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Central Organisation ECHS  
Adjutant General's Branch  
Integrated HQ of MoD (Army)  
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S/A  
B/49714-CC/AG/ECHS

12. Nov 2016

Air HQ (Subroto Park)/DAV  
IHQ of MoD (Navy)/ PD ECHS (Navy)  
HQ Southern Command (A/ECHS)  
HQ Eastern Command (A/ECHS)  
HQ Western Command (A/ECHS)  
HQ Central Command (A/ECHS)  
HQ Northern Command (A/ECHS)  
HQ South Western Command (A/ECHS)



**ADVISORY: B/49714-CC/AG/ECHS/5-2016**  
**DEFENCE OF ECHS REIMBURSEMENT CLAIM CASES IN CONSUMER FORUMS**

1. Further to this HQ Advisory No B/49717-C/AG/ECHS dt 09 Oct 2015.
2. A No. of cases have been filed in Consumer Courts/Forums primarily against reimbursement of indl claims. Due to ignorance of policies, sometimes the ESM fraternity expect cashless treatment / full reimbursement of treatment taken at non empanelled hosp in a perceived emergency. In addn, instances have come to the notice where the veterans have opted for higher order treatment by agreeing to bear addl cost but have taken umbrage to ECHS worksheets of claim reimbursements and later gone to the court/consumer forums seeking higher amounts of reimbursements. Although as per the existing laid down procedures, empanelled hosps are mandated to offer cashless treatment ; full reimbursement in non empanelled facilities is highly improbable, in particular, as Non NABH rates notified by the govt are substantially lower.
3. Treatment in an emergency in a non empanelled facility is admissible subject to indl seeking EIR(Emergency Info Rep) within 48 hrs from his/nearest polyclinic. As per rules, refund is admissible as per CGHS rates / govt mandated rates (Auth:- Central Org ECHS letter No B/49773/AG/ECHS/Policy dt 20 Apr 2007). It may also be pertinent to point out that vide Ministry of Def, Deptt of Ex Servicemen letter No 22D(09)/2013/US(WE)/D(Res) dt 26 Jul 2016 read in conjunction with Cent Org ECHS letter No B/49770/AG/ECHS/Policy/2016 dt 31 Aug 2016, veterans are now auth reimbursement of charges if treatment is taken in govt hosps and Regional Cancer Centres. However, due to lack of awareness of ECHS rules and regulations, some veterans are adopting legal course which leads to enhanced paperwork and financial burden not only for the veterans but also for the org.
4. It is imperative that such legal cases are contested in the appropriate forum/court suitably. The relevant policies must be entrusted to the CGSC / counsel hired by respective Stn HQs in consultation with the concerned polyclinic and Regional Centre ECHS. Settled cases which can aid def of such court cases are given in fwg paras.

Policy other file

