

हक़दर्शक
Haqdarshak

Healthcare Schemes in Punjab

A Compendium
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Punjab –

01 / Cashless Medical Treatment under a Direct Payment System for Punjab State Power Corporation Limited Employees, Pensioners, and Family Pensioners

01/ Overview

01.1/ About

Cashless Medical Treatment under Direct Payment System for Punjab State Power Corporation Limited employees/pensioners/family pensioners provides cashless medical treatment to eligible beneficiaries at empanelled hospitals.

01.2/ Type

- Government State

01.3/ States Covered

Punjab

02/ Benefits

This scheme provides a benefit of INR 1,000 to INR 3,000 per day

03/ Eligibility

The benefit of the scheme will be given to the employees/pensioners and their dependents who will opt for the same.

04/ Application Process

- Fill in the forms here – <https://docs.pspcl.in/docs/medicalpoll40937082.pdf> (Page 12 to 16)
- Undergo the treatment at the empanelled hospital.
- Carry and present your PSPCL Identity Card.
- For family members, a family health card has to be issued.

05/ Claims

The claims under this scheme are directly taken care of between the Hospital and PSPCL.

06/ Documents Required

PSPCL Identity Card

07/ List of Empanelled Hospitals

You can find the list of empanelled hospitals by clicking on the link – <https://docs.pspcl.in/vieworders.html?ofc=hospitaldsc#>

Punjab –

01 / Cashless Medical Treatment under a Direct Payment System for Punjab State Power Corporation Limited Employees, Pensioners, and Family Pensioners

08/ Important Links

Cashless Medical Treatment under Direct Payment system for PSPCL Employees/Pensioners/Family Pensioners' –
<https://docs.pspcl.in/docs/medicalpol140937082.pdf>

09/ POC Details

Helpline Number –
+91 96461 15517 (on any working day from 9:00 AM to 5:00 PM)

01/ Overview

01.1/ About

Hospitals Offering Discounts to Employees of Punjab State Power Corporation Limited (PSPCL) is a scheme that offers discounts on medical services to PSPCL employees and their dependents at empanelled hospitals.

01.2/ Type

- Government State Employee Scheme

01.3/ States Covered

Punjab

02/ Benefits

- This scheme provides a maximum coverage as per the following –
- Max Super Speciality Hospital, Mohali – Oncology services (as per CGHS rates)
 - Other Multispecialty Services – 10% discount
 - OPD and Diagnostics – 10% discount
 - Annual Health Check-up – 20% discount

03/ Eligibility

The benefit of the scheme will be given to the employees/pensioners of PSPCL and their dependents who will opt for the same.

04/ Application Process

Provide the empanelled hospital with a PSPCL Identity card and other documents at the time of using services to obtain the discount.

05/ Claims

- Payment of OPD and IPD will be made directly to the hospital by the employee/pensioner and their dependents.
- However the employee/pensioner/family pensioner' is entitled to get reimbursement, and can claim reimbursement from PSPCL as per prevailing instructions and at the rates/ amount verified by the Health Department wherever applicable.

**06/
Documents
Required**

- PSPCL Identity Card
 - Authorization Letter
 - Referral Form can be downloaded from the link – https://files.pspcl.in/memo_58201_59201.pdf (Page 3)
-

**07/
List of Empanelled
Hospitals**

For a full list of empanelled hospitals – <https://www.pstcl.org/hospitaldiscount.aspx>

**08/
Important Links**

Scheme Overview Circular – <https://docs.pspcl.in/docs/hospitaldsc20230524123636064.pdf>

**09/
POC Details**

- Office of Chief Accounts Officer/HQ
Registered Office – PSEB, Head Office, The Mall, Patiala, Punjab
- PSPCL Nodal Complaint Centres Contact Number – <https://www.pspcl.in/Otherlinks/nodal-complaint-centres.aspx>

**01/
Overview**

**01.1/
About**

The Punjab Government Employees and Pensioners Health Insurance Scheme (PGEPHIS) is a comprehensive health insurance scheme launched by the Punjab Government for its employees and pensioners and their dependents. The scheme provides cashless and paperless treatment at empanelled hospitals across the state.

To be eligible for the PGEPHIS scheme, personnel must be in active service with the Punjab government or be a pensioner. Their dependents, including spouses, children, and parents, are also eligible for coverage.

