

MEDICAL REIMBURSEMENT POLICY FOR KGMU'S EMPLOYEES AND THEIR DEPENDENT
(VERSION 2.0 (JUNE, 2021))

PART A: FOR ADMITTED CATEGORY PATIENTS

Hospital setup	Type of Case	Medications & consumables	Implants	Investigations	Other Charges
Admitted in KGMU	Emergency & Non-emergency	Medications all FREE (a) Via indent through central store/ HRF/LP (b) If purchased via HRF (Full reimburse) (c) If purchased from outside partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)	Implants all FREE (a) Via indent through central store/ HRF/LP (b) If purchased via HRF (Full reimburse) (c) If purchased from outside partial reimburse as per rate of HRF/CGHS	Investigations all FREE (a) Inside all free via zero billing (b) In case of emergency, outside investigations can be reimbursed at the rate of KGMU/CGHS	Hospital charges all FREE via zero billing (a) Bed charges (b) ICU charges (c) Ventilator charges (d) Operation charges (e) private room charges as applicable
Admitted in Other government hospitals	Emergency case	(a) All medication charges to be reimbursed fully if	(a) If purchased via HRF of hospital (Full	(a) All investigations done within government hospital	Full reimburse

and institutes		<p>taken from HRF of government hospital</p> <p>(b) If purchased from outside partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>reimburse)</p> <p>(c) If purchased from outside partial reimburse as per rate of HRF/CGHS</p>	<p>can be reimbursed fully</p> <p>(b) Investigations done in private will be reimbursed as per KGMU/CGHS</p>	<p>(a) Bed charges</p> <p>(b) ICU charges</p> <p>(c) Ventilator charges</p> <p>(d) Operation charges</p> <p>(e) private room charges as applicable</p>
Admitted in other government hospital and institutes	<p>Non-Emergency case</p> <p>Condition 1: Facility not available in KGMU</p> <p>Condition 2: Facility available in KGMU but patient is being referred to other govt hospital due to specific situations (Proper referral required from concerned departmental faculty)</p>	<p>(a) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(b) If purchased from outside partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>(a) If purchased via HRF of hospital (Full reimburse)</p> <p>(c) If purchased from outside partial reimburse as per rate of HRF/CGHS</p>	<p>(a) All investigations done within government hospital can be reimbursed fully</p> <p>(b) Investigations done in private will be reimbursed as per KGMU/CGHS</p>	<p>Full reimburse</p> <p>(a) Bed charges</p> <p>(b) ICU charges</p> <p>(c) Ventilator charges</p> <p>(d) Operation charges</p> <p>(e) private room charges as applicable</p>

Admitted in Private hospital	Emergency case	<p>(a) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(b) If purchased from outside/private hospital, partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>(a) If purchased via HRF of hospital (Full reimburse)</p> <p>(c) If purchased from outside/private hospital partial reimburse as per rate of HRF/CGHS</p>	<p>(a) Investigations done in private will be partially reimbursed as per KGMU/CGHS</p>	<p>Partial reimbursement as per CGHS package rate</p> <p>(a) Bed charges</p> <p>(b) ICU charges</p> <p>(c) Ventilator charges</p> <p>(d) Operation charges</p> <p>(e) private room charges as applicable</p>
Admitted in private hospital	Non-Emergency case Referred due to non-availability of treatment and investigations in KGMU and other government hospitals	<p>(a) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(b) If purchased from outside/private hospital, partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option</p>	<p>(a) If purchased via HRF of hospital (Full reimburse)</p> <p>(c) If purchased from outside/private hospital partial reimburse as per rate of HRF/CGHS</p>	<p>(a) Investigations done in private will be partially reimbursed as per KGMU/CGHS</p>	<p>Partial reimbursement as per CGHS package rate</p> <p>(a) Bed charges</p> <p>(b) ICU charges</p> <p>(c) Ventilator charges</p> <p>(d) Operation charges</p> <p>(e) private room</p>

		2: Full payment till Rs 10,000 per admission)			charges as applicable
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All treatment taken in hospitals outside KGMU without a proper referral (Except in cases of defined emergency situations), the reimbursement will go through board and partial reimbursement as per rule will be allowed.

