

(31)

NATIONAL INSTITUTE OF TECHNOLOGY SIKKIM

Guidelines for Medical Attendance, Treatment & Reimbursement Procedure

1. Beneficiaries and Eligibility criteria

- The regular employees and the dependent family members are beneficiaries of the scheme as per the CS (MA) rules 1944 of Government of India.
All the eligibility/entitlement criteria for various treatments and medical attendance rules and treatment norms will be as per the CS(MA) rules/CGHS rules of Government of India.

2. DEFINITIONS

- **‘Authorized Medical Attendant’** or AMA means the visiting doctor /doctor employed as a General Duty Medical Officer in the institute medical unit or in any hospital as defined under rules or any Registered Medical Practitioner of the Allopathic/Homeopathic & Indian System of medicine viz. Ayurvedic, Unani & Naturopathy with minimum qualification as permissible by government of India guidelines and authorized to treat the employees of the Institute.
- **‘Specialist’** means a medical practitioner with specialization in its branches/traits.
- **‘Dependents’** –
In case of regular employees mean the following:
 - (i) Spouse (Husband or wife as the case may be), of the member; and
 - (ii) Dependent Parents including stepmother
 - (iii) Parents/Parents in law of the government servant (as opted)
 - (iv) Children including step children and adopted children and those taken as Wards under the Guardians and Wards Act, 1890.
 - a) Son till he starts earning or attains the age of 25 years, whichever is earlier.
 - b) Child suffering from any permanent disability of any kind (physical or mental) irrespective of age limit.
 - c) Daughter till she starts earning or gets married, irrespective of the age limit, whichever is earlier.
 - d) Dependent divorced/abandoned or separated from their husband/ widowed daughters and
 - (v) Dependent unmarried/divorced/abandoned or separated from their husband or widowed sisters irrespective of age limit
 - (vi) Minor brother(s) up to the age of becoming a major.
- **‘Employee’** means regular employee of NIT Sikkim including officers/ employees on deputation.
- **‘Patient’** means employee or a member of his/ her family to whom these rules apply and requires medical attention.
- **‘Pay’** means basic pay.
- **‘Competent Authority’** means the authority/ officer authorized to allow

reimbursement of expenses incurred on Indoor/ Outdoor Treatment under the approved Delegation of Powers.

- **'Reimbursement'** means payment against the medical bills submitted by regular employees as per CGHS/AIIMS approved rates as applicable or actual expenditure whichever is less.

NOTE

If the spouse is employed in any organization with medical facility, declaration is to be submitted regarding the official who will be claiming medical reimbursement. The official of organization from where claim will not be made has to certify the declaration submitted by the individual.

- Policy shall be applied for the following categories of employees of the NIT Sikkim and their dependent family members:
 - (i) All the employees of the Institute.
 - (ii) All the employees on deputation with NIT Sikkim.

The policy shall not be applied to Casual/part-time/contract personal engaged in Institute.

3. MEDICAL TREATMENT COVERED UNDER THESE RULES

Medical treatment covered under these rules will include the following treatment:

- (a) Indoor treatment/ outdoor treatment taken from Allopathy, Homeopathy, Ayurvedic system of treatment.
- (b) Pathological Tests/Diagnostic treatment or investigation/procedures/ radiological tests etc.
- (c) Dental treatment
- (d) Ophthalmic treatment
- (e) Prolonged (disease) treatment
- (f) Non/post-hospitalization treatment of Special/Chronic Diseases

The employee (s) of the institute including his/her dependent family members shall be entitled to reimbursement of expenses as per CGHS rates for non/post-hospitalization treatment of Special/ Chronic Diseases viz. Cancer, Diabetes, Heart Diseases, Mental Diseases, Polio, Tuberculosis, Leprosy, Epilepsy, Arthritis etc. subject to the condition that the recognized Medical Practitioner/Hospital certifies that prolonged treatment is required in such cases.

4. Outdoor Treatment

All staff members and their families should generally avail the medical facilities at the Government Hospitals.

In pursuance of the decision taken by the Board of Governors at its 27th meeting held on 09TH April 2022 vide agenda item no. 27.07 the medical reimbursement claims of the employees for both OPD and IPD treatment is permitted from any of the following:

- (i) Institute Medical Unit (Treatment undertaken from a Doctor only)

- (ii) Government hospitals run by the state/central Government
- (iii) All hospitals/dispensaries empaneled by the Govt. of Sikkim for treatment of the employees and the dependents.
- (iv) CGHS/CSMA empaneled hospitals.