**01.2/
Type**

**01.3/
States Covered**

- State Government Employee Scheme Punjab

**02/
Benefits**

This scheme provides hospitalisation expenses up to INR 3,00,000 per family per year.

In case, the sum insured of INR 3,00,000 per family is exhausted, the coverage of the family shall be met through the Buffer Sum Insured of INR 25,00,00,000 available to every beneficiary of the group, on a group floater basis, which is maintained by the Insurance Company.

**03/
Eligibility**

All personnel of the Punjab Government including All India Service Officers, Serving, Newly Recruited, Retired, and Retiring who are covered under the existing Punjab Medical Attendant Rules [CS(MA) Rules, 1940] shall be offered Health Insurance Scheme on compulsory or on an optional basis.

**04/
Application Process**

- Download and fill in the application form – <https://ppcb.punjab.gov.in/sites/default/files/documents/Cashless%20Scheme.pdf> (from page 5)
- Submit the complete application form and necessary documents to the PEGSIC office or your HR department.
- Once your application is processed, you will be issued a PGEPHIS card. This card will contain your Unique Beneficiary Identification Number and the names of all family members covered under the scheme.

**05/
Claims**

- Get admitted to an empanelled hospital. When you are admitted to an empanelled hospital, inform the hospital staff that you are a PGEPHIS beneficiary.
- Submit your PGEPHIS Card. The hospital staff will verify your eligibility and submit your PGEPHIS Card to the Insurance Company.
- Get pre-authorization (if required). For certain medical procedures, pre-authorization is required from the insurance company.
- Undergo the treatment and get discharged. The hospital will then send your claim to the insurance company for processing.
- Once your claim is processed, you will receive your claim amount directly into your bank account.

**06/
Documents
Required**

- Government Employee ID Card or Pensioner ID Card
- Aadhaar Card
- Aadhaar Cards of all your Dependents
- Bank Account Details and Statement
- Two Passport-sized Photographs

**07/
List of Empanelled
Hospitals**

You can find the list of empanelled hospitals by clicking on the link –
<https://mdindiaonline.com/pes/PEsproviderlist.aspx>

**08/
Important Links**

- Scheme Overview –
https://highcourtchd.gov.in/sub_pages/left_menu/Downloads/forms/scheme.pdf
- Scheme Details –
<https://punjabpolice.gov.in/News.aspx?Newsid=172&NewsTitle=Cashless%20%20Health%20Insurance%20Scheme%20for%20Punjab%20Government%20Employees%20>

**09/
POC Details**

- Max Pro Info Park,
D-38, 1st Floor, Industrial Area,
Phase 1, Mohali, Punjab
- Toll-free number –
104
- For cashless treatment contact the toll-free number –
1800 233 5557

**01/
Overview**

**01.1/
About**

This scheme provides financial assistance and support to cancer patients and ensures access to quality healthcare.

**01.2/
Type**

**01.3/
States Covered**

- Government State Punjab

**02/
Benefits**

This scheme provides financial assistance of up to INR 1,50,000.

**03/
Eligibility**

- The beneficiary should be a resident of Punjab.
- The patient must have a confirmed diagnosis of cancer from a recognized healthcare institution.

**04/
Application Process**

- The patient or the relative needs to fill in the application form at the hospital where treatment is sought.
- The hospital then shall register the patient.
- The Health and Family Welfare Department reviews and processes the application for approval.
- Once the application is approved, the sanction copy is sent back to the Civil Hospital where the patient initially submitted the form.
- A copy of the sanction is submitted to the Post Graduate Institute of Medical Education and Research (PGIMER) or the hospital referred to for the patient's treatment.
- The hospital receiving the patient's referral is informed about the sanction copy through the Grant Cell, ensuring the necessary arrangements for treatment.
- Application status can be tracked here — <https://mmpcrk.gov.in/Userlogin/patientstatus.php> using the assigned patient registration number and mobile number.

**05/
Claims**

- Fill in the application with the required documents at the Civil Surgeon's office.
- The application undergoes a security check and is recommended by the Deputy Commissioner.
- It is then sent to the State Head Quarter for review.
- After a pre-facto sanction is issued, the patient then can receive cashless treatment at the empanelled hospital.

