

ECHS H&NDBOOK



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<u>ELIGIBILITY</u> <u>FOR</u> ECHS MEMBERSHIP







ESM PENSIONER

Any persons who has served in army rank (whether **as combatant or as non combatant** in the regular Army, Navy and Air Force of the Indian Union, and fulfils the following conditions :-

• Individual should have an Ex-serviceman status.

• Individual should be in receipt of Pension/Family Pension/Disability Pension drawn

- Territorial Army (TA) pensioners.
- Defence Security Corps (DSC) pensioners.
- Uniformed Indian Coast Guard (ICG) pensioners.
- Military Nursing Service (MNS) pensioners.
- Special Frontier Force (SFF) pensioners.
- Nepal Domiciled Gorkha (NDG) pensioners.
- Whole time NCC Officers.
- Eligible APS pensioners.
- Assam Rifles pensioners.
- WW II Veterans, SSCOs, ECOs, & Pre-Mature Retirees.

FAMILY/ DEPENDENT PENSIONERS

Legally Wedded Spouse (of whose name figures in the service record so far the personnel and whose husband/wife (as the case may be) has died either while in service or after retirement and is granted family pension.)

Child or children drawing family pension on the death of his/her pension drawing.

Father/Mother as also parents of a deceased bachelor soldier, who are in receipt of family pension.



DEPENDENTS

DAUGHTER(S)

Dependent Unemployed & Unmarried Daughter(s)

Details must exist in the service record of the pensioner. Eligible till she starts earning or gets married whichever is earlier. Dependent, divorced/abandoned or separated from their husband/widowed daughters whose income from all sources is less than Rs 9000/- (excluding DA) pm are entitled.

<u>SON (S)</u>

Dependent Unemployed & Unmarried Sons

Details must exist in the service record of the pensioner. Son is eligible for ECHS membership till he starts earning or attains the age of 25 years of gets married, whichever is earlier

SPECIAL CHILDREN/ PERSON WITH DISABILITY

The scheme provides white card facilities for critical disabilities as per provision of Person with Disability Act (AWD Act)-2016. PWD Act provides opportunity for treatment to dependent of beneficiary over and above the laid down criteria of age. These concessions currently applicable for the disabilities (Blindness, Low vision, Leprosy cured, Hearing impairment, Loco motor disability, Mental retardation, Mental illness.)

ADOPTED CHILDREN

Children including step children,

legally adopted children, children taken as wards by the Government servant under the Guardians and Ward Act 1980, provided that such a ward lives with him, treated as a family member and is given the status of a natural-born child through a special will Executed by the Govt. Servant.



DEPENDENT PARENTS

Parents (excluding step parents), subject to the following :-

Father and mother of the ESM pensioner shall be deemed to be dependent if they normally reside with the ESM pensioner and their combined income from all sources does NOT exceed Rs 9,000/- (excluding DA) pm.

"Parents. ie, mother and father" of unmarried deceased soldier and in case of deceased parents, then 'NOK' of unmarried deceased soldier are also eligible, provided they are in receipt of family pension as verified by Record Office.

Incase of adoption, adoptive parents and not real parents. If adoptive father has more than one wife, only the first wife.

In case of female employees, parents or parents – in- law, at her option, subject to the conditions of dependency and residence etc being satisfied.

DEPENDENT SISTERS

Dependent unmarried/divorced/ abandoned or separated from their husband/widowed sisters. Irrespective of age.

DEPENDENT BROTHER

Minor brother(s) upto the age of becoming a major. Brothers suffering from permanent disability either physically or mentally, without any age limit. Provided he is unmarried, not having own family, wholly dependent on and residing with principal ECHS Card holder beneficiary.

MINOR CHILDREN OF WIDOWED SEPARATED DAUGHTERS

Minor children of widowed/separated daughters who are dependent upon the ECHS beneficiary and normally residing with him shall be eligible upto the age of 18 years.



PLURAL MARRIAGE

Necessary causality for entering in to plural marriage should have been published. The **names of both the wives, should be found recorded in the PPO for grant of 'Family Pension' award**. In case of widows, both wives should be in receipt of a share of 'Family Pension'. If a war widow remarries then she and her children from first marriage are eligible. Her second husband, however, will NOT be eligible.