- The medical expenses on OPD treatment shall be reimbursed as per CGHS/AIIMS rates whichever is less or as per actual in case there is no CGHS/AIIMS rate. This reimbursement will be allowed on furnishing a certificate in the prescribed proforma (**Annexure-I**) by the employee to the effect that he has incurred the said amount on treatment of ailments/illness of his self or/and dependent members of the family.
- **Prolonged illness:** The expenditure incurred on investigations, consultation and test for prolonged disease/special disease as determined under CS(MA) Rules is admissible at CGHS rates along with cost of admissible medicines. A certificate regarding prolonged illness has to be submitted on expiry of every six months.
- **Follow-Up Treatment:** All the beneficiaries (Employee and their dependents) are advised to follow the proper procedure while submitting their claims pertaining to follow-up treatment strictly as per CGHS norms.

Purchase of Medicines: The staff and their dependent family members may take OPD treatment at recognized hospitals and purchase their medicines from any pharmacy **within three to Five days from the date of prescription.**

Normally, separate prescription is required for each purchase.

The employees should strive to avail maximum discount for their purchases.

Diagnostic tests: The tests prescribed by the Institute Medical Unit or by any recognized Doctor may be carried out from Recognized hospitals/Labs **within 21 days** from the date of prescription.

Reimbursement will be done as per the CGHS rates.

- **Reimbursement claim must be submitted within 6 months from the date of completion of treatment.**
- Proper break up of charges for various investigations, minor procedures etc. must be provided along with the claim.
- The claim form duly completed by the staff member may be forwarded to Finance & Accounts Section.

Essentiality certificate with signature and seal of consulting doctor in the essentiality certificate as provided in the format would be required for the OPD treatment.

- **Day Care Procedure:**

Any day care procedure requiring short admission - a few hours to one day - accommodation charge for one day as per entitlement shall be applicable, provided

the patient has been admitted in a room as per his/her entitlement as per CGHS rules.

5. INDOOR TREATMENT

For planned indoor treatment, permission from the Competent Authority is to be obtained in advance by providing of the details of hospital and treatment to be under taken.

In the case of admission due to emergency, the individual has to intimate his/her office at the earliest and the concerned office will do verification of admission (applicable only in case of private hospital), thereafter, employee will seek ex-post facto approval from the Competent Authority after discharge. Bills will not be entertained without the approval from the Competent Authority. Further, verification in case of private hospital will be done by the institute for their concerned employees.

- Hospitalization in CGHS/ empaneled Hospital:

Reimbursement of the medical claim will be done as per the CGHS rates.

- Hospitalization in non-CGHS/non empaneled Hospital:

- **Reimbursement for treatment in a hospital which is not empaneled by CGHS/states is admissible subject to fulfilment of following conditions.**

- (i) The Reimbursement of claims pertaining to hospital which is not empaneled would be considered in case of emergencies only for certain life threatening cases. Bills of such treatment will be considered on production of a stamped emergency certificate from the hospital concerned.
- (ii) The bills may be submitted to Institute with the detailed bills including breakup for room, laboratory, investigations, pharmacy etc. The same has to be accompanied by a covering letter explaining the nature of "Emergency" circumstances. Institute will examine such claims and forward only genuine cases with recommendations for consideration and further process.
- (iii) In any other case the decision of the Competent Authority of the Institute would be final.
- (iv) No reimbursement shall be made for expenditure incurred on vitamins, calcium, nutritional supplements, etc. except when prescribed/certified by the doctor to the effect that such item/s are absolutely necessary for treatment of specific disease for restoration of normal health/cure of disease or mentioned on prescription that these medicines are for therapeutic use.
- (v) Reimbursement of life saving drugs imported from abroad: In general reimbursement of life saving drugs imported from abroad is not allowed however, if there is no medicine in our country as substitute but the same is very essential to save the life of the person, with the counter signature of CMO from govt. hospital certifying that, the medicine is very essential and needs to be arranged, the same

may be considered for reimbursement.

(vi) Day care treatment where the patient is admitted and discharged on the same date is included in IPD Treatment.

(vii) Whenever it becomes necessary for an employee or any member of his/ her dependent family members to be hospitalized on the advice of the Authorized Medical Attendant or from the doctor of Govt/CGHS/AIIMS or approved/empaneled Hospital/Nursing Home, the entitlement of Accommodation for the purpose will be regulated by the category/ level of the employee as per CGHS terms and conditions on the day of hospitalization

6. Entitlement of room rent during IPD:

- Doctor's fee during IPD treatment: During hospitalization, Doctors visit will be reimbursed as per CGHS Rates/AIIMS/Actual of CGHS hospitals/Govt. hospitals shall apply.
- Accommodation Charges for various categories of employees will be as follows:

