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BHARAT PENSIONERS' SAMAJ

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An Apex Body Federation of Pensioners' Associations

No. BPS/BDPA(INDIA)/BSNL/CGHS/Switching Over/2026 Date: 22 November 2026

To,
Hon'ble Shri Narendrabhai Modi Ji,
Hon'ble Prime Minister of India,
Government of India,
South Block,
New Delhi – 110011.

Subject: Personal intervention solicited for evolving a simple and pensioner-friendly mechanism to facilitate voluntary migration of BSNL pensioners from BSNLMRS to CGHS, through direct payment of the prescribed CGHS subscription by BSNL Corporate Office, without upfront financial burden, unnecessary procedural hurdles or interruption in medical coverage.

References:

1. BPS representation dated 31.12.2020 addressed to the Hon'ble Prime Minister.
2. BPS representation dated 28.02.2022 addressed to the Hon'ble Prime Minister.
3. BSNL Corporate Office Order dated 28.09.2026 regarding discontinuance of the monthly medical allowance without voucher.
4. BPS representation dated 29.09.2026 addressed to the CMD, BSNL.
5. BPS reminder/representation dated 17.11.2026 addressed to the CMD, BSNL.

Most Respected Shri Narendrabhai Modi Ji,
Jay Ambe,

1. With profound respect, Bharat Pensioners' Samaj (BPS) most humbly seeks your personal intervention in a long-pending matter concerning the healthcare security and dignity of elderly BSNL pensioners. We wish to draw your kind attention to the difficulties being faced by retired BSNL employees who voluntarily wish to migrate from the existing BSNL Medical Reimbursement Scheme (BSNLMRS) to the Central Government Health Scheme (CGHS). While such migration is permissible, the existing procedure is so cumbersome and financially demanding that it has become a serious ordeal for elderly pensioners. The requirement to arrange a substantial amount towards CGHS subscription in advance, undertake repeated visits to different offices and face the possibility of interruption in medical coverage has discouraged and distressed many pensioners who genuinely wish to avail themselves of CGHS facilities.

2. Bharat Pensioners' Samaj has been pursuing this matter for several years. Through our earlier representations dated 31.12.2020 and 28.02.2022, addressed to your good self, we had brought to your kind notice the difficulties faced by BSNL pensioners wishing to opt for CGHS. We had specifically proposed that BSNL should facilitate such voluntary migration by directly remitting the prescribed CGHS subscription to the CGHS authorities, instead of compelling pensioners to make the payment from their own resources and subsequently seek reimbursement from BSNL. Unfortunately, despite the passage of several years, this practical proposal has not yet been implemented.

3. Under the present arrangement, a pensioner opting for CGHS is required to deposit the prescribed one-time subscription amount from his personal resources. This amount can be substantial, particularly for elderly pensioners whose only regular source of income is their monthly pension. Although BSNL subsequently reimburses the amount, the process generally takes about three to six months after submission of the necessary documents. Thus, the entire financial burden has to be initially borne by the pensioner, who must arrange a large sum and then wait for several months to receive the reimbursement. We respectfully submit that when BSNL is ultimately required to bear this expenditure, there is no reasonable justification for making the pensioner arrange the amount first and seek its refund later.

4. The financial burden is further compounded by the cumbersome procedural formalities involved in migrating from BSNLMRS to CGHS. Under the existing procedure, a pensioner is first required to surrender his BSNL Medical Identity Card and obtain a surrender certificate. He must then approach his parent office to obtain a No-Dues Certificate and thereafter visit the concerned CCA office for the requisite pay-related documents, including the Last Pay Certificate (LPC), wherever required. Armed with these documents, he has to approach the CGHS office, complete the prescribed formalities and deposit the substantial subscription amount from his own resources. Even after completing the enrolment process and obtaining the CGHS Card, his ordeal does not end. He must once again approach his parent office, submit the payment receipt along with a copy of the CGHS Card and pursue reimbursement of the amount paid by him. Thus, the entire exercise involves repeated visits to the parent office, CCA office and CGHS office, often situated at considerable distances from one another. This places an entirely avoidable physical, financial and mental burden on elderly pensioners, particularly those residing in remote areas.