SPOUSE LIVING SEPARATELY/DIVORCED

is included as dependent, as long as the ESM pensioner is responsible for her maintenance. In case spouse remarries, then he/she is not entitled. Divorced spouse is not eligible.

WHEN BOTH HUSBAND AND WIFE ARE CENTRAL GOVT EMPLOYEES

Either of them may prefer claim for self and eligible members of the family, according to the status of the claimant. A joint declaration as to who will prefer the claim should be furnished. If declaration is not furnished concession is to be availed by all including wife according to the status of the husband.

IF SPOUSE IS EMPLOYED IN A STATE GOVT. DEFENCE/RAILWAYS, CORPORATIONS

or bodies financed partly or wholly by the Central or State Govt, local bodies and private organizations which provide medical services, **the medical facility can be availed at one place** only and a joint declaration as to who shall prefer the claim is required to be furnished.

IN CASE, BOTH HUSBAND AND WIFE CONTRIBUTE TOWARDS THE ECHS SCHEME,

the parents of both will been titled to the medical facilities if they fulfill other conditions of eligibility. The scheme being compulsory in nature, husband/wife who retires first, should pay the contribution and avail benefits of the scheme and no subscription should be deducted from husband/wife who retires later. He/She will be eligible for benefits under the scheme as spouse.



<u>APPLÝING</u> <u>FOR</u> <u>ECHS MEMBERSHIP</u>



ONLINE APPLICATION www.echs.sourceinfosys.com **STEP - 1** echs.sourceinfosys.com FAQ & Downloads Home SC Login REGISTER Already Registered. Click to Login **REGISTRATION CAN BE DONE UNDER** Register Applicant **FOLLOWING CATEGORIES:-**Select Category -Servicemen (Pensioner) ~ Ex-Servicemen (Pensioner) Ex-Serviceman Name (without rank/design CLICK HERE > record) Ex-Servicemen (Pensioner) Spouse - Marital Discord Case Select Service Category World War II Retiree Army ~ SSCOs Retiree Service No Prefix Suffix PMRs Retiree (Non-Pensioner) Country Enter Mobile No Without Country Code ECOs Retiree India ~ GREF (Pensioner) Create Password Confirm Password Security Questions For Password Recovery **FILL ABOVE ALL DETAILS :-**What is your mother's name? Name What is your place of birth? Service no Y86HJ8 6 Enter Verification Code Mobile no Registe **Create password Mother name** Place of birth **AND CLICK HERE**



ONLINE APPLICATION			
STEP - 2 LOGIN	Login to Proceed Country Enter Registered Mobile No Without Country Code India Enter Password X86H I8		
After registration Login here	Change/Forgot Password		
Application Form Payment Re STEP - 3 SELECT	ceipt Edit Application CLICK HERE Select applicable category		
Click here to select your Application Category	~ ~		
Click here to select your Application Category Online Application Form For Future Retiree Online Application Form For Old 16Kb Card Holder Online Application Form For Old 32Kb Card Holder Online Application Form For Pre 1st Jan 1996 Retiree (First 1 Online Application Form For 1st Jan 1996 to 31st Mar 2003	time applicant) Retiree (First time applicant)		
Online Application Form For Temporary Slip Holder			
Online Application Form For Death Cases when in Service			
Online Application Form For Loss of 32KB Card Online Application Form For Post Apr 2003 Retiree Not a N	Vember Yet (First time applicant)		
Online Application Form For Loss of 16KB Card/Temporary	/ Slip		
Online Application Form For GREF			



