## RAILWAYS SENIOR CITIZENS WELFARE SOCIETY

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Dated: 28-10-2016

No. RSCWS/ HO / Memo RB / 2016-16

Member Staff, Railway Board, Rail Bhawan, New Delhi - 110001

Dear Sir,

## Subject: CASHLESS TREATMENT SCHEME IN EMERGENCY (CTSE) FOR RELHS BENEFICIARIES AT EMPANELLED HOSPITALS

Reference: Railway Board's letter No.2014/H/28/1/Smart Card/Part 'A' dated 14.07.2016

1. We seek your benign intervention in a matter of extreme hardship perpetrated on the large number of Railway Pensioners who have been asked vide the Railway Board's letter cited above, to pay exorbitantly heavy amounts of money ranging between Rs.10000 to Rs.50000 for getting medical treatment in case of Emergency under CTSE.

2. The RELHS beneficiaries had already paid one month's salary or two months Pension for joining the Railway Employees Liberalised Health Scheme (RELHS) – 97.

3. Under this scheme the RELHS beneficiaries are entitled for getting Medical treatment in any Private Empanelled Hospital in anycase of Emergency – on Billing or Cashless system in the area in which they are registered and on Reimbursement basis in any Government or Private Hospital anywhere in India in case of Emergency.

4. The only difference the above cited orders incorporates, is the cashless treatment in Empanelled Hospitals all over India.

But they were in case entitled for such a treatment in case of Emergency anywhere in India even though on Reimbursement basis. And as such no additional monetory benefit accrues to them. As such why should they be made to pay such an heavy additional amount.

5. As per settled law, Pensioners are entitled to proper health care by the Government and for reimbursement of Medical expanses even if they have not opted for CGHS or RELHS.

**6.** Asking RELHS Optees for payment of such heavy amounts (ranging from Rs.10000 to Rs.50000) merely for providing a Cashless facility instead of Reimbursement, tantamount to sheer exploitation and fleasing the poor pensioners by showing a carrot of cashless treatment instead of reimbursement.

7. Above all, the CTSE is proposed to be introduced only as an experimental basis for one year and that too in 4 Metro cities only. What will happen to the heavy amounts

of money paid by the poor pensioners if the scheme is closed after a year or two, is not clear, thus creating a double jeopardy.

8. It is, therefore, requested that the above said payment of Rs.10000 to 50000 for joining the CTSE be waived off for the existing RELHS Optees;

- ii) Nominal Fee be fixed tor the issue of SMART CARDS for the CTSE;
- iii) The CTSE may be extended to all over India as an equitable measure for health care of old Pensioners.

Yours faithfully

(Harchandan Singh) Secretary General, RSCWS

Copy for information & favourable consideration to:

- i) Director General Health Services, Railway Board, Rail Bhawan New Delhi –110001
- ii) Secretary (Establishment), Railway Board, Rail Bhawan New Delhi 110001