

FREQUENTLY ASKED QUESTIONS (FAQs) WITH ANSWERS ABOUT ECHS

(FAQs on ECHS are intended to provide general information and guidance needed for the ECHS beneficiaries to avail ECHS facilities. The contents must be read in conjunction with extant policies updated on the website from time to time. The contents are not intended to be applicable to specific/exceptional cases and no such claims may be made under it. Whenever any difference in interpretation of meaning and/or content of the facts stated here vis-à-vis the original policy arises, the policy letter will be treated as final and binding).

Policy & Operations

Q1. What is the Ex- Servicemen Contributory Health Scheme (ECHS)?

Ans. ECHS was authorised by Government of India on 30 Dec 2002 and has been introduced from 01 April 2003. It is a medicare scheme for Ex-Servicemen (ESM) who are drawing pension from Defence Estimates and their eligible dependents. It provides medical care through outpatient treatment at 427 Polyclinics all over India and six polyclinics in Nepal and outpatient and inpatient treatment through Military Hospitals and empanelled private hospitals and diagnostic centers. Treatment/hospitalization in Service Hospitals will be available to ECHS members, subject to availability of specialists, medical staff and bed space.

Q2. Who is eligible for ECHS membership?

Ans. The scheme entitles all ESM drawing pension from Controller of Defence Accounts, including those in receipt of Disability/ Family Pension and their dependents to be eligible for membership. Membership has been made compulsory for all pensioners with effect from 1st April 2003 and is optional for earlier retirees. Over the years, the ECHS membership has been extended to pensioners of Territorial Army (TA), Defence Security Corps (DSC), Uniformed Indian Coast Guard (ICG), Military Nursing Service (MNS), Special Frontier Force (SFF), Nepal Domiciled Gorkha (NDG), Whole time NCC Officers, Girl Cadet Instructors (GCIs), Eligible APS pensioners, Assam Rifles pensioners, WW II Veterans, Short Service Commissioned Officers (SSCOs), Emergency Commissioned Officers (ECOs) and Pre-Mature Retirees (PMR).

Note. For Short Service Commissioned Officers (SSCOs), and Pre Mature Retirees, ECHS facility would be extended only to the ESM and their spouses. No other dependent will be eligible.

Q3. What are the benefits of this scheme?

Ans. ECHS provides cashless & capless medical coverage for the ESM and their eligible dependents in the established polyclinics/military hospitals/empanelled hospitals across the country.

Q4. What are the salient features of ECHS?

- Ans.**
- (a) Country wide network of ECHS Polyclinics.
 - (b) Covers spouse and all eligible dependents.
 - (c) No age or medical condition bar for becoming a member.

- (d) No monetary ceiling on treatment.
- (e) One time contribution ranging from Rs 30,000/- to Rs 1,20,000.
- (f) Indoor/Outdoor treatment, tests and medicines are entitled.
- (g) Familiar environment and sense of belongingness.

Q5. Are my family members covered in the scheme?

Ans. ESM along with his/her following dependent family member are covered under the scheme. Details are as under:-

<u>Ser No.</u>	<u>Relationship</u>	<u>Criteria</u>
(a)	Spouse	<p>(i) Legally wedded wife including more than one wife. Spouse living separately is included as dependent, as long as the ESM pensioner is responsible for her maintenance. In case spouse remarries, then he/she is not entitled.</p> <p>(ii) In the event of plural marriage, where it is permitted by the rules, the following conditions should be fulfilled for claiming ECHS membership :-</p> <p>(aa) Necessary casualty for entering into plural marriage should have been published through Unit Part II Orders and names of all wives should be found recorded in the Service Discharge Book/Service Particulars Retired Officers booklet issued by respective Service HQs.</p> <p>(ab) The names of all wives, should be found recorded in the PPO for grant of 'Family Pension' award.</p> <p>(ac) In case of widows, the wives should be in receipt of a share of 'Family Pension' and PPO produced in support of evidence.</p> <p>(ad) If a war widow remarries then she and her children from first marriage are eligible. Her husband, however, will NOT be eligible.</p>
(b)	Family Pensioner	<p>Implies the legally wedded spouse of an Armed Forces personnel, whose name figures in the service records of the personnel and whose husband/wife (as the case may be) has died either while in service or after retirement and is granted family pension. This term also includes a child or children drawing family pension on the death of his/her pension drawing father/mother, as also parents of a deceased bachelor soldier, who are in receipt of family pension.</p>

(c)	Dependent Unemployed & Unmarried Daughter(s)	<p>(i) Her/their details must exist in the service record of the pensioner.</p> <p>(ii) Eligible till they start earning or get married whichever is earlier.</p> <p>(iii) Dependent, divorced/abandoned or separated from their husband/widowed daughters whose income from all sources is less than Rs 9000/- (excluding DA) per month are entitled.</p> <p>(iv) PwD Act is applicable for daughters as well. As unmarried daughters are eligible, a married daughter to whom PwD is applicable is not eligible.</p>
(d)	Dependent Unemployed & Unmarried Sons	<p>(i) His/their details must exist in the service record of the pensioner.</p> <p>(ii) Son is eligible for ECHS membership till he starts earning or gets married or attains the age of 25 years, whichever is earlier.</p> <p>(iii) In addition, the scheme provides white card facilities for critical disabilities as per provision of Person with Disability Act (PWD Act) - 2016. PWD Act provides opportunity for treatment to dependent of beneficiaries over and above the laid down criteria of age. These concessions are currently applicable for 21 disabilities:-</p> <ul style="list-style-type: none"> (a) Blindness. (b) Low-vision. (c) Leprosy Cured persons. (d) Hearing Impairment (deaf and hard of hearing). (e) Locomotor Disability. (f) Dwarfism. (g) Intellectual Disability. (h) Mental Illness. (j) Autism Spectrum Disorder. (k) Cerebral Palsy. (l) Muscular Dystrophy. (m) Chronic Neurological conditions. (n) Specific Learning Disabilities. (o) Multiple Sclerosis. (p) Speech and Language Disability.

		<p>(q) Thalassemia.</p> <p>(r) Hemophilia.</p> <p>(s) Sickle Cell Disease.</p> <p>(t) Multiple Disabilities including deaf, blindness.</p> <p>(u) Acid Attack Victim.</p> <p>(v) Parkinson's Disease.</p>
(e)	Step/ Adopted Children	Children including step children, legally adopted children, children taken as wards by the Government servant under the Guardians and Ward Act 1980 provided that such a ward lives with him, treated as a family member and are given the status of a natural-born child through a special will executed by the Government servant.
(f)	Dependent Parents	<p>(i) Parents (excluding step parents), subject to the following :-</p> <p>(aa) Father and mother of the ESM pensioner shall be deemed to be dependent if they normally reside with the ESM pensioner and their combined income from all sources does NOT exceed Rs 9,000/ per month (excluding DA).</p> <p>(ab) "Parents i.e, mother and father" of unmarried deceased soldier and in case of deceased parents, then 'NOK' of unmarried deceased soldier are also eligible, provided they are in receipt of liberalized family pension.</p> <p>(ac) In case of adoption, adoptive parents and not real parents.</p> <p>(ad) If adoptive father has more than one wife, only the first wife.</p> <p>(ae) In case of female employees, parents or parents-in-law, at her option, subject to the conditions of dependency and residence etc being satisfied.</p>
(g)	Dependent Sisters	<p>(i) Dependent unmarried/divorced/abandoned or separated from their husband/widowed sisters.</p> <p>(ii) Irrespective of age whose income from all sources is less than Rs 9000/- (excluding DA) per month.</p>

(h)	Dependent Brothers	(i) Minor brother(s) up to the age of becoming a major. (ii) Brothers suffering from permanent disability either physically or mentally, without any age limit provided he is unmarried, not having own family, wholly dependent, residing with principal ECHS Card holder beneficiary and whose income from all sources is less than Rs 9000/- (excluding DA) per month.
(j)	Minor Children of widowed/separated daughters	Minor Children of widowed/separated daughters who are dependent upon the ECHS beneficiary and normally residing with him, shall be eligible upto the age of 18 years.

Q6. Who are exempted from ECHS contribution?