ONLINE APPLICATION STEP - 4 **FILL DATA** Ex-Servicemen Details Ex-Serviceman Name ATUL CHAMBYAL Select ESM Gender Select Citizer //hip Enter Service Number ESM Date of Birth YYYY-MM-DD Indian \sim ~ ESM Date of Commission/Enrollment ESM Date of Retirement/Discharge EST Se. Ice Last Unit Served YYYY-MM-DD YYYY-MM-DD < ESM Category ESM Rank ~ ~ ESM Record Office Type of Pension ~ Select ESM Status Ex-Servicemen Alive ~ Primary Beneficiary Details (ESM) Primary Benificiary Photo Sample Photo Priman Benificiary Signature Primary Beneficiary Name isnder Relation with ESM ~ Enter Email ID @ Enter Mobile No Select Disability Details ~ Chanter of Dis **Dependant Details** × Dependent Photo Sample Photo Dependent Signature Dependant Name Select Disability Details ~ Select Relation ter Date of Birth Select Marital Status Enter Monthly Income WWY-MM-DD ~ Enter Email ID Enter Mobil's Nus Ser Aadhaar Status Enter Aadhaar No ~ PAN Number ? Select G. Ster Select Blood Group Enter Landline No. ~ ~ W Yes O No Yoen whit have Drug Allergies? Do

Fill all requisite service and personal details and attach photo (in white background) and signature of self and dependents.



ONLINE APPLICATION STEP - 5 Attach Documents here File (Click to Upload) Beneficiary Doc No **UPLOAD** Primary Beneficiary Click to Upload Copy of Old 16KB Card Primary Beneficiary Click to Upload SCANNED DOCUMENTS REQUIRED FOR APPLICATION :-**SINGLE PHOTO IN PLAIN WHITE BACK GROUND & SIGNATURES OF ALL INDLS ON PAPER.** COPY OF TEMP SLIP/16KB/32 KB CARD OF ESM IN CASE OF RENEW OF CARD. **PPO COPY / COPY OF DPDO CERT FOR PRE 2003 RETIREES AND GETTING FIRST TIME** MEMBERSHIP. **CARD MAKING CHARGES RS 172.50 CAN PAY THEOUGH CREDIT / DEBIT CARD/UPI FOR** PAYMENT. COPY OF DEATH CERT IF ESM DECEASED.

COPY OF ECHS CONTRIBUTED MRO IF CONTRIBUTION NOT DEDUCTED IN PPO.

BANK DETAILS (COPY OF PASSBOOK/BANK CHEQUE).

COPY OF UDID CERTIFICATE IN CASE APPLYING FOR WHITE CARD FOR DISABLE DEPENDENT.

NOTE :- DOCUMENTS MAY BE DIFFERENT AS PER APPLIED CATEGORY.

SAVE	PAY	After filling the data save the details an make payment as per number of cards applied	nd
Payment Details		Save Details	
Total Due 347.00	Total Received 0.00	Balance 347 Make Payment	



64KB CARD MAKING PROCESS



Application on (echs.sourceinfosys.om)



Verification By Record Office

Card Printing

ņ

A



Card Issuing by Station HQ/Polyclinic



PIN generation and activation at Polyclinic Note : Retiring officers cards are directly handed over in retiring seminar. Card activation to be done at parent Polyclinic.



ANNUAL VALIDATION



ANN	UAL VAL	IDATIO	N
STEP - 1		Login on www.echssou	rceinfosys.com
LOGIN			
		Login	to Proceed
Country Ente	er Registered Mob	ile No Without	Country Code
India	-		
Enter Password			
Y86HJ	8 🝙	Enter Verifica	tion Code
			Login
		Changer	Porgot Password
STEP - 2 ОК	A system displayed t	generated warning n o submit eligibility docu	nessage will be suitable uments
echs.sourceinfo	sys.com says		
Please upload elig continue treatmen	ibility certificate for	Non-Eligible Men	nbers to
Click OK to uploa	d Eligibility Certifica	te.	
click calleer to ge		Ок	Cancel
GTED 2			
SIEP-3	Click on Up	date of card which is d	ue for eligibility.
UPDATE			
Relation	C	irrent Status	Action
Primary Beneficiary	Card Handed Over To Be	neficiary	Eligible
Spouse	Card Handed Over To Be	neficiary	Eligible
Mother	Due For Eligibility		Update



ANNUAL VALIDATION STEP - 4 Submit eligibility documents (Form 26AS/ Income Certificate from State Revenue Department) UPLOAD DOC Is PAN Available ? Yes - With Form26AS \sim Attachment Details File (Click to Upload) Doc Desc Beneficiary Doc No 26AS Form - FY 2023-24 SAKHUBAI BHOSLE Click to Upload **Click to Upload** 26AS Form - FY 2024-25 SAKHUBAI BHOSLE STEP - 5 Save the details and request is visible in Polyclinic for approval and rejection SAVE PAN DECLARATION 1. PAN Card is available & Form 26AS/ITR V (Document as uploaded) for previous two years will be produced before the competent authority पैन कार्डउपतब्ध हैऔर मपछलेदो िषों केमलए फॉमड26AS सक्षम प्रामधकारी के समक्ष प्रसिंद मकया जाएगा। I Agree **P** Save Details