5. We are unable to appreciate the rationale behind insisting upon a separate No-Dues Certificate from the parent office for permitting a retired BSNL employee to migrate to CGHS. At the time of retirement, all outstanding dues of an employee are duly examined and settled as part of the retirement formalities, before the final settlement and payment of retirement benefits, including GPF and gratuity. Further, BSNL pensioners are not provided medical advances as are available to serving employees. In these circumstances, insisting upon a fresh No-Dues Certificate merely for exercising the option to join CGHS appears to be an unnecessary procedural formality. We strongly recommend that this requirement be dispensed with. In the rare event of any genuine outstanding liability, the same may be dealt with separately by the competent authority without delaying the pensioner's access to CGHS medical facilities.

6. The difficulties are further aggravated by delays in obtaining the requisite certificates, particularly the Last Pay Certificate (LPC) from the concerned CCA office. BPS has received complaints regarding such delays and has separately taken up the matter with the concerned authorities. Moreover, following the reshuffling of BSNL districts and administrative jurisdictions, pensioners residing in remote areas are often required to

travel considerable distances to reach their respective parent offices and CCA offices. At an advanced age, repeated journeys, follow-ups and correspondence for obtaining certificates place an avoidable burden on pensioners. Such procedural delays should not become an obstacle to an elderly pensioner's choice of medical facility.

7. An even more serious and alarming aspect of the present procedure is the possibility of interruption in medical coverage during the process of migration. A pensioner is required to surrender his BSNL Medical Identity Card as an initial formality, whereas the CGHS Card is issued only after completion of the prescribed formalities and payment of the subscription amount. Consequently, the pensioner may remain without effective medical coverage during the intervening period. This is particularly distressing for elderly pensioners, many of whom suffer from age-related ailments and require uninterrupted access to medical facilities. It is neither fair nor reasonable to expect a pensioner to surrender his existing medical coverage before the alternative coverage actually becomes effective. We therefore strongly urge that the BSNL Medical Identity Card must remain valid until CGHS confirms enrolment and the CGHS Card becomes operational. Only thereafter should the BSNL Medical Identity Card be cancelled, ensuring that there is absolutely no break in medical coverage.

8. The actual experience of pensioners bears testimony to the difficulties explained above. In Rajkot District of Gujarat alone, more than 120 BSNL pensioners have recently opted for CGHS and completed the necessary formalities. Their experience clearly demonstrates the extent of the procedural and financial hardship involved in the present system. These pensioners had to arrange the substantial subscription amount themselves, undergo the prescribed formalities and thereafter approach BSNL for reimbursement. This is a matter of serious concern, as pensioners should not be compelled to undergo such hardships merely to exercise their voluntary choice of medical facility. The experience in Rajkot is cited as a practical illustration of the problem and highlights the urgent need for a simpler and more humane arrangement.

9. In view of the foregoing difficulties, Bharat Pensioners' Samaj once again earnestly proposes that BSNL Corporate Office should establish a simple and permanent mechanism for facilitating voluntary migration of eligible BSNL pensioners from BSNLMRS to CGHS. A pensioner wishing to join CGHS should be required to submit only a prescribed written option to the competent BSNL authority. On receipt of such an option and the necessary basic particulars, BSNL Corporate Office should directly remit the prescribed CGHS subscription to the concerned CGHS authorities, instead of requiring the pensioner to arrange and deposit the amount personally and subsequently claim reimbursement. The entire process should be handled through proper coordination between BSNL, the concerned CCA office and CGHS, without subjecting elderly pensioners to repeated visits, unnecessary certificates or avoidable procedural delays.

10. Equally important, the migration mechanism must ensure uninterrupted medical coverage throughout the transition period. The pensioner should not be compelled to surrender his existing BSNL Medical Identity Card at the initial stage of exercising the option. The BSNL Medical Card should continue to remain valid until the CGHS authorities confirm enrolment, the prescribed subscription is received and the CGHS Card becomes effective. Only thereafter should the BSNL Medical Card be surrendered or cancelled. This safeguard is essential to ensure that no elderly pensioner is left without medical protection even for a single day while shifting from BSNLMRS to CGHS.