Ans. War widows, Pre-1996 retirees and battle casualties are exempted.

Q7. What are the subscription/ contribution rates and ward entitlement for ECHS membership?

Ans. The subscription rates and wards entitlement effective from 29 Dec 2019 are as under:-

Ser No	Ranks	One time Contribution	Ward Entitlement
(a)	Recruit to Havs & equivalent in Navy & AF	Rs 30000	General
(b)	Nb Sub/Sub/Sub Maj or equivalent in Navy & AF (including Hony Nb Sub/MACP Nb Sub and Hony Lt / Capt)	Rs 67000	Semi Private
(c)	All Officers	Rs 120000	Private

Q8. In case of death of ECHS pensioner, will the parents be entitled to ECHS benefits?

Ans. Yes, the parents are entitled to the ECHS membership provided they are dependents of the ESM and the names are included in the Discharge Book of ECHS Member and their combined income should be less than Rs 9,000/ per month (excluding DA) on the basic pension as on date of consideration.

Q9. Are Short Service Commissioned Officer, Emergency Commissioned Officer, World War-II Veterans & Pre-Mature Retirees Non Pensioners entitled to ECHS membership?

Ans. Yes, the subject category is entitled to ECHS facilities. Detailed instructions have been uploaded on ECHS website www.echs.gov.in.

Q10. Are ex-Cadets eligible for ECHS Membership?

Ans. Ex-Cadets and disabled cadets who have been boarded out on medical grounds are not eligible for ECHS membership as they do not qualify for ESM status.

Q11. Are Recruits eligible for ECHS Membership?

Ans. Yes, a recruit who is in receipt of medical/ Disability pension is eligible for ECHS. Recruit and his/her parents, wife and children are also covered under ECHS.

Q12. What are the timings of Polyclinics/Regional Centres?

Ans. The working hours is as under:-

(a) **ECHS Polyclinic.**

(i) **Working Hrs.** 0800hr to 1600hr (Monday to Saturday excluding Gazetted Holidays).

(ii) **OPD Timings for MOs & Dental Offrs.** 0800hr to 1500hr.

(iii) **OPD Timings for Specialists.** 0830hr to 1330hr.

(iv) **Lunch Break.** 1330hr to 1400hr (To be staggered to ensure at least one MO is attending patients).

(v) **Documents & Emergency Patients.** 1500hr to 1600hr.

(b) **Working Hours of ECHS Regional Centres.** 0800hr to 1600hr (Monday to Saturday except Gazetted Holidays).

Q13. For the purpose of making ECHS cards, who are 'dependents', and what is definition of the word "family"?

Ans. The definition for eligibility to be dependent as per DoPT followed by CGHS is as under :-

(a) **Dependent Parents.** Whose combined income from all sources is not more than Rs 9000/- per month (excluding DA).

(b) **Son.** Till he starts earning or gets married or attains the age of 25 years, whichever is earlier.

(c) **Daughter.** Till she starts earning or gets married, irrespective of the age limit, whichever is earlier.

(d) **Disabled Children.** Unmarried son/daughter suffering from any permanent disability of any kind (physical or mental) covered under PWD Act 2016 - irrespective of age limit.

(e) **Minor brother(s) and sister(s).** Brothers upto the age of becoming a major and sisters till they start earning or gets married, irrespective of the age limit, whichever is earlier.

Q14. Is there any age limit for sons/daughters as dependent in ECHS Card?

Ans. No age limit for dependent daughters until they are married or earning income more than Rs 9000/- per month. Unemployed and unmarried son(s) below 25 years of age, The individual monthly income of unemployed dependent son(s) and daughter(s) from all sources should be less than Rs 9000/ per month. Mentally/ physically challenged children(s) for life as per PWD Act 2016.

Q15. Are the family members of Central Government Servant if not residing with him eligible for ECHS facilities?

Ans. Yes, such family members are eligible for ECHS facilities.

Q16. Who defines as a 'Pension with disability'?

Ans. Med board at Service Hospital / PCDA Allahabad is the authority for 'Pension with disability' and AG's Branch is the final authority.

Q17. My wife and I are both central Government employees and have dependent brothers / sisters and parents. Can we make separate cards and include family members?

Ans. Where both husband and wife are Central Govt employees either of them may prefer claim for self and eligible members of the family, according to the status of the claimant. A joint declaration as to who will prefer the claim should be furnished. If declaration is not furnished, concession is to be availed by all including wife according to the status of the husband. If spouse is employed in a State Govt, Defence/ Railways, Corporations or bodies financed partly or wholly by the Central or State Govt local bodies and private organisations which provide medical services, the medical facility can be availed at one place only and a joint declaration as to who shall prefer the claim is required to be furnished. In case both husband and wife contribute towards the ECHS Scheme, the parents of both will be entitled to the medical facilities if they fulfill other conditions of eligibility.

Q18. Are ECHS facilities free of cost?

Ans. ECHS facilities are provided through 'One time contribution' at the time of retirement. The rates of one time contribution vary as per rank.

Q19 What are the different options for availing ECHS services to pensioners?

Ans. One time contribution is the only option to avail ECHS services to pensioners.

Q20 I have retired from Delhi. Now I want to settle at city where no ECHS facility is available. How do I cover my family for medical care?

Ans. ESM who are ECHS Members and residing in Districts not covered by ECHS Polyclinic / Armed Forces Hospitals / MI Room upgraded to accommodate ESMs are entitled to claim Fixed Medical Allowance (FMA) @ Rs 1000/- per month wef 01 Nov 2018.

Q21 I am a ESM who retired in 1998 from Armed Forces but I never got a ECHS card made. Can I get an ECHS card now?

Ans. Yes. There is no restriction in applying for ECHS card. An online application needs to be filled online by the ESM and the MRO for payment of one time contribution should be uploaded alongwith with the application. However, the ESM should not be in receipt of FMA.

Q22 What are the Special provisions for ECHS beneficiaries aged 75 years and above?

Ans. ECHS provides priority in treatment as well as registration for OPD/ IPD to beneficiaries having age 75 years and above.

MARITAL DISCORD CASES

Q23. What is the procedure to obtain ECHS membership if the case is pertaining to Marital Discord case between ESM and their spouse as well as eligible parents also?

Ans. As Para 5 of Central Org ECHS letter No B/49707-PR/AG/ECHS/2018 dt 26 Sep 2018 , the procedure for processing of ECHS application in case of marital discord/family dispute cases will be as under :-

(a) Spouse/dependent children and dependent parents will be eligible to apply for ECHS membership on production all supporting documents for eligibility of self and his/her children and similarly for dependent parents. On the basis of ibid provision, the spouse/dependent children/ dependent parents should apply to DIAV for Army, DESA for Navy & DAV for Air Force who will facilitate in obtaining copy of PPO from respective Record offices. The application should be duly supported with an identity proof in the form of Aadhaar Card, PAN Card, Ration Card, Marriage Part II order & Dependent Card issued by District Soldier Board. DIAV/DESA/DAV will endorse a letter to the primary beneficiary to give him/her an opportunity to apply for cards himself/herself within 30 days for eligible family members.

(b) On obtaining approval from Central Org ECHS (Ops & Coord), the spouse/dependent children/dependent parents should apply through "online application" portal of ECHS website under Marital Discord category for issue of ECHS Smart Card. Once the online application is successfully filled up alongwith payment for the card(s), the indl will be able to generate "Temporary Slip" for the affected persons. The same will be activated at dependent Polyclinics with a validity of three months at a time or till receipt of card whichever is earlier. The Temporary Slip will allow med treatment to the concerned persons till receipt of Smart Card.

(c) In Marital discord case, the ECHS membership granted will be for a limited period of one year or till resolution/divorce whichever is earlier. The same will be renewed in case of status quo beyond a year.

(d) The membership of spouse will be discontinued once a divorce is granted & settled. The responsibility of informing of divorce will be that of the primary beneficiary/ESM. If not informed and any treatment taken by the divorced lady post divorce/recovery due will be on the primary beneficiary/ESM including for those children staying with him/her.

(e) CO ECHS letter No B/49707-PR/AG/ECHS/2018 dt 26 Sep 2018 in this regard is also available on ECHS website.

SSCOs/PMR NON PENSIONER CASES.