**06/
Documents
Required**

- A report from a recognized healthcare institution confirming the diagnosis of cancer is mandatory. This report should provide details about the type and stage of cancer.
- Blood Group Confirmation: Along with the confirmation report, the blood group of the patient needs to be provided. This information is necessary for medical purposes and to ensure appropriate care during the treatment.
- Proof of Identity: Any of the following documents can be submitted as proof of identity:
 - Voter Card
 - Driving Licence
 - Passport
 - Arms Licence
 - Kisan Credit Card with a Photograph
 - Aadhar Card (optional)
 - Photograph

**07/
List of Empanelled
Hospitals**

For a full list of empanelled hospitals –
<https://mmpcrk.gov.in/Empaneled%20Hospitals.pdf>

**08/
Important Links**

Scheme Overview –
<https://mmpcrk.gov.in/>
Standard Operating Procedures –
<https://mmpcrk.gov.in/SOPs.pdf>

**09/
POC Details**

- Mukh Mantri Punjab Cancer Raahat Kosh Scheme, Department of Health and Family Welfare Punjab, Sector 34-A, Chandigarh
- Phone Number – 0172 297 2782 / 260 0994
- Toll-free Number (for non-medical help)– 104 / 108

**01/
Overview**

**01.1/
About**

Satkar Health Scheme is a comprehensive health insurance scheme launched by the Punjab Armed Police for its personnel and their dependents. The scheme provides cashless and paperless treatment at empanelled hospitals across the state.

**01.2/
Type**

- Government State

**01.3/
States Covered**

Punjab

**02/
Benefits**

This scheme provides cashless medical treatment benefits.

**03/
Eligibility**

- Police Officers must be serving members of the Punjab Armed Police.
- Officers' families, including their spouses and children, are also eligible for the scheme.

**04/
Application Process**

Provide the empanelled hospital with a Satkar Health Scheme Card. The Hospital will guide Applicants through the process.

**05/
Claims**

Officers and their families must present their Satkar Health Scheme Card at any empanelled hospital.

**06/
Documents
Required**

Satkar Health Scheme Card

**07/
List of Empanelled
Hospitals**

For a list of empanelled hospitals –
<https://armedpolice.punjab.gov.in/wp-content/uploads/2023/05/DETAIL-OF-HOSPITALS-SIGNED-MOU-UNDER-SATKAR-HEALTH-SCHEME-WITH-POLICE-DEPARTMENT-1.pdf>

**08/
Important Links**

Details of Hospitals Signed MOU Under the Satkar Health Scheme with Police Department –
<https://armedpolice.punjab.gov.in/wp-content/uploads/2023/05/DETAIL-OF-HOSPITALS-SIGNED-MOU-UNDER-SATKAR-HEALTH-SCHEME-WITH-POLICE-DEPARTMENT-1.pdf>

**09/
POC Details**

- Sh. Gaurav Yadav,
IPS DGP/Punjab, HOPF
Special DGP Administration
Punjab, Chandigarh
- Phone Number –
0172 274 3272 / 0172 274 3772 / +91 97805 00001
- Sh. V.K.Bhawra,
IPS DGP/Chairman PPHC, SAS-N
- Phone Numbers –
0172 227 1101 / 0172 268 6911 / +91 94788 53003

Punjab –

06 / Scheme for Reimbursement of Expenditure Incurred for the Treatment of Serious Ailments of Beneficiary Construction Workers Engaged in Construction Work and their Dependents

01/ Overview

01.1/ About

Under this scheme, the Punjab Building and Other Construction Workers Welfare Board has approved the reimbursement rates of a maximum of INR 1,00,000 or the actual expenditure, whichever is a lower amount, for the treatment of cancer.

01.2/ Type

- Government State

01.3/ States Covered

Punjab

02/ Benefits

This scheme provides a maximum coverage of INR 1,00,000.

03/ Eligibility

- The Construction Workers must be registered as ‘beneficiaries’ with the Punjab Building and Other Construction Workers Welfare Board.
- If the financial assistance is to be taken for the treatment of the dependent, such dependents should be a member of the family of the Construction Workers and proof of their dependency shall be produced.

04/ Application Process

- The expenditure on treatment of the disease must be verified by the Civil Surgeon.
- Any beneficiary who intends to avail the benefit under this scheme will have to first exhaust the benefit of INR 50,000 for all his health ailments under the Bhagat Puran Singh Sehat Beema Yojana Scheme. Only then he can get the benefits for the remaining amount under this scheme.

