charges of the hospitals. However, we are again reiterating following brief guidelines;

- i) All the Govt. hospitals can provide cashless treatment to the employees, pensioners and their dependents and can claim reimbursement from Insurance company on the rates of the Insurance company, which are applicable to all empanelled private hospitals.
- ii) There are 2549 procedures for which rates are available on website www.pbhealth.gov.in. what is included in the package and what is not included in the package has been specified in the rates. Rates of implants/stents/grfts are also available on website.

- iii) The Govt. hospital can claim from the Insurance company, 7 days pre hospitalization and 30 days post hospitalization expenses which include medicines, investigations and consultation.
- iv) On the admission of any employee/pensioner/dependent, hospital has to fill the preauthorization (copy enclosed). A scanned copy of this preauthorization should be sent on email No. **pgephis@mdindia.com** under copy **claimpgephis@gmail.com**
- v) There is no need for any Government hospital to wait for confirmation / approval of the authorization
- vi) The total claim and the bill should include all the expenses i.e. pre-hospitalization, package/procedure cost, implants/stents/grafts and post hospitalization expenses and should be sent also to the email No. **pgephis@mdindia.com** under copy **claimpgephis@gmail.com**
- vii) Along with the claim, Government hospital should send their bank details in the following format.

Name of the Hospital.....
Name of the Bank.....
Branch Details:
Account No.
RTGS / NEFT / IFS Code.....

The payment will be paid by the Insurance Company within 30 days.

Please note that the hardcopies of the emails sent should be preserved in the hospital record.

3. No employee / pensioner should be asked to purchase medicines / consumables from outside. For any alternate costly implants/stents/grafts, employee should purchase the same from open market and can take reimbursement from the Insurance Company directly up to the amount specified in the rate list.

4. Please circulate these instructions to all the hospital under your control for implementation.



(Hussan Lal) IAS

Secretary Health cum Managing Director PHSC

Cc to:

- i) All the Deputy Commissioners in the State of Punjab for information.
- ii) Director Health and Family Welfare, Punjab, for information.
- iii) Principal Medical College Patiala, Amritsar and Faridkot for information.