Q24. If the SSCOs/PMR (Non Pensioner) personnel who have been granted/drawing Service Element/Disability Element or Ex Gratia Award/ Ex Gratia Disability can be considered for cashless & capless treatment under ECHS Scheme as entitled to other ESM pensioners?

Ans As per MoD, letter No 2332/OSD/V0420024/D/P/P/Vol-II dt 12 Mar 2021, payment of service element/disability element or Ex Gratia Award/Ex Gratia Disability doesn't qualify for the definition of pension. It has also been intimated by PS-5 of MP&PS Dte, AG's Branch that Ex Gratia Award and Ex Gratia Disability cannot be considered as Disability pension or any form of pension. Hence, they may not be granted full free ECHS treatment as entitled to other ESM pensioners. However, an SSCO who has been granted disability pension that includes service elements and disability element is authorized to ECHS membership like any other SSCO as per conditions laid down by GoI (MoD) letter No 17(11)/2018/WE/D(Res-I) dated 07 Mar 2019 for a SSCO, that is only for the veteran and their spouse with reimbursement of 50% for less than 10 of years' service and 75% for more than 10 of years service. No treatment will be provided at Mil/ service Hospital.

FAQs ON CONTRACTUAL EMPLOYMENT

Q.25. How can I apply for Medical Offr/ Para Medical Staff/ Non-Medical Staff in ECHS Polyclinic?

Ans. Steps to be taken by the candidate while applying for employment for any vacancy in ECHS Polyclinic is as under:-

- (a) Check the advertisement published by Stn HQ in Local & National Newspaper and ECHS Website also for availability of vacancy.
- (b) Obtain application form from Stn HQ or down load from ECHS Website.
- (c) Forward filled application to address mentioned in advertisement.
- (d) Post receipt of confirmation from Stn HQ for interview, appear in interview on specified date given by the Stn HQ.
- (e) The results of the interview will be informed by Stn HQ. It can also be checked on ECHS Website.

Q26. Where can I find Qualitative Requirement for vacancy advertised by Stn HQ?

Ans. Qualitative Requirements will be mentioned in newspaper advertisement published by Stn HQ.

Q.27. Can I forward my application by E-mail to Stn HQ for consideration?

Ans. Presently application forms are being accepted by post by Stn HQs. If any Stn HQ mentions in advertisement, the same can be done.

Q.28. Can I apply for any Polyclinic across India?

Ans. Yes. As per Qualitative Requirement laid down in advertisement, an individual can apply for any polyclinic across India.

Q.29. Am I eligible to apply in any Polyclinic across India, if I have recently resigned, from an ECHS Polyclinic?

Ans. If a Contractual Staff resigns from appointment, he/ she will not be employed in any Polyclinic across India till completion of contract period for which he/ she was appointed. For example, if an individual has been appointed from 01 Apr 2021 to 31 Mar 2022 and he/ she resigns in May 2021 he/ she will be considered for appointment in any other Polyclinic post 31 Mar 2022 only.

Q.30. I have completed my MBBS outside India. Can I apply for appointment in ECHS Polyclinic?

Ans. Yes. One should have Regd No. and certificate of Medical Council of India.

Q.31. I am Dental Officer. Can I apply for appointment of Dental Assistant/ Technician/ Hygienist in ECHS Polyclinic?

Ans. No.

Q.32. I am Diploma in Physiotherapist. Can I apply for appointment of Nursing Assistant (Physiotherapist)?

Ans. Yes, one can apply for Nursing Assistant (Physiotherapist) appointment subject to same vacancy being advertised by the Stn HQ.

Q.33. As Ex-Servicemen, what is the reservation in various vacancies held in ECHS Polyclinic for employment?

Ans. Reservation for ESM is as under :-

(a)	Officer-in-Charge Polyclinic	-	100%
(b)	Medical Staff	-	60%
(c)	Para Medical Staff	-	70%
(d)	Non- Med Staff	-	70%

Q.34. Am I entitled to take leave during contractual employment at any Polyclinic?

Ans. Yes, 2.5 days of leave is allowed for every completed months of employment. Unavailed accumulated leave will lapse after expiry of six months.

Q.35. Am I permitted to practice outside ECHS Polyclinic?

Ans. No.

Q.36. What is the age limit for employment in ECHS Polyclinic?

Ans.	(a)	Officer-in-Charge	-	65 Yrs
	(b)	Medical Officers	-	68 Yrs
	(c)	Medical Specialist/ Gynecologist/ Radiologist	-	70 Yrs
	(d)	Dental Officers	-	65 Yrs
	(e)	Para Medical Staff	-	58 Yrs
	(f)	Non Medical Staff	-	55 Yrs

Polyclinic Infrastructure Related

Q37. What is authorised area of land against the each type of Polyclinic?

Ans.	(a)	Type A & B	-	1200 sq yard.
	(b)	Type C & D	-	700 sq yard.

Q38. What is the built up area for each type of Polyclinic?

Ans.	(a)	Type A	-	5000 sq feet.
	(b)	Type B	-	4000 sq feet.
	(c)	Type C	-	2500 sq feet.
	(d)	Type D	-	2000 sq feet.

Q39. What is the procedure for procurement of land for ECHS Polyclinic in Non-Military Station?

Ans. The procedure for procurement of land in Non-Mil Station is given in GoI/ MoD letter No 24(14)/03/US/(WE)/D/(Res) dated 31 Jan 2005. The letter is available on echs.gov.in website also.

Q40. Is there a specified design for Polyclinic building?

Ans. Yes, there is a design of polyclinic building which gives details of size of rooms and utilisation with respect to each type of Polyclinic. It is given in GoI/MoD letter No 24(4)/03/US(WE)/D(Res) dated 01 Aug 2003 and is also available on echs.gov.in website.

Q41. What are the documents required to be submitted for allocation of funds by CO ECHS for construction of ECHS building?

Ans. To process the case for construction of Polyclinic building, desired documents along with Bd Proceedings are required to be forwarded for according Acceptance In Principle (AIP) and subsequent allotment of funds. The documents are similar to those required for according Administrative Approval. List of documents are as under:-

- (a) Statement of Case indicating authorised built up area as per Type of Polyclinic.
- (b) Board of Officers.
- (c) AEs Part I & II (for original works only).
- (d) Lay out plan within the authorised built up area.
- (e) Recommendations of Stn Cdr, GOC and GOC-in-C.

Q42. Which agency will undertake the construction works at places where MES is not located?

Ans. As per Para 62 of SI No XXXIII of DWP-2020, construction can be undertaken by State Govt, Central PWD, State PWD and PSU engaged in construction activities in accordance with DWP-2020 and existing policies / guidelines of MoD.

Q43. How is the periodic maintenance of ECHS Polyclinic building carried out?

Ans. The periodic maintenance of ECHS Polyclinic building will be carried out by MES as projected in annual maintenance plan of the particular station. The funds for annual maintenance shall be projected and allocated as per the existing chain of Command and Control from the ECHS Revenue Budget allotted to the Commands from Central Organisation ECHS.

Q44. How is Addition & Alteration and special repair of ECHS Polyclinic building carried out?

Ans. The Addition & Alteration and Special Repair of ECHS Polyclinic building will be carried out by MES/ Govt agencies in accordance with DWP-2020. The following documents are required to be submitted for according AIP and subsequent allotment of funds. List of documents are as under:-

- (a) Statement of Case.
- (b) AEs Part I & II.
- (c) Recommendations of Stn Cdr, GOC and GOC-in-C.

Q45. What is the procedure for hiring of building for ECHS Polyclinic in Non-Military Station?

Ans. The hiring of buildings for ECHS Polyclinic will be carried out by a Board of Officers ordered by the Station Commander in whose jurisdiction the Non-Military Station falls in accordance with GoI/ MoD letter No 24(5)/03/US(WE)/D(Res) dated 04 Sep 2003.

Q46. Can the ECHS projects be undertaken through CSR?

Ans. Yes, the ECHS projects can be undertaken through CSR in accordance with AG's branch letter No B/45028/AG/CW-4/CSR dated 01 Jul 2020 which deals with projects under CSR.

