

West Bengal Health Scheme for GIA Colleges & Universities

Objectives/Features of the Scheme	<ol style="list-style-type: none"> 1. Assuring better medical facility to the serving teachers and officers of GIA Colleges and Universities of Higher Education Department Govt. of West Bengal. 2. The scheme is purely optional in nature. 3. Serving teachers and officers have to forgo Medical Allowance (Rs; 500.00) to avail this scheme. 		
Who is Eligible?	Serving teachers and officers of GIA Colleges and Universities of Higher Education Department Govt. of West Bengal. Retired teachers and officers are not eligible.		
Definition of Family	<ol style="list-style-type: none"> 1. Husband / Wife as the case may be. 2. Parents whose monthly income does not exceeds Rs. 3500/- 3. Son including step son and adopted son (25 yrs. or starting Income which ever earlier). 4. Unmarried/Widow/Divorced daughters including step daughter and adopted daughter (remarriage or Starting Income over Rs. 1500/- pm which ever earlier). 5. Unmarried/Widow/Divorced sisters (remarriage or Starting Income over Rs. 1500/- pm which ever earlier). 6. Minor Brothers upto age of 18 years. 7. Income clause has been relaxed of beneficiaries those mentioned in Sl. No. 2 to 6 in case of suffering from critical illness as per Order No. 54-F(MED)/WB Dated 22/07/2019. 		
Opt Out provision	<ul style="list-style-type: none"> ➤ If a serving teachers and officers of GIA Colleges and Universities does not availed any benefit under this scheme since enrolment, he/she will have the liberty to opt out of the scheme at any time by making a formal communication addressing to his/her DDO specifying future date at least 1st day of next calendar month of opting out. ➤ If a serving teachers and officers of GIA Colleges and Universities availed any benefit under this scheme since enrolment, he/she will not be allowed to opt out within 5 years from the month of benefit. 		
Process of Enrolment	<ol style="list-style-type: none"> 1. Serving teachers and officers of GIA Colleges and Universities will apply through online accessing health portal 'wbhealthscheme.gov.in' and will submit one copy system generated filled form to his DDO attaching necessary documents. 		
Medical Allowance Discontinuation	<ul style="list-style-type: none"> ➤ Rs. 500 per month from the month of enrolment. ➤ If husband and wife both are Govt. Employees under State Govt. and if one opts under WBHS 2008, both will not entitled to draw medical allowance. (G.O. 3474-F dated 11/05/2009). ➤ Any other beneficiary under critical illness/diseases has to forgo Medical Allowance/Relief (G.O. 54-F dated 22/07/2019). 		
General Accommodation Type during hospitalisation	Basic Salary	Category of Beneficiary	Bed Entitlement
	Rs. 1,50,000/- and more	I	i) Pay Bed in Govt. Hospitals : Single Occupancy Large Cabin ii) Tata Medical Centre, Rajarhat : Private Bed iii) Other Private Empanelled HCOs : Deluxe Room / Executive

			Room or Executive Cabin / Executive Private Cabin
	Rs. 69,390/- and more but less than 1,50,000/-	II	i) Pay Bed in Govt. Hospitals: Single Occupancy Small Cabin ii) Tata Medical Centre, Rajarhat : General Bed iii) Other Private Empanelled HCOs : Private Room / Private Cabin / Private Bed
	Rs. 46,260/- and more but less than 69,390/-	III	i) Pay Bed in Govt. Hospitals: Double Occupancy Large Cabin ii) Tata Medical Centre, Rajarhat : General Bed iii) Other Private Empanelled HCOs : Semi-Private Bed
Time for submission of claim	<ol style="list-style-type: none"> 1. Six months from date of OPD consultation or discharge/death in normal case. 2. More than six months but less than twelve months subject to declaration of condonation by Departmental Secretary of HED Department, Govt. of West Bengal. 3. More than twelve months but less than twenty four months subject to declaration of condonation by Departmental Secretary of HED Department in consultation with Finance Department, Govt. of West Bengal. 		
Condoning Authority	<ol style="list-style-type: none"> 1. Head of Administrative Department may condone without consulting with Medical Cell, Finance Department in case of Indoor Treatment where delay of submission is more than 6 (Six) month but less than 1 (One) year. Here time will be counted from date of Discharge. 2. Head of Administrative Department may condone in consultation Medical Cell, Finance Department in case of Indoor Treatment where delay of submission is more than more than but less than 1 (One) year but less than 2 (Two) years. 		

