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	& Non-emergency	(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)	(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		taken from HRF of government hospital (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)	reimburse) (c) If purchased from outside partial reimburse as per rate of HRF/CGHS	can be reimbursed fully (b) Investigations done in private will be reimbursed as per KGMU/CGHS	(a) Bed charges(b) ICU charges(c) Ventilator charges(d) Operation charges(e) private room charges as applicable
Admitted in other government hospital and institutes	Non-Emergency case Condition 1: Facility not available in KGMU 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)	(a) All medication charges to be reimbursed fully if taken from HRF of government hospital (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)	(a) If purchased via HRF of hospital (Fullireimburse) (c) If purchased from outside partial reimburse as per rate of HRF/CGHS	(a) All investigations done within government hospital can be reimbursed fully (b) Investigations done in private will be reimbursed as per KGMU/CGHS	Full reimburse (a) Bed charges (b) ICU charges (c) Ventilator charges (d) Operation charges (e) private room charges as applicable

Admitted in Private	Emergency case	(a) All medication	(a) If any about it is 1125		
hospital	Lineigency case		(a) If purchased via HRF	(a) Investigations done	Partial reimbursement
nospitai		charges to be	of hospital (Full	in private will be	as per CGHS package
		reimbursed fully if	reimburse)	partially reimbursed as	rate
		taken from HRF of	(c) If purchased from	per KGMU/CGHS	(a) Dad shauss
		government hospital	outside/private		(a) Bed charges
		(b) If purchased from	hospital partial		(b) ICU charges
		outside/private			(,
		hospital, partial	reimburse as per rate		(c) Ventilator charges
	,		of HRF/CGHS		4.11
		reimburse (Option 1:			(d) Operation charges
		deduction of amount			(e) private room
		percentage as in			
		contract of LP, Option			charges as applicable
		2: Full payment till Rs			_
'		10,000 per admission)			Ţ
				,	
Admitted in private	Non-Emergency case	(a) All medication	(a) If purchased via HRF	(a) Investigations done	Partial reimbursement
hospital		charges to be	of hospital (Full	in private will be	as per CGHS package
10	Referred due to non-	reimbursed fully if	reimburse)	partially reimbursed as	
*3	availability of	taken from HRF of	rembursey	**	rate
	treatment and	government hospital	(c) If purchased from	per KGMU/CGHS	(a) Bed charges
	investigations in KGMU	government nospital	outside/private		(4) 2 34 3114 833
	and other government	(b) If purchased from	hospital partial		(b) ICU charges
	hospitals	outside/private	reimburse as per rate		, , , , , , , , , , , , , , , , , , , ,
		hospital, partial	of HRF/CGHS		(c) Ventilator charges
		reimburse (Option 1:	7	Ą	(d) Operation charges
		deduction of amount			(u) Operation charges
•		percentage as in			(e) private room
		contract of LP, Option		95	
		contract of LF, Option			

	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		Medications all FREE	Investigations all FREE
۸		(a) Via issue slip registration through central store/ HRF/LP	(a) Inside all free via zero billing
		333.5/ 1111/21	(b) In case of testing done from other
	5	(b) If purchased via HRF (Full reimburse)	government hospital/institute, full
-		(c) If purchased from outside partial	reimbursement can be given.
		reimburse.	(c) In case of emergency, outside
		(Option 1: deduction of amount percentage as	investigations can be reimbursed at the rate
		in contract of LP, Option 2: Full payment till Rs	of lower rate of actual bill or KGMU charges.
		10,000 per month)	If KGMU rate not available, then
			reimbursement at CGHS rate will be given.
			<u> </u>
OPD consultation	(a) In case of	(a) Consultation fees fully reimbursed	(a) All investigations done within KGMU or
Other government	emergency	(b) All medication charges to be reimbursed	government hospital can be reimbursed fully
hospitals and	(b) Referred due to	fully if taken from HRF of government hospital	(b) Investigations done in private will be
institutes	non-availability of	and the second of government nospital	reimbursed as per KGMU/CGHS
	facility in KGMU	(c) If purchased from outside partial reimburse	remodisculas per Kolwoyedris
		(Option 1: deduction of amount percentage as	
	(c) Referral taken due	in contract of LP, Option 2: Full payment till Rs	
	to patient choice	10,000 per admission)	
	(d) Referred due to		
	delay in investigation		

OPD consultation Other government hospitals and institutes	(a) Without proper KGMU referral	(a) Consultation fees will not be reimbursed (b) All medication charges to be reimbursed fully if taken from HRF of government hospital (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)	(a) All investigations done within KGMU or government hospital can be reimbursed fully(b) Investigations done in private will be reimbursed as per KGMU/CGHS
OPD consultation in private hospital	(a) In case of emergency (b) Referred due to non-availability of facility in KGMU	 (a) Consultation fees fully reimbursed (b) All medication charges to be reimbursed fully if taken from HRF of government hospital (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) 	(a) All investigations done within government hospital can be reimbursed fully (b) Investigations done in private will be reimbursed as per KGMU/CGHS
OPD consultation in private hospital	Non-emergency condition and without referral (Facility available in KGMU or other government hospital in city limits)	(a) Consultation fees will not be reimbursed (a) All medication charges to be reimbursed fully if taken from HRF of government hospital (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)	(a) All investigations done within government hospital can be reimbursed fully(b) Investigations done in private will be reimbursed as per KGMU/CGHS

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.