# Medical Reimbursement Policy for KGMU's Employees and Their Dependent

(Version 2.0 (June, 2021))

## Part A: For Admitted Category Patients

<table>
<thead>
<tr>
<th>Hospital setup</th>
<th>Type of Case</th>
<th>Medications &amp; consumables</th>
<th>Implants</th>
<th>Investigations</th>
<th>Other Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admitted in KGMU</td>
<td>Emergency &amp; Non-emergency</td>
<td>Medications all FREE</td>
<td>Implants all FREE</td>
<td>Investigations all FREE</td>
<td>Hospital charges all FREE via zero billing</td>
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<tr>
<td></td>
<td></td>
<td>(a) Via indent through central store/ HRF/LP</td>
<td>(a) Via indent through central store/ HRF/LP</td>
<td>(a) Inside all free via zero billing</td>
<td>(a) Bed charges</td>
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<tr>
<td></td>
<td></td>
<td>(b) If purchased via HRF (Full reimburse)</td>
<td>(b) If purchased via HRF (Full reimburse)</td>
<td>(b) In case of emergency, outside investigations can be reimbursed at the rate of KGMU/CGHS</td>
<td>(b) ICU charges</td>
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<td></td>
<td></td>
<td>(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)</td>
<td>(c) If purchased from outside partial reimburse as per rate of HRF/CGHS</td>
<td>(c) Ventilator charges</td>
<td>(d) Operation charges</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>(e) private room charges as applicable</td>
</tr>
<tr>
<td>Admitted in Other government hospitals</td>
<td>Emergency case</td>
<td>(a) All medication charges to be reimbursed fully if</td>
<td>(a) If purchased via HRF of hospital (Full</td>
<td>(a) All investigations done within government hospital</td>
<td>Full reimburse</td>
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<tr>
<td>Admitted in other government hospital and institutes</td>
<td>Non-Emergency case</td>
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<tr>
<td>Condition 1: Facility not available in KGEMU</td>
<td>(a) All medication charges to be reimbursed fully if taken from HRF of government hospital (b) If purchased from outside partial reimbursement (Option 1: deduction of amount percentage as in contract of LP, Option 2: Full payment till Rs 10,000 per admission)</td>
<td>(a) If purchased via HRF of hospital (Full reimbursement) (b) If purchased from outside partial reimbursement as per rate of HRF/CGHS</td>
<td>(a) All investigations done within government hospital can be reimbursed fully (b) Investigations done in private will be reimbursed as per KGEMU/CGHS</td>
<td>Full reimbursement (a) Bed charges (b) ICU charges (c) Ventilator charges (d) Operation charges (e) private room charges as applicable</td>
<td></td>
</tr>
<tr>
<td>Condition 2: Facility available in KGEMU but patient is being referred to other govt hospital due to specific situations (Proper referral required from concerned departmental faculty)</td>
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</tbody>
</table>
| Admitted in Private hospital | Emergency case | (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) If purchased via HRF of hospital (Full reimburse)  
(c) If purchased from outside/private hospital partial reimburse as per rate of HRF/CGHS | (a) Investigations done in private will be partially reimbursed as per KGMU/CGHS | Partial reimbursement as per CGHS package rate  
(a) Bed charges  
(b) ICU charges  
(c) Ventilator charges  
(d) Operation charges  
(e) private room charges as applicable |
| Admitted in private hospital | Non-Emergency case | (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) If purchased via HRF of hospital (Full reimburse)  
(c) If purchased from outside/private hospital partial reimburse as per rate of HRF/CGHS | (a) Investigations done in private will be partially reimbursed as per KGMU/CGHS | Partial reimbursement as per CGHS package rate  
(a) Bed charges  
(b) ICU charges  
(c) Ventilator charges  
(d) Operation charges  
(e) private room charges as applicable |
<table>
<thead>
<tr>
<th></th>
<th>2: Full payment till Rs 10,000 per admission</th>
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<th>charges as applicable</th>
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</thead>
</table>

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

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