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**BHARAT PENSIONERS'  
SAMAJ**

(All India Federation of Pensioners' Associations)  
(Registered No. 2023 of 1962-63), Recognised by GOI-DOP&PW  
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BPS/SG/PMO/2022/1

20th May, 2022

To,  
Adarniye Shri Narendra Modi ji,  
Hon. Prime Minister of India,

Respected Sir,

Reg: Comprehensive medical care for central govt. employees/Pensioners through 'Integrated Central Government Employees & Pensioners Health Scheme within existing resources (without extra burden on the exchequer)

Please accept Hearty Greetings on behalf of Bharat Pensioners Samaj which represents over 10 lac of pensioners from all Ministries, disciplines & Departments of Government of India .

Sir, The Central Govt. Health Scheme (CGHS) was started under the Indian Ministry of health & Family welfare in 1954 with the objective of providing comprehensive medical care facility to C.G employees/Pensioners and their families & dependents. Subsequently RELHS (Retired Railway Employees Liberalized health Scheme & ECHS (Ex servicemen contributory Health Scheme) Came up as CGHS offspring essentially with CGHS package rates but with variation in service disparity & discrimination between equal lives. To further supplement/strengthen CGHS, ECHS & RELHS provision for empanelment of Private hospitals exist on CGHS package rates which are very low compared normal private hospital rates (CGHS rates last revised in 2014) Moreover, the system suffer with the lacuna of in-ordinate delay in payment of empaneled private hospital bills due to which most of the empaneled hospitals deny cashless service to beneficiaries or opt out empanelment.

Sir, undersigned is constrained to bring to your kind notice that the issue of healthcare is causing lot of hardship & inconvenience to all central government employees and workers, serving and retired alike (including Railways & Defence civilians). As the Health Services, under various schemes like CGHS, RELHS, ECHS etc already in vogue for Central Government employees & pensioners including Defence Department retirees are unable to meet the requirements of the beneficiaries in the crux of the time due to their varied limitations, restrictions & locations, resulting in serious nightmare to the patients and their families, who have no other option for getting a better treatment and deal even though available nearby.

The hardships of the health scheme beneficiaries differ from unit to unit and department to department based on the specific stipulations made by the authorities concerned. For example, if a patient is referred from Railway Hospital to a Private empaneled Hospital, the patient /attendant need to undergo lot of avoidable window jobs of reporting in various counters and sundry works like transporting papers from one seat to other and exchange of documents between Railway Hospital and the Referral Hospital even in this technologically highly advanced time of sending digital files through internet.

Just to facilitate some relief to the personnel who are at the helm of affairs, Railways has extended the benefit of option of either RELHS or CGHS for the officers of Railway Board. Distraught with RELHS, and to get the same relief as Railway Board officials, to avail the flexible advantage of other schemes, CGHS, Ms. Archana Joshi, GM, S.E. Rly & Sri. Arun Arora, GM, E. Rly requested extension of the same facility for

officials serving and retiring from Zonal Railways also through their letters dt 23.3.22 & 16.3.22 respectively.( copies attached.

In this connection, please allow me to make a simple and relevant suggestion;- With the advent of technology in all fields, the life of common people became less stressful, more in the sectors of Banking and Communication. For example, the ATM of any Bank caters to the customers of all Banks irrespective of their holding account in a particular Bank /Place etc and the same is accounted within no time to the individual's account and the safeguards are many and the facility is acclaimed by one and all. It is a great transformation when compared to the situation a few years ago.

The same thing can be brought into effect with respect to Health Services of Central Government Employees/Pensioners by bringing all the schemes under one integrated system like Integrated Central Government Employees & Pensioners Health Scheme which allows the beneficiaries to chose the hospitals as well as health units listed and the accountal and services rendered can be directly accounted in the respective Departments and Units as being done in the case of Banking Industry.

By bringing all the beneficiaries of CGHS, RELHS, ECHS etc under one umbrella and allowing the beneficiaries the facility of availing medical services through single window system in all the Health units/Wellness centres & Hospitals recognised by the respective ministries through similar software, the Government will be extending a great relief to the serving & retired who are in the fag end of life.

Integration of health services and allowing single window system will expand the coverage several times & creat a very strong network of heathcare for the serving/retired employees belonging to all services of Central Government (including Railways & defence retirees) within the available resources ,will avoid lot of inconvenience, hardships, emotional upsets etc to the beneficiaries.

Thanking you,

With warm Regards

Yours Truly,



S.C.Maheshwari  
Secy. Genl.  
bharat Pensioners Samaj