Reimbursement Outdoor Treatment Cost

Essentiality	<ol style="list-style-type: none"> 1. Claimant has to be enrolled under scheme. 2. Consultation has to be taken in Recognised/Empanelled/Enlisted Hospital of WBHS.
Name of Illness /Diseases for which claim is	<u>Reimbursement only in respect of 16 specified disease and 2 others condition</u> <ol style="list-style-type: none"> (i) Malignant Diseases (ii) Tuberculosis (iii) Hepatitis B/C and Other Liver Diseases (iv) Type-1 Insulin Dependent Diabetes (v) Heart disease (vi) Neurological Disorder/Cerebro-Vascular disorder (vii) Malignant Malaria (viii) Renal Failure (ix) Thallasaemia /Bleeding Disorders/Platelet Disorders (x) Injuries Caused by Accident(including Animal Bite) (xi) Rheumatoid Arthritis

	(xii) Systematic Lupas Erythematous (xiii) Crohn's disease (xiv) Endodontic Treatment (RCT) (xv) COPD (Chronic Obstructive Pulmonary Diseases) (xvi) Ankylosing Spondylitis (xvii) Selected Investigations [vide Para-10 of Memo No. 797-F (MED), dated 31-01-2011] (xviii) Prosthesis and Special Devices Moreover, cost of follow up medical attendance and treatment is also reimbursable for Neuro Surgery, Cardiac Surgery, cancer Surgery/Chemotherapy/Radiotherapy, Renal Transplantation, Hip/Knee Replacement and Accident cases.	
Form to be used for claiming	Form- D1 - (Reimbursement of OPD treatment in recognised/empanelled private/enlisted hospital outside West Bengal).	
What is Annexure-I ?	It is a certification of Treating Specialist of recognised/empanelled/enlisted hospital in a specified format. It has to be attached with Claim Form-D1.	
Advance purchase of Medicine for OPD diseases	For taking treatment within the state in panelled HCOs: <ol style="list-style-type: none"> 1. Maximum period of Advance purchase of Medicine is 3 months. [2618-F(MED): DT05/04/11] for OPD consultation in recognised/empanelled private hospitals within West Bengal. 2. Maximum period of Advance purchase of Medicine is 6 months. [2857-F(MED), dated 08/04/2013] for OPD consultation in enlisted hospitals outside West Bengal. 	
Advance Drawl Provision	Generally not allowed. But now allowed for Thallasaemia, Hepatitis C, Carcinoma (cancer), 80% of estimated cost prescribed by the Treating specialist of recognised HCO. Excess or unutilised amount is to be refunded on expiry of 60 days. [No 7168-F(MED) dated 06.09.2013]	
Sanctioning Authority for OPD Reimbursement Claim	Claim up to Rs.10,000/-	<ol style="list-style-type: none"> 1. Director, DPI of HED Department for College. 2. Officer with the designation of Joint Secretary and above in HED Department for university
	Claim above Rs.10,000/-	Departmental Head of Higher Education Department
Reimbursement Cost of Special Device and Prosthesis.	Cost Hearing Aid, Artificial Appliance, Wheel Chair/Clutches, CPAP Machine and BIPAP Machine are reimbursable as per order No. 77-F dated 16.07.20. It is to be claimed in Form-D1.	
Enclosures to be attached with claim	As per mentioned document in last part of system generated claim form	

Reimbursement of Indoor Treatment in Recognised/Empanelled Hospital

Essentiality	1. Claimant has to be enrolled under scheme at the time of availing IPD treatment.
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Illness/diseases eligible for reimbursement	<ol style="list-style-type: none"> Any illness/diseases for which hospitalisation is required (Decision of Treating Doctor is final). Routine body check up is not covered under this scheme. 	
Type of Treatment	<ol style="list-style-type: none"> Procedural treatment having surgery. Non-procedural treatment where no surgery required. Patient is treated conservatively. 	
Admissibility	<ol style="list-style-type: none"> Amount charged by treating hospital on admissible item as per WBHS rate list during hospitalisation period for availing treatment in Recognised/Empanelled/Enlisted Hospital and related OPD treatment cost on admissible item for 30 days post and prior hospitalisation. 	
Form to be used for claiming Reimbursement	Form-D3- Reimbursement of IPD and IPD related OPD treatment in recognised/empanelled private/enlisted hospital outside West Bengal.	
Advance Drawl Provision	<ol style="list-style-type: none"> 80% of estimated cost issued by the Empanelled Hospital. Advance can be drawn multiple times for a prolong IPD treatment. 	
Sanctioning Authority for OPD Reimbursement Claim	Claim up to Rs.1,00,000/-	<ol style="list-style-type: none"> Director, DPI of HED Department for College. Officer with the designation of Joint Secretary and above in HED Department for university
	Claim above Rs.1,00,000/-	Departmental Head of Higher Education Department
Enclosures to be attached with claim	As per mentioned document in last part of system generated claim form.	

