

SAO(HR)

APPROVED MINUTES

MINUTES OF THE 90th BOARD OF GOVERNORS MEETING OF INDIAN INSTITUTE OF MANAGEMENT KOZHICODE HELD ON 04 APRIL 2020 AT 11:00 HRS VIA WEBEX

BGM 90.6 Reimbursement of Medical Expenditure incurred by the Faculty, Staff and their dependents at Private Hospitals other than Empaneled Hospitals

The Central Government Employees are entitled to reimbursement for medical attendance and treatment as per the Central Services (Medical Attendance) Rules 1944. Considering the medical entitlement to the employees as per the CS (MA) Rules, 1944 and also as there is no CGHS authorised hospitals are available in Kozhikode, in 2015, the Institute had empaneled BMH & PVS Hospital at Kozhikode for cashless medical treatment of permanent Faculty, Staff and their dependents of IIM Kozhikode. This facility is still in continuance. However, there are instances when the Faculty, Staff and their Dependents are required to undergo medical treatment at various private hospitals other than the empaneled hospitals at Kozhikode due to emergency or other reasons. In such cases, the expenditure incurred by Faculties, Staff and their dependents for medical attendance/treatments undertaken from private hospitals other than the empaneled hospital is being reimbursed at CGHS Bangalore rate only.

There have been several instances where Faculty and Staff have brought out the disparity in the reimbursement of medical claims. A few such situations are listed below:-

- Treatment sought in other than empaneled hospitals are now being reimbursed as per CGHS Bangalore rates. These rates are very less when compared to the rates of the empaneled hospitals.
- For pathological investigations we have cashless arrangement with DDRC Kunnangalam. But this facility is not extended to any other branches of DDRC.
- There have been several occasions where employees have informed about very low reimbursement granted on the pathological tests and investigations. CGHS rates have not been revised since 2014. This has resulted in extensive deduction while processing reimbursement of medical claims. Employees getting the medical treatment, pathological tests and investigations done at the empaneled hospitals are availing cashless facility for full amount of medical treatment. Whereas this facility is not available for similar cases undertaken from other private hospitals.

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Considering the above, it is proposed that -

- (i) In the case of situation (a) above, the rates for inpatient treatment availed in Baby Memorial Hospital (BMH) may be considered for reimbursement of expenditure for medical treatment done at any other private hospitals. For room rates the amount may be actuals or equivalent eligible BMH rates, whichever is less. If BMH rates are not available, CGHS Bangalore rates are to be followed. Medicines may be reimbursed on actuals with prescriptions.

For investigations and procedures, the package rate of BMH or actuals, whichever is less, may be reimbursed. Where package rates are reimbursed, cost of consumables will be part of such procedure. Post operation treatment may be either actuals or equivalent BMH rate whichever is less. If equivalent BMH rates are not available, CGHS Bangalore rate to be followed instead of that for comparison. The above policy may be followed for an amount upto Rs.1.5 lakhs. For claims exceeding 1.5 Lakhs, existing policy of CGHS or seeking special approval from Director/BOG may be continued.

- (ii) In situation (b) above, cashless facility of lab test at DDRC may be extended to its all branches. Please note that there will not be any additional cost involved.

- (iii) For situation (c) above, the rates for BMH wherever available may be followed and for other cases the amount may be limited to CGHS rates. Reimbursement of cosmetic treatment will not be granted as has been the current policy, except in the case of accident related case.

The above policy, if approved, will be prospective in effect.

The Board may kindly approve the proposal at (i), (ii) and (iii) above for Reimbursement of Medical Expenditure incurred by the Faculty, Staff and their dependents at Private Hospitals other than Empaneled Hospitals.

The Board approved the proposal at (i), (ii) and (iii) above in prospective effect, for Reimbursement of Medical Expenditure incurred by the Faculty, Staff and their dependents at any other Private Hospitals than the Empaneled Hospitals.

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