S. No.	Pay drawn in pay band	Ward entitlement	Tariff per day (Rs.)
1	Upto Rs. 36,500/-	General	1,500/-
2	Between Rs.36,501 to 50,500/-	Semi-Private	3,000/-
3	Rs.50,1500/- and above	Private ward	4,500/-

- For both NABH and Non-NABH accredited HCOs.
- Room rent is applicable only for treatment procedures for which there is no CGHS prescribed package rate. Room rent will include charges for occupation of bed, diet for the patient, charges for water and electricity supply, linen charges, nursing charges and routine up keeping.
- During the treatment in ICCU/ICU, separate room rent will be admissible.
 - Rs.5400/- for all categories of ward entitlement.
 - For non-NABH accredited hospitals, the charges shall be 15% less, ICU charges are inclusive of Room Rent.
- Private ward is defined as a hospital room where single patient is accommodated and which has an attached toilet (lavatory and bath). The room should have furnishings like wardrobe, dressing table, bed-side table, sofa set, etc. as well as bed for attendant. The room has to be air-conditioned.
- Semi-Private ward is defined as a hospital room where two to three patients are

accommodated and which has attached toilet facilities and necessary furnishings.

- General ward is defined as halls that accommodate four to ten patients.
- Normally the treatment in higher category of accommodation than the entitled category is not permissible. However, in case of an emergency when the entitled category accommodation is not available, admission in the immediate higher category may be allowed till the entitled category accommodation becomes available. However, if a particular hospital does not have the ward as per entitlement of beneficiary, then the hospital can only bill as per entitlement of the beneficiary even though the treatment was given in higher type of ward. If, on the request of the beneficiary, treatment is provided in a higher category of ward, then the expenditure over and above entitlement will have to be borne by the beneficiary.

7. Package rates envisage up to a maximum duration of IPD treatment as follows:

- 12 days for specialized (Super Specialties) treatment.
- 7 days for other major surgeries.
- 3 days for Laparoscopic surgeries/normal deliveries; and
- 1 day for day care/Minor (OPD) surgeries.
- Package rates provided in the CGHS rate list is for Semi Private Ward. Accordingly in case of entitlement of higher or lower category of room, the package rates would be enhanced/reduced by 15%/10% respectively as the case may be.

8. Regarding reimbursement of Ambulance Charges to CGHS beneficiaries:

The said expenditure is reimbursable provided that the doctor treating the patient certifies in writing that conveyance of patient by any other mode would be definitely endanger the patient's life or would grossly aggravate his/her condition and that the journey is undertaken within the same city.

NOTE

- a) In case of consultation resulting in hospitalization, the consultant fees will be reimbursed as per CHGS rates.
- b) In case of hospitalization. i.e. indoor treatment in Government Hospital/Private Hospital recognized by GOI, the entitlement of the NIT Sikkim employees for accommodation in hospital will be regulated as per the orders of the GOI. Ministry of Health and Family Welfare issued from time to time.
- c) In the case of hospitalization, in Government hospital, Private Hospitals/Diagnostic centers recognized by the Government of India/Sikkim for specialized and general purposes treatment and diagnostic procedure on account of serious illness of the employee or any dependent members of his family medical expenses as charged by the hospital and

incurred will be reimbursable as per CGHS norms.

- d) Accommodation charges, ICU/ICCU charges, Aesthetic charges, Operation charges, monitoring charges, Operation Theatre charges cost of drugs and disposals Surgical sundries, - Physiotherapy charges, and charges towards Pathological, Bacteriological, Radiological or other method of examination for the purposes of diagnosis available in the hospital shall be allowed as per CGHS rates.
- e) Wherever package rates are available with CGHS, the claim will be entertained for the actual expenditure or package rates, whichever is less.

9. POST-HOSPITALIZATION AND FOLLOW-UP TREATMENT

This may be treated as OPD treatment for all purposes.

10. GRANT OF ADVANCES FOR MEDICAL TREATMENT

The grant of advances for inpatient medical treatment will be governed by GoI norms.

11. PROCEDURE FOR REIMBURSEMENT

The procedure for reimbursement of medical claim submitted by employees of institute will be as per CS(MA) rules 1944 GoI norms.

12. MISCELLANEOUS

- (i) These Rules come into force as and when notified by NIT Sikkim.
- (ii) In case of any dispute relating to interpretation/application of these rules' decision of Competent Authority, NIT Sikkim shall be final and binding.
- (iii) Disciplinary action as deemed fit will be initiated against employee who held guilty for false medical claims.
- (iv) All situations and exigencies not covered under the Bylaws above shall be resolved with reference to corresponding provisions of CGHS /Central Services (Medical Attendance) Rules 1944.



