

FAQ WBHS

Q: Whether Govt. employee, pensioner and their eligible dependent members of the family can avail reimbursement facility with the "Certificate of Enrolment " generated from the West Bengal health Scheme Portal?

A: Yes. Ref : Memo No 884-F(MED) Dt 31/07/2015

Q: The "Reimbursement claim" submitted by an Employee/ Pensioner/ Family pensioner in the specified form circulated vide order no. 6953-F(MED) DT: 11.07.2011 before introduction of revised "Reimbursement Claim Forms" vide order no: 78-F(MED) WB Dt: 22.10.2019 whether it can be processed or the same is to be submitted in the revised claim Form ?

A: The claim can be processed and there is no need to submit the claim in the revised "Reimbursement Claim Form".

Q: Is it mandatory to submit the Reimbursement Claim in revised claim Form introduced vide G.O. No: 78-F(MED) WB Dt: 22.10.2019 for the treatment completed before 22.10.2019 ?

A: It is not mandatory , the Employee/ Pensioner/ Family pensioner may submit the claim either in old claim Form circulated vide order no. 6953-F(MED) DT: 11.07.2011 or in revised claim Form introduced vide order no: 78-F(MED) WB Dt: 22.10.2019.

Q: If there is no Package Rate for a particular surgical procedure, how can I claim reimbursement?

A: Every surgical case is to be done on package rate. Where there is no Package Rate for a particular surgical procedure, claim is to be made on the basis of identical procedure package rate. Permission of the West Bengal Health Scheme Authority under Finance Department is to be obtained if any surgery is not possible following the above guidelines. {Ref: Memo No 796-F(MED) Dt 31/01/2011}

Q: Can an employee who has joined WBHS , claim medical benefit under West Bengal Services (Medical Attendance) Rules 1964?

A: Yes. An employee and his beneficiary shall be entitled to the facilities under the WBHS 2008 in addition to the West Bengal Services (Medical Attendance) Rules 1964, as subsequently amended.

Q: Can a pensioner who has joined WBHS, claim medical benefit under West Bengal Services (Medical Benefits) Rules 1998?

A: Yes. A pensioner and his beneficiary shall be entitled to the facilities under the WBHS 2008 in addition to the West Bengal Services (Medical Benefits) Rules 1998, as subsequently amended.

Q: Whether actual cost of treatment in enlisted hospital outside the State will be reimbursable?

A: Yes, as per clause 14 of the West Bengal Health Scheme actual cost of treatment in those enlisted hospitals will be reimbursable irrespective of Code and Approved Rate of West Bengal Health Scheme.

Q: Is there any time limit to claim reimbursement under WBHS?

A: Yes. Reimbursement for indoor treatment is to be claimed within 3 months from the date of discharge. Whereas, reimbursement in respect of outdoor treatment is to be claimed within 3 months from each OPD. Otherwise delay is to be condoned by the appropriate authority in terms of 1040-F(MED) Dt 01/12/2016 and 72-F(MED) Dt 14/08/2018. When medicines are to be taken for indefinite period, advance purchase for more than 3 months will not be entertained and 3 months for preferring claim is to be counted from the date of purchase of medicines in such cases. { Ref: Memo No 2618-F(MED) Dt 05/04/2011} As per Memo No 2857-F(MED) Dt 08/04/2013 advance purchase of medicine for maximum period upto six months may be allowed when medicines are prescribed for indefinite period by specialty hospitals outside the State and claim for reimbursement in such cases may be allowed upto six months from the date of purchase of such medicines.

Q: What will happen if reimbursement claim is not submitted within the stipulated period?

A: If reimbursement (v) in respect of indoor treatment -is not claimed within 3 months from the date of discharge, (vi) in respect of outdoor treatment- is not claimed within 3 months from each OPD or within 3 months from the date of purchase of medicine where medicines is prescribed for indefinite period (within 6 months from the date of purchase of medicine where medicines is prescribed for indefinite period by Specialty Hospitals outside the State) the claim may be sent to the Head of the Administrative department to condone the delay beyond three months but within one year. For condonation of any delay beyond one year from the date of discharge(for indoor treatment), or from the date of OPD or date of purchase of medicines (for outdoor treatment), file may be sent to the West Bengal Health Scheme Authority in Medical Cell, under Finance Department through the concerned Administrative Department.
{ Ref: Memo No 1040-F(MED) Dt 01/12/2016} { Ref: Memo No 72-F(MED) Dt 14/08/2018}

Q: Whether an employee can claim medical advance for treatment under West Bengal Health Scheme?

What are the conditions for taking advance?

A: The sanctioning authority can grant medical advance to an employee for indoor treatment of him or for his beneficiary in empanelled hospital under West Bengal Health Scheme on submission of a certificate of estimate from the hospital, where the medical attendance or treatment is going to be received. (x) Advance is available only for indoor treatment including day care treatment. No advance can be sanctioned for OPD treatment. (xi) Advance may be sanctioned for treatment in empanelled hospitals only. No advance is available for treatment in non empanelled hospitals. (xii) The advance shall not exceed 80 per cent of the estimated cost of medical attendance and treatment. (xiii) The medical advance shall be adjusted against the admissible cost of medical attendance and treatment, excess if any shall be refunded by the employee. If medical attendance or treatment not received within 60 days of receipt of medical advance, the entire advance shall be refunded by the employee on the expiry of this period. The term "estimate" is defined in point 16 of Order No 796-F(Med) Dt 31/01/2011.