Medical Procedure & Claim Related

Q47. How would I know to which hospital I should go after taking a referral from ECHS polyclinic?

Ans. The status of hospitals (Emp) may be taken from OIC ECHS PC/ ECHS website. In case of any inconvenience or ambiguity, OIC ECHS may be contacted on his official mobile/ landline number for guidance.

Q48. What should I, as an ECHS beneficiary do, if the empanelled hospital asks to deposit cash for admission?

Ans. The Empanelled hospital has to provide cashless treatment as per ECHS policy/ guidelines. In case of such an issue, the ECHS beneficiary should contact the OIC of nearest polyclinic or Director of Regional Centre and inform them. They will assist you to obtain cashless treatment.

Q49. What is the validity of a referral form for an ECHS beneficiary in cardiac, Oncology and Nephrology cases?

Ans. The referral given by the ECHS polyclinic for Consultation, Investigation and treatment is valid for six months vide SOP on Treatment Management dated 28 Sep 2018.

Q50. What will be the provision for treatment/hospitalisation in emergencies?

Ans. (a) ESM normally has three options:-

(i) Report to nearest service hospital for treatment.

(ii) Report to nearest empanelled hospital. Hosp will raise an Emergency Report (ER).

(iii) Report to nearest non-empaneled hospital. ESM/his representative will have to pay the charges to the non-empaneled hospital initially.

(b) In case where emergency treatment is availed at Non-Empaneled Hosp, it will be the patients' responsibility to inform his parent / nearest Polyclinic within 48 hrs of where he / she is admitted. The bills for treatment

taken in non-empaneled hospitals will be submitted in original to the parent Polyclinic for processing.

Note:- The onus of informing the ECHS Polyclinic will be that of the patient if admitted in a Non-Empanelled Hosp. Also the onus of proving the emergency will be that of the ESM patient. (Submission of personal application, emergency certificate from treating hospital along with discharge summary and hospitalization treatment record at ECHS PC will be the responsibility of the ECHS beneficiary).

Q51. What procedure needs to be followed during an emergency treatment at the empanelled hospital?

- Ans.** (a) Report to a service hospital/ empanelled facility.
- (b) Prove identity through ECHS Smart Card/ Temporary Slip.
- (c) The empaneled hospital will inform ECHS polyclinic at the earliest (but not later than 48 hrs) with the details of ECHS membership, Service No, Rank & Name of the ECHS member, Diagnosis, Date and time of admission, Hospital to which admitted.
- (d) OIC polyclinic will make arrangements for verification of the facts.

Q52. What is the procedure for an emergency treatment at a non empanelled hospital?

- Ans.** (a) Inform nearest ECHS polyclinic or parent polyclinic within 48 hours. The ECHS polyclinic will generate an EIR.
- (b) Bills will be cleared by the beneficiary.
- (c) Member submits bills along with summary of the case to the concerned polyclinic within 90 Days from the date of discharge from hospital for reimbursement.
- (d) Sanction of reimbursement will be accorded by CFA depending upon the amount. They will be reimbursed according to CGHS rates only

Q53. Hospital had applied for empanelment with ECHS and submitted its application to Regional Centre ECHS. Why is the empanelment process is not concluded?

Ans. After the hospital has applied for ECHS empanelment at RC ECHS, the application undergoes scrutiny at RC level and is further processed with Central Org ECHS. If the hospital is Non-NABH, the CO ECHS facilitates QCI inspection. The hospital will have to apply for QCI inspection directly with the required fees. With the QCI report the application is forwarded to the office of Central Org ECHS. If there are no observations, the application is tabled in the Screening Committee Meeting (SCM) and subsequently goes to MoD (Do ESW) for the promulgation orders in the form of Government Letter Note (GL Note). On issue of GL Note, the same is intimated to hospital and RC. On completion of signing of MoA between hospital and RC, the empanelment of hospital with ECHS is initiated and is valid for a period of two years. Subsequently, the MoA is renewed as necessitated.

Q54. Does a hospital which is NABH accredited, has the same empanelment process as laid down for non-NABH hospital?

Ans. Hospital which is NABH accredited, submits application to RC ECHS which is subsequently processed to Central Org ECHS. If the documents are in order, the ibid application is tabled in SCM without going to QCI. Subsequently the documents are sent to MoD (Do ESW) for issue of GL note and signing of MoA between hospital and RC ECHS, thereafter. On signing of MoA, hospital is entitled to NABH rates till the validity of scope of NABH certification as mentioned in the certificate. A non NABH hospital will have to apply for and get their facility accredited by QCI before their application is placed in the SCM.

Q55. A hospital which is NABH accredited, does the Lab services also get NABL rates?

Ans. Lab services covered through NABL accreditation scope will only qualify for NABL rates. The hospital with NABH accreditation must apply separately for NABL accreditation of lab facilities for allowing NABL rates.

Q56. Does hospital which has NABH pre-entry level accreditation qualify as NABH?

Ans. It is only a hospital which has NABH final accreditation that will qualify as NABH and not the hospitals which have been accorded NABH pre-entry level accreditation.

Q57. How does a hospital which is CGHS empanelled gets empanelled with ECHS?

Ans. A hospital which is CGHS empaneled will have to apply to Regional Centre ECHS in the form of usual application alongwith following documents: -

- (a) Valid office memorandum issued by CGHS notifying that the hospital is empaneled with CGHS.
- (b) Copy of MoU signed between CGHS and hospital.
- (c) Copy of QCI inspection report undertaken for the hospital if its non-NABH. Whatever facilities recommended in QCI report will be empaneled with ECHS.

Q58. Does a hospital which is NABH final accredited offer partial facilities?

Ans. As per existing regulations, hospital which is NABH accredited will offer the entire facilities as mentioned in the scope of NABH accreditation. However, if the hospital is desirous of partial services, same will have to be endorsed by the hospital in their application to RC ECHS along with justification for partial services. Such cases will be considered on merit and appropriate decision will be taken at SCM.

Q59. Can the medicine be issued for more than 30 days?

Ans. For patients of chronic diseases medicines can be issued for more than 30 days up to 90 days subject to availability of medicines with OIC PC. For patients traveling to foreign countries the medicines may be issued for 180 days. The OIC PC should be informed well in advance so that medicines be arranged. It is also informed

that tickets and valid visa is required to be produced at the time of collection of medicines.

Q60. What is the policy for issue of medicines to patients from PC other than parent PC?

Ans. Patients taking medicines from PC other than parent PC can be issued medicines for a period of fifteen days at a time.

Q61. Can the medicines be purchased from the market and reimbursement claimed?

Ans. Medicine not available with the PC and also ALC can be purchased from the open market and reimbursement claimed provided that the prescription shows the medicine as NA.

Q62. Can I shift my dependency from one PC to another PC?

Ans. There is a provision of shifting dependency from parent PC to another PC once in three months. The transfer can be undertaken online by logging in to the application on the Source Infosys web page.

Q63. Do I have to intimate the polyclinic in case of emergency admission in an Empanelled Hospital?

Ans. The Hospital is supposed to intimate the Polyclinic online. You may however confirm / cross check the intimation by contacting the polyclinic on telephone or personally.

Q64. Can I opt for higher value implants than the CGHS prescribed ceiling rates in empanelled hospitals?

Ans. Yes, ECHS beneficiaries are allowed to get costlier IOL (Intra Ocular Lens)/ coronary stents/ equipment after paying for the differences in cost over and above the laid down ceiling rates. An undertaking certificate to this effect duly signed by the ECHS beneficiaries will be attached with the claim.

Q65. If my claim in non-empanelled hospital is not reimbursed in full, then can I appeal to a higher authority for full re-imburement?

Ans. All claims, whether in empanelled or non-empanelled hospital are reimbursed as per CGHS/ ECHS rates. In case of any query/ representation, an appeal for supplementary claim can be sent to higher authority through the OIC PC or action to claim reimbursement in excess of laid down rates can be undertaken for consideration by High Powered Committee. Govt of India MoD Letter No 22A(37)/2018/WE/D(Res-I) dated 15 Jan 2019 may be referred. The letter is available in the Compendium of Govt letters on ECHS Website.

Q66. Should one pay for extra items in an empanelled hospital if I am intimated by the hospital that some items are not covered by ECHS?