Reimbursement of IPD Treatment in Non-Empanelled Hospital

Admissibility	Only cost of indoor treatment on admissible items will be reimbursable. No cost of outdoor treatment or 30 days prior and post hospitalisation in non-empanelled hospital is reimbursable.
Form to be used for claiming Reimbursement	Form-D2- Reimbursement of only IPD treatment in non-empanelled private hospital within West Bengal.
What is Annexure-II?	It is a certification of Medical Superintendent or Administrative Officer of non-empanelled hospital within West Bengal in a specified format. It has to be attached with Claim Form-D2.
Admissible Amount	<p>Amount charged by treating hospital on admissible items as per WBHS during hospitalisation period for availing treatment in non-empanelled private hospital keeping the following points in mind.</p> <ol style="list-style-type: none"> 80% of the WBHS approved rate (if the non-empanelled private hospital/nursing home have bed capacity of more than 80) or actual cost charged by non-empanelled hospital whichever is lower [No. 10539-F dated 21.11.11]. 60% of the WBHS approved rate (if bed capacity is 80 or less) or actual cost charged by non-empanelled hospital whichever is lower [No. 10539-F dated 21.11.11].

	3. Medicine advised with trade name in treatment summary is not reimbursable at all [No. 8687-F dated 16.10.12].
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Procedural Treatment	<p>A. Package rate for all surgical cases: For surgical cases reimbursable amount should be calculated following package rates. Where there is no package rate for a particular procedure, re-imbursement may be claimed following package rate for identical procedure. Permission of the WBHS Authority is to be obtained by the HCO if any surgery is not possible following the above guideline.</p> <p>B. Package rate defined: Package rate is defined as lump sum cost of inpatient treatment/Day Care. This includes all charges pertaining to a particular treatment/procedure including-----</p> <ul style="list-style-type: none"> (i) Registration charges. (ii) Admission charges. (iii) Accommodation charges including diet for the patient. (iv) Operation charges. (v) Injection charges. (vi) Dressing charges. (vii) All doctor/consultant visits. (viii) ICU/ICCU charges. (ix) Monitoring charges. (x) Transfusion charges. (xi) Anaesthesia charges. (xii) OT charges. (xiii) Procedural charges/Surgeon's fees. (xiv) Cost of all surgical disposables and all sundries used during hospitalization. (xv) Cost of all medicines. (xvi) Oxygen charges. (xvii) All related routine and essential investigation regarding fitness of surgery prior to and also after surgery. (xviii) Nursing charges and charges for its services. (xix) Physiotherapy charges etc. from the time of admission to the time of discharge. However the above list is inclusive not exhaustive. <p>C. No other cost reimbursable during Package Period: Package starts from the previous day of surgery and during package period bed rent/doctor fee's investigation charges, cost of medicine charges are not separately reimbursable.</p> <p>D. Package cost does not include telephone, tonics etc.: Package rate, however, does not include expenses on (i)Telephone (ii)Tonics (iii)Cosmetics & Toiletries.</p> <p>E. Package cost does not include cost of implants: Package rate does not include cost of implants. Cost of implants/prostheses is reimbursable as per approved rates or as per actual whichever is less. Where there is no approved ceiling rate, actual cost may be reimbursed.</p> <p>F. Where there is no approved rate for a particular investigation: No additional amount shall be allowed over and above the approved rates. If there is no WBHS approved rate for a particular investigation etc. the matter is to be brought to the notice of the WBHS Authority for fixation of rate. [796-F(MED) dt.31.01.2011]</p> <p>G. Prior permission of WBHS Authority required for certain cases: Prior permission of WBHS Authority will be required for Human Organ Transplantation, Cochlear Implant Surgery, Implantation of Dual Chamber Pacemaker, more than two Stents, more than one Drug eluting Stents, AICD, CRT with AICD, Neuro Implants viz. Deep Brain stimulator Implants, Intra-thecal Pumps, Spinal Cord stimulator Implants, Spinal Cord stimulators, costly devices like Digital Hearing Aid etc. 797-F(MED): DT31/01/11</p> <p>H. 100% of the major procedures & 60% for minor procedures: If one or more minor procedures form part of a major treatment procedure, then 100% of approved package rates would be permissible for major treatment procedure only and 60% of approved package rates for minor procedures. 796-F(MED): DT31/01/11</p>
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	<p><u>I. Standard duration of hospitalization for package procedures:</u> The package rates of indoor treatment are of following duration of hospitalization;</p> <p>(i) 12 days for specialized surgeries[surgery done by Mch qualified Surgeon]</p> <p>(ii) 7-8 days for other major surgeries.</p> <p>(iii) 3-4 days for Laparoscopic/Endoscopic Surgeries/Normal deliveries.</p> <p>(iv) 1 day for Day Care/Minor OPD surgeries.</p> <p><u>J. No additional charges over & above package rate for extended period of stay:</u> No additional charges on account of extended period of stay shall be allowed if extension is due to improper procedure or infection as consequences of surgical procedure done and not justified. The sanctioning authority should examine such cases on the basis of doctor's note. However, if a beneficiary has to stay in the hospital for his recovery for a period more than the period covered in package rate, in exceptional cases, supported by relevant medical records and certified as such by hospital, the additional charges shall be limited to accommodation charges as per entitlement, investigation charges at approved rates and doctor's visit charges (not more than two visit per day by Specialist/Consultant) and cost of medicines for additional stay.[796-F(MED): DT31/01/11]</p>
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<p>Non-Procedural Treatment</p>	<p><u>A. No lump sum rate:</u> Treatment charges of non-surgical cases may be calculated by adding bed rent, doctor's fees, investigation charges, cost of medicines, cost of consumables and special nursing charges if any.</p> <p><u>B. Room Rent:</u> As per entitlement class mentioned in enrolment certificate, Hospital allots bed for general accommodation while availing treatment. In case of special bed (Like ICCU, PICu, NICU, HDU/SDU) all will treated at per. Room rent will include charges for occupation of bed, diet for the patient, charges for water and electricity supply, sterilization, linen charges, nursing charges and routine up-keeping. No charges for sterilization over and above room will be admissible.</p> <p><u>C. No bed rent during stay in ICCU:</u> During treatment in ICCU/ICU/ITU/HDU/Step down Unit no separate room rent will be admissible.</p> <p><u>D. Except for room all other charges are same for different categories of beneficiary:</u> Except room rent all other charges is same for different category of beneficiary.</p> <p><u>E. Where the cost of non package treatment exceeds Rs.2.5 lac:</u> For non-package treatment permission of the WBHS Authority is to be taken by the recognized Private Hospital/Nursing Home whenever the cost of treatment exceeds Rs.2.5 lac.</p> <p><u>F. Where the patient is kept admitted for indefinite period & the prognosis of the case is limited or nil:</u> Where in the opinion of the attending physician prognosis of a case is limited or nil, if a patient under WBHS is kept in recognized hospital/nursing home for indefinite period, no expenses other than bed rent is admissible.</p>
<p>Procedural Treatment and Non-Procedural Treatment (Mixed)</p>	<p>Where the patient got admitted on emergency basis and then surgery performed on later date or any other cases:</p> <p>If any beneficiary is admitted in a recognized hospital on emergency basis, cost of medical attendance and treatment before the package period may be reimbursed adding bed rent, investigation charges, cost of medicines, doctor's visit, consumables etc.</p>