Outstation treatment benefits can be given to employees as per rule.

Outstation treatment benefits to dependents can be given as per above defined hospital categories.

Information about emergency admission outside KGMU, should be communicated within 3 working days to get the benefits of reimbursement. If such communication is missing, then the reimbursement claim will go into medical board.

Ambulance service

- (1) Provision of free ambulance service (within city limits) in case of emergency during admission.
- (2) Reimbursement of ambulance bill (within city limits) in case of admission as emergency case.
- (3) No ambulance facility at discharge.
- (4) No reimbursement of ambulance bill for discharge trip.

PART B: FOR OPD CATEGORY PATIENTS

Hospital setup	Type of Case	Medications & consumables	Investigations
KGMU OPD		<p>Medications all FREE</p> <p>(a) Via issue slip registration through central store/ HRF/LP</p> <p>(b) If purchased via HRF (Full reimburse)</p> <p>(c) If purchased from outside partial reimburse.</p> <p>(Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per month)</p>	<p>Investigations all FREE</p> <p>(a) Inside all free via zero billing</p> <p>(b) In case of testing done from other government hospital/institute, full reimbursement can be given.</p> <p>(c) In case of emergency, outside investigations can be reimbursed at the rate of lower rate of actual bill or KGMU charges.</p> <p>If KGMU rate not available, then reimbursement at CGHS rate will be given.</p>
<p>OPD consultation</p> <p>Other government hospitals and institutes</p>	<p>(a) In case of emergency</p> <p>(b) Referred due to non-availability of facility in KGMU</p> <p>(c) Referral taken due to patient choice</p> <p>(d) Referred due to delay in investigation</p>	<p>(a) Consultation fees fully reimbursed</p> <p>(b) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(c) If purchased from outside partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>(a) All investigations done within KGMU or government hospital can be reimbursed fully</p> <p>(b) Investigations done in private will be reimbursed as per KGMU/CGHS</p>

<p>OPD consultation</p> <p>Other government hospitals and institutes</p>	<p>(a) Without proper KGMU referral</p>	<p>(a) Consultation fees will not be reimbursed</p> <p>(b) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(c) If purchased from outside partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>(a) All investigations done within KGMU or government hospital can be reimbursed fully</p> <p>(b) Investigations done in private will be reimbursed as per KGMU/CGHS</p>
<p>OPD consultation in private hospital</p>	<p>(a) In case of emergency</p> <p>(b) Referred due to non-availability of facility in KGMU</p>	<p>(a) Consultation fees fully reimbursed</p> <p>(b) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(c) If purchased from outside partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>(a) All investigations done within government hospital can be reimbursed fully</p> <p>(b) Investigations done in private will be reimbursed as per KGMU/CGHS</p>
<p>OPD consultation in private hospital</p>	<p>Non-emergency condition and without referral</p> <p>(Facility available in KGMU or other government hospital in city limits)</p>	<p>(a) Consultation fees will not be reimbursed</p> <p>(a) All medication charges to be reimbursed fully if taken from HRF of government hospital</p> <p>(b) If purchased from outside/private hospital, partial reimburse (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</p>	<p>(a) All investigations done within government hospital can be reimbursed fully</p> <p>(b) Investigations done in private will be reimbursed as per KGMU/CGHS</p>

Additional Services**(1) physiotherapy & Speech therapy**

Reimbursement can be given as per CGHS rate if physiotherapy availed in private hospital.

Full reimbursement if facility availed in government hospital or institutes.

Referral Rules

- (1) Referral to other government hospital or private hospital should be taken from concerned specialty department/broad specialty department.
- (2) The referral will be valid for 1 month.
- (3) In case of regular follow up outside KGMU, referral from concerned specialty is must and will be valid for 6 months.

Specific conditions for upto full reimbursement in emergency treatment conditions in private hospitals.

- (1) The patient was admitted in a private hospital by others under emergency in unconscious or severely incapacitated state and was hospitalized for prolonged period.
- (2) The patient was admitted in a private hospital under emergency and was admitted for prolonged period for the treatment of Head Injury, Coma, Septicemia, Multi-organ failure.
- (3) The patient was admitted in a private hospital under emergency when there is a strike in government hospitals.