Ans. There is a standard list of items for payable/ non-payable consumables. Hospitals cannot demand payment for any items whether payable or non-payable.

Q67. Within what period of time one should submit the hard copy of the claim for treatment in a non-empanelled hospital?

Ans. The hard copy should be submitted within 90 days from the date of discharge from the hospital.

Q68. For patients not residing in NCR area, is prior approval required for Hip or Knee replacement cases or in cases of cancer patients requiring treatment or cardiac cases requiring implants?

Ans. TKR and THR are listed procedures and any listed procedures in the CGHS rate list or those whose rates have been promulgated through CGHS letters do not require any permission. Those whose parent Polyclinic is a Military PC will have to be routed through an AFMS hospital . It is not required when the parent polyclinic is non- military and can be directly referred to an empaneled hospital.

Q69. What is the validity period for a routine referral?

Ans. For a routine referral the validity period is one month. However, for Cancer cases requiring Chemotherapy/ Radiotherapy, Maintenance Haemodialysis, Diabetes, Hypertension and cardiac patient, it is valid for 180 days (six months). The referral letter should clearly mention the validity period.

Q70. Who is responsible for taking prior permission for unlisted implants/ procedures/ tests?

Ans. The onus lies on the empanelled hospital to take prior permission for unlisted implants/ procedures/ tests. The permission for unlisted procedures can be obtained online by the empaneled hospital. The beneficiary or his NOK do not have to obtain such permissions themselves. The hospitals are not supposed to ask the beneficiaries or their NOK to obtain permissions.

Q71. Can an ECHS beneficiary who have subscribed for Mediclaim policy from an insurance agency, be permitted to claim reimbursement from both the sources, i.e from the insurance agency as well from ECHS?

Ans. The beneficiary is allowed to claim the medical expenses from both sources, provided that the reimbursement from such sources should not exceed the total expenditure incurred by the ECHS beneficiary on the treatment. The beneficiary should first claim the expenditure from the Insurance Agency and after settling the amount, the beneficiary should put up to the ECHS for claiming the residual amount.

Q72. Do I require prior permission for liver transplant?

Ans. Yes. Prior permission for liver transplant from CO ECHS is required .The application or permission will routed through parent Polyclinic and RC who will forward it to CO ECHS.As per the letter permission will be given by MD ECHS after consultation with Gastro surgeon.

Q73. Can I take treatment from Government hospitals without referral from ECHS Polyclinic? What will be the reimbursement amount?

Ans. Yes, you can take treatment from Government hospitals for OPD & inpatient treatment without any referral except in cases of organ transplant, hip and knee replacement, cancer treatment and in cases of neurosurgery and cardiac surgery, referral from Polyclinic is required.The claim will be reimbursed at CGHS/ ECHS rates.

Q74. Can ECHS beneficiary draw monetary advance from ECHS for taking treatment?

Ans. A beneficiary can take advance from ECHS for undertaking treatment in Govt hospital/ Hospital of National Repute limited to 80% of the likely expenditure incurred through respective RC. The amount will be paid to the treating hospital directly. The balance amount can be claimed by the beneficiary after treatment. The veteran will have to get an estimate from the Government Hospital and fwd an application through the RC for approval of MD ECHS.

Q75. Is reimbursement in full possible in cases availing treatment in Govt Hospitals?

Ans. Reimbursement is carried out in full except for the room rent and the cost of implants if exceeding the ceiling rates. Room rent and cost of implants will be paid as per CGHS/ ECHS rates. In case the room rent/ or the cost of implants is more than the ceiling CGHS/ ECHS rates then the ECHS beneficiary will have to pay the difference from his own resources.

Q76. What types of medicines/ items are not supplied under ECHS?

Ans. Only generic medicines will be demanded as stipulated in GoI, MoD letter No S-11025/45/10/MH-I dt 26 may 2010 and letter No S-11011/16/2012-CGHS(P) dt 08 Apr 2015. Food supplements, cosmetics and ayurvedic preparations will not be demanded. Vitamins, Minerals and anti-oxidants will be restricted to prevalent PVMS/CGHS formulary only contained vide CGHS office memorandum No39-3/2003-04/CGHS/MSD/RS dt 23 Jul 2009. Dangerous medicines, to be administered under supervision of Doctor/ Nurse care, are not supplied to veteran from polyclinics.

Q77. What are the guidelines for vaccines under ECHS?

Ans. Vaccines in general are inadmissible except Hepatitis B, Influenza, Leprovac vaccines for high-risk individual if recommended by concerned specialist of empanelled hospital with justification and countersigned by service specialist of concerned speciality.

Q78. Is there any provision for issue of medicines by empanelled hospitals at the time of discharge?

Ans. Seven days medicines (costing not more than Rs 2000/-) is given by Empanelled hospital after discharge. All medicines after this will be provided by the polyclinics.

Q79. Is the prescription of specialists of empanelled hospitals valid in the ECHS PC?

Ans. Yes, all the prescriptions of Specialists of empaneled hospitals are valid in ECHS PC. It is reiterated only generic medicines will be issued from the polyclinics.

Q80. What are the guidelines for Specialist Consultation from ECHS empanelled hospitals?

Ans. Referral from ECHS PC is mandatory for consultation with specialist in any empaneled hospital. Beneficiaries 75 years and above can consult specialists without referral in any empaneled hospital.

Q81. What is the procedure for undergoing treatment/ investigations recommended by Specialist at private empanelled hospital, after referral by ECHS PC?

Ans. ECHS beneficiary will report back to Medical Officer ECHS PC for further referral for the Investigation/ procedures/ test as recommended the specialist of empanelled hospital and to validate the recommendation of Specialist if required. For veterans above the age of 75 years they can get all listed procedures. They will require permission for unlisted procedures.

Q82. Is re-registration required if a beneficiary visit Polyclinic to just collect indented medicines?

Ans. Yes.

Q83. Is it mandatory for the Diagnostic Labs to stamp the date and the number of tests performed on original prescription slip?

Ans. Yes.

Q84. Is treatment taken in an emergency at non empanelled private hospital reimbursable? If yes what is the procedure?

Ans. Reimbursement is made at CGHS rates in case the treatment taken in an emergency from private non-empanelled hospitals. The reimbursement shall be restricted to CGHS package rate or actual expenditure whichever is less.

Q85. What are the guidelines for consideration of reimbursement over and above the approved CGHS rates?

Ans. Individual reimbursement is done as per applicable CGHS rates. Certain cases of individual reimbursement for IPD where full reimbursement (100%) are permitted provided they meet the criteria for taking up the cases with High Power Committee at MoD as per Govt of India MoD Letter No 22A(37)/2018/WE/D(Res-I) dated 15 Jan 2019. The letter is available in the Compendium of Govt letters on ECHS Website.

Q86. Is there a provision for collection of medicines from the ECHS PC by an authorized person?

Ans. Yes. ECHS beneficiary can authorize a representative, who should have the identification card as well as the authorization certificate to collect medicines from ECHS PC on the basis of valid prescription.

Q87. What are the guidelines for settlement of medical claim?

Ans. For individual reimbursement cases for treatment done at non-empaneled hosp, the bills are cleared on CGHS/ Govt/ AIIMS rates as applicable on the basis of merit (Acute emergency/ sanctions of MD CO ECHS) and for empanelled hospital bills are first scrutinized by BPA and once authorized by BPA the claims are further scrutinized by medical approvers of ECHS.

Q88. What should I do in case of overcharging by the empanelled pvt hosps?

Ans. Empanelled hospitals have signed MoU and cannot charge an ECHS beneficiary. The treatment is given cashless. However, in some cases where the

individual demands a treatment for his own comforts, the hospitals take an undertaking signed from beneficiary so that beneficiary does not ask for any reimbursement later.

Q89. Where should I complain for the medical negligence at empanelled hospitals?

Ans. The beneficiary can approach OIC ECHS PC with proof of medical negligence. In addition, the beneficiary may take recourse to other methods of lodging complaints such as registering complaint with Medical Council of India or with Police.

Q90. What is the procedure for reimbursement of medical claim in ECHS?