Permission Clause for availing treatment in empanelled private hospital within Bengal

Who will seek permission and to whom?	<ol style="list-style-type: none"> 1. Treating Hospital will seek permission to Higher Education Department using WBHS Portal. 2. Department will give permission assessing essentiality and other factors communicated by hospital.
On what occasion permission is required?	<ol style="list-style-type: none"> 1. As per clause 14 of notification no. 797-F(MED) dated 31.01.2011 hospitals have to seek prior permission from West Bengal Health Scheme Authority for <u>Human Organ Transplantation, Cochlear implant Surgery, Implantation of Dual-Chamber Pacemaker, More than two BMS Stents, More than one Drug-Eluting Stents, AICD, CRT with AICD, Neuro Implants, viz. Deep Brain Stimulator Implants, Intra-thecal Pumps, Spinal Cord Stimulators.</u> 2. In notification no. 11253(80)-F(MED) dated 16.12.2011 as per sub clause 1 of conservative treatment, hospital has to seek mandatory prior permission for continuing further treatment when non-package treatment cost exceed Rs. 2,50,000/- (Two lac Fifty Thousands) only. 3. In notification no. 7578-F(MED), dated; 04.09.2012 hospital has to seek mandatory prior permission for performing more than two procedures in a single attempt same location.
When hospital seeks permission?	Hospital seeks permission either prior or during treatment. Process of seeking and approving permission shall be completed within treatment period for fixing treatment cost.