Q: Whether a pensioner can claim medical advance for treatment under West Bengal Health Scheme?

A: For major illness like Bypass Surgery, implantation of Pacemaker, Coronary angioplasty with Stenting, Kidney transplantation, etc. medical advance may be sanctioned and it shall only be sanctioned to an eligible Govt. pensioner if medical attendance and treatment of his or her or his or her family member are done in a Government Hospital. The sanctioning authority for reimbursement of the costs of medical attendance and treatment may grant 80 percent of the estimated cost including implants as advance directly to the Govt. hospitals. The Sanctioning Authority shall take necessary steps for adjustment of the advance after obtaining Utilization Certificate from the hospital.

Q: Where prior permission of the West Bengal Health Scheme Authority is required?

A: Prior permission of WBHS Authority will be required for Human Organ Transplantation, Cochlear Implant Surgery, Implantation of Dual Chamber Pacemaker, more than two Stents, more than one Drug eluting Stents, AICD, CRT with AICD, Neuro Implants viz. Deep Brain stimulator Implants, Intra-theal Pumps, Spinal Cord stimulators and for Treatment in a Specialty hospital outside the State. { Ref: Memo No 797-F(MED) Dt 31/01/2011} In case of Non Package treatment , prior permission of the West Bengal Health Scheme Authority is required when the treatment cost exceeds Rs 2,50,000/-. Moreover, in case of package treatment, permission of the West Bengal Health Scheme Authority is required for performing more than two packages at the same time. { Ref: Memo No 11253-F(MED) Dt 16/12/2011 Read with Memo No 7578-F(MED) Dt 04/09/2012} In case of treatment within the state in empanelled hospital permission will be sought by the treating hospital. However, in case of treatment in specialty Hospital outside the State permission will be sought by the incumbent or his beneficiary attaching necessary documents.

Q: Whether prior permission is required for availing of treatment in Specialty Hospitals outside the State?

A: Yes. As per Clause 14 of the West Bengal Health Scheme, Secretary of a Department may allow a Govt. employee / Govt. Pensioner or family pensioner to receive medical treatment in a specialty hospital outside the state as recognized under notification number 3473-F Dt 11/05/2009. But such permission may be given where treatment in such hospital is essential and referred by a recognized hospital. To determine essentiality of the treatment outside the State, the West Bengal Health Scheme Authority should be consulted. { Ref: Memo No 9205-F(MED) Dt 05/10/2009} { Ref: Memo No 11254-F(MED) Dt 16/12/2011} However, prior permission of the West Bengal Health Scheme Authority and referral from the recognized Health Care Organization will no longer be required where medical treatment facilities has been obtained from Tata Memorial Hospital, Mumbai for treatment of Cancer disease. Prior approval of the Secretary of the Department will have to be obtained in such cases. { Ref: Memo No 3731-F(MED) Dt 10/05/2013} Similar relaxations have also been provided for obtaining medical treatment facilities at AIIMS, New Delhi and NIMHANS, Bengaluru. Prior approval of the Secretary in charge of the concerned Administrative Department will have to be obtained in such cases. { Ref: Memo No 74-F(MED) Dt 21/08/2018}

Q: What is CARC?

A: In case of cashless indoor treatment in empanelled Private Health Care Organizations (HCOs) the employee / pensioner / family pensioner is entitled to get Cashless treatment facilities upto Rupees One Lakh. They have to pay the balance amount over Rupees One Lakh directly to the HCOs, if the cost of treatment exceeds Rupees One Lakh. The HCO then submits all the bills, whether upto Rupees One Lakh or more than One Lakh, with required document in original to the Medical Cell, Finance Department for payment. Medical Cell, Finance Department in turn process all the bills, whether upto Rupees One Lakh or more than One Lakh, and fixes admissibility. Admissible amount of HCO's claim upto Rupees one lakh on every bill of the HCO is paid from the Medical Cell, Finance Department. At the same time, to enable reimbursement in respect of the claim of the employee/ pensioner/ family pensioner for the balance amount over Rupees One Lakh, which they have paid directly to the empanelled HCO, a Cashless Admissible Reimbursement Certificate (CARC) is generated from the system at DDOs end in respect of admissible amount to be reimbursed to the employee/ pensioner / family pensioner. The employee/ pensioner/ family pensioner can claim indoor related OPD treatment cost in addition to CARC mentioned amount. However, no reimbursement will be allowed relating to indoor period in excess of the CARC mentioned amount. It is noted that no CARC is generated for any cashless treatment bill upto Rupees One Lakh. The employee/ pensioner/ family pensioner can claim only indoor related OPD treatment cost in respect of cashless treatment bill upto Rupees One Lakh. {Ref: Memo No 811-F(MED) Dt 16/07/2015 and Memo No 51-F(MED) Dt 07/06/2018}

Q: Whether Sanction order is required for the settlement of claim on the basis of CARC?

A: Yes, Sanction Order as usual required as per Memo No 483-F(MED)WB Dt 26/05/2016.

Q: What is the procedure for generation of CARC?

A: As per Memo No 51-F(MED)WB Dt 07/06/2018 CARC is to be generated from DDO's login through the following path- DDO's Login> CARC Certificate> Download CARC. After issuance of Memo No 51-F(MED)WB Dt 07/06/2018 no CARC will be issued from Medical Cell, Finance Department.

Q: Is any signature required on the system generated CARC?

A: Yes. Only DDO will sign with Official Seal and Date. No signature from the Medical Cell is required.