Ans. (a) **Empanelled Hospital.**

- (i) Hosp uploads the bill within seven days of date of discharge.
- (ii) Verified by BPA and validated by Regional Centre ECHS/ COECHS.
- (iii) Then claim is finally & settled at CGHS rate.

(b) **Non-Empanelled Hospital.**

- (i) Proof of emergency/ emergency admission notified to OIC ECHS PC by beneficiary within 48hrs.
- (ii) Documents should be submitted after discharge at ECHS PC along with (ECHS card copy, personal application, bill summary, emergency certificate) within 90 days of discharge.
- (iii) Case is verified/ justified and recommended by RC ECHS/ CO ECHS depending on bill claimed and processing time claim is finally approved by concerned CFA and then settled. Bills are cleared at CGHS rates.

Q91. My spouse was a ECHS card holder. He/ She was sick and died while in a non-empanelled hospital. How do I get the medical claim reimbursed?

Ans. (a) Proof of emergency/ emergency admission notified to OIC ECHS PC by beneficiary within 48hrs.

(b) Documents should be submitted after discharge at ECHS PC along with (ECHS card copy, personal application, bill summary, emergency certificate).

(c) Case is verified/ justified and recommended by RC ECHS/ CO ECHS depending on bill claim and processing time. Bills are cleared at CGHS rates

Q92. My original claim papers having bills, receipts of hospital treatment are lost. Can I claim on duplicate papers?

Ans. Yes. The claim should be supported with a letter from hospital where treatment was taken and all documents to be given to OIC ECHS PC alongwith affidavit for loss of original documents.

Q93. I went to Hyderabad on personal visit and sustained fracture of leg bone. I received treatment from a private non-empanelled hospital. Will I get reimbursement?

Ans. Yes, in case of emergency treatment, the bills are reimbursable at CGHS rates after submitting the required documents and informing the polyclinic within the given time.

Q94. What are the guidelines for IVF?

Ans. IVF treatment is approved under ECHS. The policy letter can be accessed on ECHS website.

Q95. Are Ambulance charges reimbursable?

Ans. Yes, Ambulance charges are reimbursable within the city, if there is a certificate from treating doctor that conveyance by any other mode would definitely endanger patient's life or would grossly aggravate his/her condition.

Q96. Is it necessary that the ECHS PC specialist should specify the name of the empanelled hospital for the purpose of referral?

Ans. No.

Q97. What are the ceiling rates for reimbursement of expenses on purchase of Hearing Aids?

Ans. The revised ceiling rates fixed for various types of hearing aid (for one ear) are as per CGHS rate:-

(a)	Body worn/Pocket type	Rs. 3000.
(b)	Analogue BTE	Rs. 7000.
(c)	Digital BTE	Rs. 15000.
(d)	Digital ITC/CTC	Rs. 20000.

ECHS Cards Related FAQs

Q98. How can I find out difference between a 16KB, 32 KB and 64 KB Card?

Ans: Smart Cards issued upto Apr 2010 were of 16KB capacity whereas Smart Card issued from May 2010 to May 2015 were of 32KB capacity and Cards issued after 2015 are of 64 KB capacity. The visual difference of both the cards as follows:



Q99. There are two numbers mentioned on the Smart Card one is Reg No. and other is Sr No. I don't know which is the Card number I have to mention in the online application.

Ans: The **Reg No.** is the Card number which is required to be mentioned in the online application. The starting first two alphabets in the number denote your Regional Centre.

Example: **LK0001241** (LK is Regional Centre **Lucknow**)
GW0001242 (GW is Regional Centre **Guwahati**)

Q100. Please tell me the process for filling of online application for ECHS Smart Card.

Ans: In order to fill application online, visit the website <https://echs.sourceinfosys.com>, register yourself and then proceed to fill the online application form. Keep the required documents scanned and ready for uploading.

Q101. I am trying to open the site for filling of online smart card application, but the page is not opening.

Ans: Please note that the site doesn't work on Internet Explorer due to security issues. You can try filling application on other browsers like Chrome, Mozilla Firefox, Microsoft Edge. If error message is shown to you, kindly refresh / reload the page.

Q102. On the registration page there is a field for Prefix before Service number. I don't have any Prefix in my service number. What should I write in Prefix field?

Ans: The service numbers in respect of Army Officers and Army JCOs consists of prefix whereas other service personal of Navy, Air Force & Coast Guards don't have the prefix in their service numbers. Hence, the field has been provided for Officers and JCOs of Army. However, the field is optional.

Q103. Do I need to attach affidavit for dependents?

Ans: There is no requirement of attaching affidavit in the online application. A self declaration in place of affidavit will be presented in the application, which is required to be accepted by the applicant.

Q104. My son is a minor and he is not having either mobile number or email ID. What should I do?

Ans: Mobile number and email ID of primary beneficiary can be entered for the dependents for whom mobile number and email ID is not available.

Q105. How can I upload the photographs and signatures?

Ans: You can click on photo & signature option available in echs application & upload the same.

Q106. As per instructions, Aadhaar is mandatory. However, I am a resident of Assam State, here Aadhaar Cards are not made. What should I do?

Ans: As of now endorsement of Aadhaar number is not mandatory for the residents of North East States, Jammu & Kashmir and for Nepal Domicile Gorkhas.

Q107. What documents do I need to upload for my application?

Ans: Photograph and Signature of all members is required to be attached with each type of application. However, attachment of documents depends upon the type of application. A list of documents required to be attached to each type of application is mentioned below:

S No	Type of Appln	Documents required to be uploaded
(a)	Future Retiree	(i) Receipt of MRO (Only for Coast Guard personnel, if applicable). (ii) Medical Certificate from Service Specialist (In case of PWD).
(b)	Temporary Slip Holder	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Copy of Offline Temporary Slip copy.
(c)	Old 16 KB Card/ 32KB Card Holder	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Old 16 KB Card/ 32 KB Card copy.
(d)	Death in Service case	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).
(e)	Pre 1996 retiree (First time applicant)	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM

S No	Type of Appln	Documents required to be uploaded
		demise). (iii) Disability Medical Certificate (In case of PWD). (iv) DPDO / Bankers Certificate for non-drawing of FMA.
(f)	1996 to 2003 retiree (First time applicant)	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Receipt of MRO. (v) DPDO / Bankers Certificate for non-drawing of FMA.
(g)	Post 2003 retiree not a member yet	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).
(h)	Loss of 16 KB Card/ 32 KB Card / Temporary Slip	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).
(j)	Loss of 32 Kb Card	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).
(k)	Loss of 64 KB Card	Login online, block existing 64 KB Card under loss of card category. Make payment and mark card for re-print.

Q108. I have filled my application and uploaded all the documents. How do I know the status of my application?

Ans: The status of application can be checked in the audit trail of the application by logging in to your application. The responsibility to verify the application lies with the Record Office of the applicant.

Q109. Where do I need to submit the hard copy of the application?

Ans: The submission of hard copy of application has been done away with. The application will move only on the online system and there is no need to submit the hard copy to any of ECHS office.

Q110. I have filled the application and proceeded for the payment. However the payment failed and since, then I am shown error message that payment is still in process.

Ans: The errors mentioned by you usually get resolved within 24 to 48 working hours. In case of double/multiple payments, excess payments will be reimbursed. In case the payment error is not resolved. Please forward following details to our helpline e-mail IDs for resolving the issue.

- (a) Your registered mobile number.
- (b) Date of transaction.
- (c) Screen shot of the error shown to you while making payment.

Q111. I am a 1992 retiree and applied for the online ECHS Smart Card and also done the payment. However, I didn't get the online generated Temporary Slip. I am in need of emergency treatment. Please provide me temporary slip to avail ECHS facilities.

Ans: In the online Smart Card Application following downloads are being provided after successful completion of application, payment and verification be respective Record Office.

- (a) Filled Application (Only for Record Purpose of Applicant)
- (b) Temporary Slips (For availing ECHS facilities).

Q112. I have filled online application. However, I forgot to add my dependents, I have also done the payment. Please allow me to add my dependents.

Ans: You can add dependents by login to the online application portal, then select edit application option, thereafter click on tab **Add Dependent** and fill details of your dependent and save details. After adding Dependents make additional payment for the members added in the application. After verification of details of dependents by Record Office, Temp slip can be downloaded.