05/ Claims

- Submit the required documents to the Punjab Health Systems Corporation (PHSC) Office. You will also need to submit the following –
- A copy of your Discharge Summary.
- A copy of your Hospital Bill.
- A copy of the Receipt for the amount that you have already paid to the hospital (if any).

06/ Documents Required

- Below Poverty Line (BPL) Card or Building and Other Construction Workers (BOCW) Card
- Referral Letter from a Government Hospital (if any)
- Income Certificate (if required)

Punjab –

06 / Scheme for Reimbursement of Expenditure Incurred for the Treatment of Serious Ailments of Beneficiary Construction Workers Engaged in Construction Work and their Dependents

07/ List of Empanelled Hospitals

For a full list of empanelled hospitals –
<https://phsc.punjab.gov.in/sites/default/files/2019-08/19201532050209PrivateHospitalBPSSBY.pdf>

08/ Important Links

- Details of Labour Welfare Schemes –
<https://bocw.punjab.gov.in/userfiles/file/Scheme%20Forms/BOCW%20Schemes%20in%20English%20Final2.pdf>
 - Welfare Scheme –
<https://bocw.punjab.gov.in/index.aspx?id=Welfare%20Schemes&Data=38>
 - Individual Benefits –
<https://bocw.punjab.gov.in/userfiles/file/Scheme%20Forms/Twenty%20Welfare%20Sch%20in%20English%20report%20wise.pdf>
-

09/ POC Details

- Punjab Building and Other Construction Workers' Welfare Board
- Phone Number –
0172 254 0125
 - Email –
bocwhq@gmail.com

**01/
Overview**

**01.1/
About**

This scheme provides complete medical care in the form of medical attendance, treatment, drugs and injections, specialist consultation, and hospitalisation to the insured persons and members of their families where the facility for Specialist consultation, hospitalisation has been extended to the families.

Beneficiaries of the Employee State Insurance Scheme (ESIC) suffering from Rare Diseases are referred for screening, diagnosis, and complete treatment either to premier institutes or empanelled hospitals.

**01.2/
Type**

**01.3/
States Covered**

- Employee State Insurance Scheme
- Punjab

**02/
Benefits**

This scheme covers up to INR 10,00,000 treatment cost per year per ESIC Patient.

**03/
Eligibility**

- All “employees” engaged on a monthly remuneration not exceeding INR 21,000 in a factory/ establishment to which the Act applies.
- Persons employed for wages with the administration of the factory or establishment or any part, department, or branch thereof or purchase of raw materials, or distribution or sale of the product of a factory or establishment are also covered.
- Mines, Railway Running Sheds, Naval, Military, and Air Force Workshops, and specified Seasonal Factories are excluded.
- The scheme also provides complete medical cover to the dependants of insured persons.
- The insured person and their families are eligible from the date of entry of I.P. into insurable employment.
- Retired persons and permanently disabled insured persons are also eligible for payment of a premium of INR 10 per month or an annual premium of INR 120.

**04/
Application Process**

- Visit the ESIS employee portal at the below link – <https://www.esic.gov.in/>
- Login with your Username and Captcha.
- Click on Update Aadhaar Number.
- Family members shall obtain an Aadhaar-based Pehchan Card from the portal.

**05/
Claims**

- ESIS Card (issued by the employer)
- ID Card
- Aadhar Card

**06/
Documents
Required**

- ESIS Registration Certificate/Family Pehchan Certificate.
 - ID Card of the Department.
-

**07/
List of Empanelled
Hospitals**

- For a full list of ESIS Hospitals –
<https://www.esic.gov.in/esis-hospital/18/punjab>
 - For a district-wise list of empanelled hospitals district-wise –
<https://www.esic.gov.in/attachments/sstfile/879ff4e31e88907ff04056abf95eb2d8.pdf>
 - List of Empanelled Hospitals for Super-Specialty Treatment –
<https://www.esic.gov.in/attachments/sstfile/4c1b3c6fb3f976e2236017286a31b70a.pdf>
-

**08/
Important Links**

- Regional Offices –
<https://www.esic.gov.in/regional-offices/18/Punjab>
 - Branch Offices –
<https://www.esic.gov.in/branchs/index/page:38>
-

**09/
POC Details**

- Jurisdiction Area – Punjab And Chandigarh
Regional Office, ESI Corporation, Plot No. 3, Panchdeep Bhawan, Sector 19-A, Madhya Marg, Chandigarh – 160019.
- Phone Number –
0172 254 4126

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