11. The proposed mechanism would be beneficial to all concerned. BSNL would not incur any additional expenditure, as the prescribed CGHS subscription is ultimately reimbursed by BSNL even under the existing arrangement. Direct remittance to

CGHS would merely eliminate the unnecessary intermediate process of payment by the pensioner and subsequent reimbursement by BSNL. It would also reduce paperwork, avoid repeated correspondence and visits to offices, minimize delays in reimbursement and ensure greater administrative efficiency. Above all, it would spare elderly pensioners the anxiety of arranging a substantial amount from their limited pension and pursuing its refund for several months. Thus, a simple change in the mode of payment would bring immense relief to pensioners without imposing any additional financial liability on BSNL.

12. Since the proposed arrangement involves coordination between BSNL under the Department of Telecommunications and CGHS under the Ministry of Health and Family Welfare, we request that the matter may kindly be considered at the appropriate level through inter-ministerial consultation. The Department of Telecommunications, BSNL Corporate Office and the concerned CGHS authorities may be directed to jointly work out a simple, time-bound procedure for direct payment of CGHS subscription on the basis of the pensioner's voluntary option. A clear policy decision and uniform instructions to all concerned offices would ensure that pensioners across the country are able to exercise this option without facing avoidable administrative hurdles.
13. We respectfully submit that our request is neither for any additional financial benefit nor for any preferential treatment. We are only seeking a practical and dignified mechanism through which eligible BSNL pensioners may exercise their voluntary choice to join CGHS without financial hardship, unnecessary procedural formalities or interruption in medical coverage. At this stage of life, when pensioners are increasingly dependent on regular medical care, their legitimate choice of healthcare facility should be facilitated with sensitivity, compassion and administrative support. A welfare-oriented organization like BSNL should make the process easier for its retired employees rather than subjecting them to avoidable difficulties.
14. We, therefore, earnestly appeal to your good self to kindly intervene personally and extend your compassionate consideration to this long-pending issue. Your timely intervention in directing the concerned Ministries and authorities to introduce a direct-payment mechanism, simplify the migration procedure and ensure uninterrupted medical coverage would bring immense relief to thousands of elderly BSNL pensioners across the country. We sincerely hope that this genuine and reasonable request will receive your kind consideration and result in an early and positive decision, enabling our senior citizens to live their retired lives with greater security, dignity and peace of mind.

OUR PRAYER:

In view of the foregoing submissions, Bharat Pensioners' Samaj most humbly requests your kind intervention and favourable directions for:

1. **Direct payment to CGHS:** Directing BSNL Corporate Office to remit the prescribed CGHS subscription directly to the concerned CGHS authorities, on the basis of the pensioner's voluntary written option, without requiring him to make any upfront payment.
2. **Simplification of procedure:** Dispensing with unnecessary formalities, including the separate No-Dues Certificate, and simplifying the

documentation and coordination between BSNL, the concerned CCA offices and CGHS.

3. **Removal of LPC-related hurdles:** Ensuring timely availability of the requisite pension/pay particulars and certificates, so that delays in obtaining the LPC or other documents do not obstruct migration to CGHS.
4. **Continuity of medical coverage:** Ensuring that the BSNL Medical Identity Card remains valid until CGHS enrolment is confirmed and the CGHS Card becomes effective, thereby preventing any interruption in medical coverage.
5. **Uniform implementation:** Issuing clear and time-bound instructions to all concerned authorities for implementing this pensioner-friendly mechanism uniformly throughout the country.

We shall be highly grateful for your kind and sympathetic consideration of this genuine concern of elderly BSNL pensioners. We look forward to your personal intervention and an early favourable response.

With profound regards,

Yours faithfully,

(D.D. MISTRY)
Secretary, BSNL/PSU
BHARAT PENSIONERS' SAMAJ (BPS)

Copy for kind information and necessary action to:

1. The Hon'ble Minister of Communications, Government of India, New Delhi.
2. The Hon'ble Minister of Health and Family Welfare, Government of India, New Delhi.
3. The Hon'ble Minister of Finance, Government of India, New Delhi.
4. The Secretary, Department of Telecommunications, Government of India, New Delhi.
5. The Secretary, Ministry of Health and Family Welfare, Government of India, New Delhi.
6. The Secretary, Department of Expenditure, Ministry of Finance, Government of India, New Delhi.
7. The Chairman and Managing Director, BSNL, New Delhi.
8. The Director (Human Resources), BSNL Corporate Office, New Delhi.
9. The Director General, Central Government Health Scheme, New Delhi.