Q113. I have filled online application, however, I noticed that I have done mistakes in mentioning my date of birth and date of retirement. Please allow me to edit my application.

Ans: You can edit your application by login to the online application portal, then select edit application option and save details, if application is not verified by Record Office. If verified by Record Office then you have to revert the application, before Card is printed.

Q114. I have submitted the online application on almost one month back. However, till today, the status of application is shown as *Awaiting verification by Record Office*. Please, process my application.

Ans: Once the application has been submitted online the responsibility to verify the application lies with the respective Record Offices.

Q115. I had filled the application in January using my e-mail as login ID. However, now I am not able to login to the site to know the status of my application.

Ans: You are requested to try login using your registered mobile number and old password. In case if you have forgotten your password, then please forward the mail to jditechs-mod@nic.in for reset.

Q116. I had filled my application about one month back, but not completed it because I was not having complete details. But now, when I am trying to login, it is showing me error that mobile number does not exists. Please help me.

Ans: The system automatically deletes the data after 15 days for the applications for which the full application is not submitted and payment for smart card is not done. You are requested to re-register and fill your application.

Q117. I have received a SMS that my Card is ready for collection. Does my ECHS Smart Card will be delivered at my home address.

Ans: The Smart Cards will be dispatched to the concerned Parent Polyclinic of the ECHS beneficiaries as per details filled in by the applicant. On receipt of Smart Cards at Station HQ/Polyclinic, an intimation SMS will be forwarded to the registered mobile number of primary beneficiary.

Q118. My son is born after my retirement and his name is not endorsed in the Temporary slip. However, I have added his name in my Records at my Record Office. I am having documents of his addition, but I am not able to attach his document while applying online for ECHS card. Please guide me.

Ans: There is no need to upload any documents of the dependent son as you have already completed the process to record his name in your Record Office. You can add him as dependent in your application. Once the name is added, the Record Office will verify the application for the added dependent. Only when verified by Records that the card will be printed.

Q119. What would happen if the card is not delivered in time? There are already mails expecting delays in verification due to work load at records and service HQ.

Ans: Validity of the online generated Temporary Slips can be extended further by OIC Polyclinics, which can be utilized for availing ECHS facility.

Q120. Why cards can not be delivered home?

Ans: Delivery of Cards at home of ECHS beneficiary will add to the cost of card as it requires services of postal / courier and not part of the contract with vendor. In addition, old cards have to be deposited besides need of authentication. The contract with vendor allows delivery of cards only till Regional Centres.

Q121. Competent authority has been specified at another place as Brig Rank officer in MH. However MH are refusing to issue such disability certificate. What is the ECHS solution? Why insist on certificate as per PWD Act 2016 only. Most civil surgeons are authorized to issue certificates based on standards laid down. Why is ECHS not willing to accept these certificates?

Ans: No rank has been specified for signing of disability certificate. The certificate is required to be signed by Commandant / CO / Head of Hospital irrespective of rank.

However the requirement for issue of certificate from service hospital is as per O/o the DGAFMS letter No CC/5496/MSAC/DGAFMS/DG-3A/ dated 22 Feb 2017.

Q122. Is spouse a dependent and hence not entitled to treatment in MH as MH are refusing treatment to dependents.

Ans: Any ECHS beneficiary having a valid ECHS Smart Card or Temp Slip is authorized for availing ECHS facilities through ECHS Polyclinics. ECHS members entitled for treatment in Service Hospitals as per Regulations for Medical Services of the Armed Forces (RMSAF) – 2010 are authorized treatment in Service Hospitals.

Q123. If minor children of divorced /separated daughters are allowed, why not those of sisters particularly if divorced sisters are considered as dependents?

Ans: The dependency criteria is being followed as prevailing in CGHS.

Q124. Can I print my own ECHS card?

Ans. No, you cannot print your ECHS card, but you may take printout of temporary slip and get it authenticated from OIC of your parent Polyclinic for use till your ECHS card is received.

Q125. I have been issued with a temporary slip in lieu of ECHS Smart Card. The validity of same is expiring. What procedure should I follow for extension of temporary slip?

Ans. OIC Parent Polyclinic (Preferably) can extend validity of Temp Slip.

Q126. Whom should I approach in case the ECHS Card is not issued to me in the prescribed time?

Ans. The beneficiary should login ECHS website portal, echs.sourceinfosys.com using login credentials. The beneficiary will come to know the status of the application. Take action in case any observation is raised on the online application. In case unable to resolve contact the following:-

- (a) In case application pending for verification contact your Record office contact details of Record Offices are available on ECHS website.
- (b) In case verified and card not printed, contact any of the following Helpline numbers :-
 - (i) 011-25682870
 - (ii) 1800-114-115
- (c) Still not satisfied send e-mail on the following email address:-
 - (i) jditechs1@echs.gov.in
 - (ii) jditechs-mod@nic.in

Q127. What should I do if I lose my ECHS Card?

Ans : In case ECHS card is lost, login ECHS website echs.sourceinfosys.com using login credentials and block the lost card. Further, apply for reprint of lost card and make the payment online. The card will be printed and forwarded to the affiliated parent polyclinic. The beneficiary may also download online Temporary slip and get it counter signed from any OIC of polyclinic to continue getting entitled medical cover.

Q128. What should I do if the details on the Card viz. name, date of birth, entitlement, etc. are wrong?

Ans : The beneficiary may login ECHS website <https://echs.sourceinfosys.com> using login credentials and click for change of data. An auto populated application will open and the beneficiary can carry-out required changes and upload the application by clicking checkbox, I agree and save the application. Make necessary payment online and the online application will go to the respective Record office for verification. After verification the card will be printed. Once the application is uploaded an online Temporary slip can be downloaded and after getting it countersigned from the OIC of parent polyclinic, beneficiary can continue getting entitled medical cover.

Q129. Is there a colour scheme for plastic cards? What are they?

Ans. There are following types of cards

- | | | |
|-----|---|--------------------------------|
| (a) | ECHS Normal Card | |
| (b) | White Card – White in colour (For PWD Disabled) | |
| (c) | War Disabilities Card | } Suitably printed on the Card |
| (d) | EC & WW II | |
| (e) | PMR & SSCO | |

Q130. How can I get information about ECHS policies and facilities?

Ans. You can call **1800-114-115** and **011-25682870** between 0900 to 1700 hours. If you have internet facility you can see policies at www.echs.gov.in.

Q131. Who is responsible for deletion of the names of ineligible dependents?

Ans. Respective records office of the ESM is responsible for deletion of the names of ineligible dependents. Also it is the duty of primary beneficiary to report any ineligibility. If a beneficiary is found to be indulging in fraudulent activity of availing ECHS benefits for ineligible dependents, the card of the ineligible beneficiaries will be suspended besides action against the primary beneficiary.

Q132. What is the role of a beneficiary in providing information regarding any change in data regarding his card?

Ans. Beneficiary of the ECHS has prime role to get the data updated regarding change in data of his card incl detail of dependents.

Q133 I am ECHS beneficiary at Kanpur and I am visiting Mumbai for 6 months. Can I get ECHS facilities at Mumbai? Can the same card of Kanpur continue or is a separate card to be made? From where do I get permission for the same?

Ans. ECHS beneficiary can change his/her parent PC online once in three months.

Q134 I live in Gurugram but my office is in Saket. Can I avail facilities from both the places because it is convenient for me?

Ans. Yes, ECHS beneficiary can avail services from any one polyclinic across India.

Q135 What are the Special provisions for ECHS beneficiaries aged 75 years and above?

Ans. ECHS provides priority in treatment as well as registration for OPD/IPD to beneficiaries of the age of 75 years and above. These beneficiaries can visit empaneled hospitals without referral for OPD consultations.

Complaints & Redressal FAQs

Q136. How can I register a complaint?

Ans. (a) Online.

(i) CPGRAMS. Public Grievances, Govt of India can be accessed on web site <http://pgportal.gov.in>.

(ii) E-mail. E-mail to the Director (Complaint & Litigation) on his e-mail ID dircomplaints-mod@nic.in.