Permission Clause for availing treatment in enlisted hospitals outside West Bengal

Who will seek permission and to whom?	<ol style="list-style-type: none"> 1. Serving teacher and officer will seek prior permission through Head of Institution to Higher Education Department using WBHS Portal 2. Department will give permission assessing essentiality and other factors submitted by incumbent at the time of seeking prior permission.
When permission is to be sought by incumbent?	When consultant of recognized/empanelled private hospital refers specifying the name of enlisted hospital outside West Bengal.
Is getting approval of permission essential before availing treatment?	Desirable. Treatment cost shall be reimbursable if permission is not given.
What is admissible?	Charged expenditure on admissible component as per WBHS guidelines.
Name of Hospital where the cost of treatment is reimbursable	(i) AIIMS, New Delhi (ii) PGI, Chandigarh (iii) Tata Memorial Hospital, Mumbai (iv) NIMHANS, Bangalore (v) CMC, Vellore (vi) Apollo Hospitals, Chennai (vii) Sankar Netralaya, Chennai (viii) LV Prasad Eye Hospital, Hyderabad (ix) Asian Institute of Gastroenterology, Hyderabad (x) Metro Hospital and Cancer Center, New Delhi and (xi) Primus, New Delhi.
What is Referral?	Recommendation of Treating Consultant of recognized Medical College and Hospital and Hospital or Private Empanelled Hospital for availing treatment in specified enlisted hospital outside West Bengal.
Is referral mandatory for seeking prior permission for availing treatment outside West Bengal?	It is mandatory for all enlisted hospitals outside West Bengal except Tata Memorial Hospital.
Is consultation with Medical Cell, Finance	No, Departmental Secretary of HED, Govt. of West Bengal can give permission without consulting with Medical Cell, Finance Department for the hospital like Tata Memorial Hospital, Mumbai, AIIMS, New Delhi and NIMHANS, Bangalore. In case

Department mandatory for all hospital?	of other enlisted hospitals outside West Bengal, HED shall consult with Medical Cell, Finance Department mandatorily.
Cost of journey	HED will clarify later circulating general order.

General Points

How much allowed for different class of empanelled private hospital and nursing home	All empanelled Private Hospitals/Nursing Homes etc. has been classified into Class-1 and Class-2 service provider. For Class-1 service provider: 100% of the approved rate or actual rate of the service provider whichever is less. For Class-2 service provider: 80% of the approved rate or actual rate of the service provider whichever is less.
Who is Specialist	Specialist is defined as medical practitioner with Post Graduate degree in the speciality. (DGO, Dip Card, Dch, Fellowship such as FRCS, MRCP, Membership such as DNB are not degrees) [796-F(MED) dt.31.01.2011]
Who is Super Specialist	Super specialist is defined as a medical practitioner holding DM or Mch specialization. [796-F(MED) dt.31.01.2011]
New born baby	Treatment of new born baby is chargeable separately in addition to the delivery charges for mother. A baby is entitled to the treatment facilities under the WBHS till one year from date of birth on the basis of enrolment certificate of parents within which a separate card is to be obtained for the baby.
Inadmissible Items of WBHS	(i) Cost of artificial appliances e.g. dentures, spectacles, contact lenses are not reimbursable. (ii) Ambulance charge is not reimbursable. (iii) Charges for administering injection/wound dressing/physiotherapy at residence are not reimbursable. (iv) Extra charges for collecting sample for diagnostic investigations are not reimbursable. (v) Medical Record charge is not reimbursable. (vi) List of Medicine/ Foods/ Tonics/ disinfectants/ Consumables etc mentioned in order No. 6586-F dated 29.06.2021 and 11253-F, dated 16.11.11 (vii) Report of Inadmissible Items available in individual login of users.
WBHS & Other Medical Insurance Policy	Claim is to be made from Insurance Company with original Bill & Voucher. After settlement of claim, the balance amount if any may be claimed under WBHS submitted authenticated Photo copy of Bill & Voucher along with certificate from Insurance Company regarding settlement of claim. (6508-F (MED) dated 27.07.2012.

Important Orders of WBHS

(All are available in WBHS Portal)

Sl. No.	Order No.	Date
1	6722-F	09.07.09
2	10531-F	10.11.10
3	796-F	31.01.11
4	797-F	31.01.11

5	10539-F	21.11.11
6	8687-F	16.10.12
7	7578-F	04.09.12
8	6508-F	27.07.12
9	54-F	22.07.19
10	80-F	06.08.20
11	108-F	19.12.19
12	11253-F	16.12.11
13	11254-F	16.12.11