(b) **Normal Post.** Forward grievances at following address :-

Director (Complaint & Litigation)
Central Organisation ECHS, ECHS Bahwan,
Adjutant General's Branch
Integrated HQ of MoD (Army)
Thimmaya Marg
Delhi Cantt -10

(c) **Helpline No.** Call helpline No. 1800114115.

Note :-

(i) Beneficiaries are requested to first approach concerned OIC Polyclinics / Station Headquarters / Regional Centre for complaining and resolving the issues expeditiously.

(ii) Beneficiaries should include ECHS Regn No / Claim ID, Mob No, Polyclinic and personal Details in their complaints.

Q137. Whom should I approach if I have a complaint of deficiency of service in Polyclinic?

Ans. Approach OIC Polyclinic / Station Headquarters (SO, ECHS).

Q138. Whom should I approach for complaint regarding reimbursement?

Ans. Approach Regional Centre concerned, Jt Director (HS) or Director Regional Centre. E-mail ID / tele address of Regional Centres are available on www.echs.gov.in.

Q139. What should I do if I get no response from Station Headquarters / Regional Centre on my complaint?

Ans. You may approach Central Organisation ECHS, Joint Director / Director complaints. Details available on www.echs.gov.in.

Q140. In what time frame should I expect a reply to my complaint?

Ans. Within 30 days from Polyclinic / Regional Centre / Station Headquarters and 60 days from Central Organisation ECHS.

Q141. What is CPGRAMS?

Ans. It is an online web enabled application for redressal of grievances. Grievances related to ECHS are automatically routed to Dept of Ex-Servicemen Welfare and then to Central Organisation / Regional Centre / Polyclinic in ECHS.

Q142. How do I send a Right to Information (RTI) application with respect to ECHS?

Ans. (a) RTI on ECHS matters to be addressed to the CPIO at the under mentioned address:- (i) AddlDG AE, RTI Cell,G-6,D-1 Wing SenaBhawan,Gate No-4, IHQ of MoD (Army) New Delhi - 110001. (ii) RTI on ECHS matters specific to Regional Centre / ECHS Polyclinic to be addressed to CPIO at respective Station Headquarters. (iii) It may be noted that Central Organisation ECHS has no PIO / CPIO nominated as it functions under IHQ of MoD (Army).

Q143. In whose name is Right to Information (RTI) fees Postal Order to be made for complaints with respect to ECHS?

Ans RTI Cell, IHQ of MoD Army or PIO/CPIO at Station Headquarters if addressed to them.

Q144. What is the mechanism for grievance redressal in ECHS?

(a) ECHS has a mechanism for grievance redressal, wherein all stake holders including Veterans and their dependents, ECHS employees at all echelons and hospitals / other service providers are invited for direct communication with Central Org ECHS to reduce the complaints and litigation. This will assist us in our increased focus on formulation of caring policy and implementation of initiatives preserving the time and resources of our veterans who have served the nation in a selfless manner. Details of appointment and contact numbers wrt grievances redressal mechanism in ECHS are as under:-

Sl No	Name of Offr	Appointment	Civil No.	Tele	Mobile No
For Queries Related to ECHS Smart Card					
(a)	JtDir (S&A) (Online ECHS Card)	-	8979800177		
(b)	Dir (S&A)	25684645	9454505243		

For Other Grievances				
(a)	JtDir (C&L)	20892332	7019567780	
(b)	Dir (C&L)	20892332	7678172720	

* Unsettled issues can also be e-mailed on dircomplaint-mod@nic.in.

VIGILANCE Related FAQs

Q145. What is the mechanism for reporting of financial irregularity and/ or corrupt practices in ECHS?

Ans. ECHS Vigilance Nodal Officers have been nominated at various echelons of ECHS organisation. Reporting of any financial irregularity and/ or corrupt practices in ECHS can be done through email to the Vigilance Nodal Officers at respective echelons. The email id of concerned officers is as under:

Appointment	Name	Email id
Dy MD, Central Org ECHS	Brig Jitendra Singh	dymdechs-mod@nic.in
Dir Vigilance, Central Org ECHS	Col Kaushik Ray	dirvigilance@echhs.gov.in
HQ Central Command	Col Dushyant Singh	direchscentralcomd@gmail.com
HQ Southern Western Command	Brig Mukund Sharma VSM	swc.echs@gmail.com
HQ Southern Command	Col OX Rebello	echssouthcomd@gmail.com
HQ West Command	Col R Rudra	rudra.roopam@yahoo.com
HQ Northern Command	-	ncechs@gmail.com
HQ Eastern Command	Col Sandeep Satpathy	rsvpvijaydiwas
HQ West Naval Command	Capt Rakesh Mattas	wncrto@navy.gov.in
Naval HQ	Lt Cdr Akash Anand	echsdelhi@navy.gov.in
Air HQ (DAV)	RK Bhonsale	day@nic.in
HQ East Naval Command	Surg Captain Geeta Sinha	Geeta sinha384@navy.gov.in
Command HQ SAC IAF	WgCdr Vijay Menon	Manbehind.sac@gov.in
RC ECHS-I, Delhi	Col RK Singh	dirrcdelhi@echhs.gov.in
RC ECHS-II Delhi	Col Pranav Prasoon	Dirrcdelhi2@echhs.gov.in
RC Ahmedabad	Gp CaptVikas Roy	dirrcahmedabad@echhs.gov.in
RC ECHS Allahabad	Col NK Chakravarty	dirrcallahabad@echhs.gov.in
RC ECHS Ambala	Col Naveen Ponsonby	dirrcambala@echhs.gov.in
RC ECHS Bangalore	Gp Capt Krishna Gopal	dirrcbnga@echhs.gov.in
RC ECHS Bareilly	Col Anoop Singh	dirrcbareilly@echhs.gov.in
RC ECHS Bhubaneswar	Col Ashish Chandra	Dir-rcbbsr@echhs.gov.in
RC ECHS Chandimandir	Col AK Srivastava	dirrcchandim@echhs.gov.in
RC ECHS Chennai	Col Rahul Raj	dirrcchenai@echhs.gov.in

RC ECHS Coimbatore	Col TS Jamwal	dirrccoimbatore@echhs.gov.in
RC ECHS Dehradun	Col Keisham Debendra	dirrcdehradun@echhs.gov.in
RC EC HS Guwahati	Col Senthil Kumar S	dirrcguwahati@echhs.gov.in
RC ECHS Hisar	Col HS Dhillon	Rc-hisar@echhs.gov.in
RC ECHS Hyderabad	Col Ashutosh Mishra	dirrchyderabad@echhs.gov.in
RC ECHS Jabalpur	Col SM Rampur SM	dirrcjabalpur@echhs.gov.in
RC ECHS Jaipur	Col Joy Bose	dirrcjaipur@ecdhs.gov.in
RC ECHS Jalandhar	Col Rajeshwar Jamwal	dirrcjalandhar@echhs.gov.in
RC ECHS Jammu Cantt	Col Amrut Kulkarni	dirrcjammu@echhs.gov.in
RC ECHS Kochi	Col Maly K Kukreti	dirrckochi@echhs.gov.in
RC ECHS Kolkata	Col Pratap Ranjan Mohanty	dirrckolkata@echhs.gov.in
RC ECHS Lucknow	Col Ranjan Singh	dirrclucknow@echhs.gov.in
RC ECHS Mumbai	Col Parijat Chandel	dirrcmumbai@echhs.gov.in
RC ECHS Nagpur	Gp Capt Sony Akkara	dirrcnagpur@echhs.gov.in
RC ECHS Patna	Col Prosenjit Chakraborty	dirrcpatna@echhs.gov.in
RC ECHS Pune	Col DA Thomas	dirrcpune@echhs.gov.in
RC ECHS Ranchi	Col Kehar Singh	dirrcranchi@echhs.gov.in
RC ECHS Trivandrum	Col Ajay Kumar Sharma VSM	dirrcctvm@echhs.gov.in
RC ECHS Visakhapatnam	Col Sudhir Setia	dirrcvizag@echhs.gov.in
RC ECHS Yol	Gp Capt HS Cheema	dirrc-yol@echhs.gov.in
RC ECHS Nepal	Col Amit Kumar Sharma	da.kathamandu@mea.gov.in