STEP - 6

Request received from beneficiary and approval/rejection will be given on basis of correctness of documents

APPROVE

REJECT

<u>Note</u>:- Incase, of any observations in documents, OIC PC will reject application and beneficiary will resubmit application after addressing the reasons for rejection. OIC PC is also authrised to seek any additional financial documents for verification.



FREQUENTLY ASKED QUESTIONS

ONLINE SMART CARD APPLICATION

Ques 1: How can I find out difference between a 16Kb Card or a 32 Kb Card?

Ans: Smart Cards issued upto Apr 2010 were of 16Kb capacity whereas Smart Card issued from May 2010 to May 2015 were of 32Kb capacity. The visual difference of both the cards as follows:



Ques 2: There are two numbers mentioned on the Smart Card one is Reg No. and other is Sr No. I don't know which is the Card number I have to mention in the online application.

Ans: The **Reg No**. is the Card number which is required to be mentioned in the online application. The starting first two alphabets in the number denote your Regional Centre.

Example: **LK0001241** (LK is Regional Centre Lucknow) **GW0001242** (GW is Regional Centre Guwahati)

Ques 3: Please tell me the process for filling of online application for ECHS Smart Card.

Ans: To know the process of online application, please visit our website www.echs.gov.in-- ONLINE SMART CARD APPLICATION – INSTRUCTIONS.

Ques 4: I am trying to open the site for filling of online smart card application, but the page is not opening.



Ans: Please note that the site doesn't work on Internet Explorer due to security issues. You can try filling application on other browsers like Chrome, Mozilla Firefox, Microsoft Edge. If error message is shown to you, kindly refresh / reload the page.

Ques 5: On the registration page there is a field for Prefix before Service number. I don't have any Prefix in my service number. What should I write in Prefix field?

Ans: The service numbers in respect of Army Officers and Army JCOs consists of prefix whereas other service personal of Navy, Air Force & Coast Guards don't have the prefix in their service numbers. Hence, the field has been provided for Officers and JCOs of Army. However, the field is optional.

Ques 6: Do I need to attach affidavit for dependents?

Ans: There is no requirement of attaching affidavit in the online application. A self declaration in place of affidavit will be presented in the application, which is required to be accepted by the applicant.

Ques 7: My son is a minor and he is not having either mobile number or email ID. What should I do?

Ans: Mobile number and email ID of primary beneficiary can be entered for the dependents for whom mobile number and email ID is not available.

Ques 8: How can I upload the photographs and signatures?

Ans: The detailed instructions regarding uploading of photograph and signature has been defined in Para 15 to 17 of Part – I of Instructions for Online Smart Card. Click here to follow the link:

https://echs.gov.in/img/Smartcard/FOR%20UPLOADING%20ON%20WEBSITE/Instructions%20Ver%204.0%20-%20Final1.pdf#page=8

Ques 9: As per instructions, Aadhaar is mandatory. However, I am a resident of Assam State, here Aadhaar Cards are not made. What should I do?

Ans: As of now endorsement of Aadhaar number is not mandatory for the residents of North East States, Jammu & Kashmir and for Nepal Domicile Gorkhas.

Ques 10: What documents do I need to upload for my application?

Ans: Photograph and Signature of all members is required to be attached with each type of application. However, attachment of documents depends upon the type of application. A list of documents required to be attached to each type of application is mentioned below:

S/ No	Type of Application	Documents required to be uploaded
(a)	Future Retiree	(i) Receipt of MRO (Only for Coast Guard personnel).



		(ii) Medical Certificate from Service Specialist (In case of PWD).
b)	Temporary Slip Holder	(i) PPO copy.
		(ii) Death certificate of ESM (only in case of ESM demise).
		(iii) Disability Medical Certificate (In case of PWD).
		(iv) Old Temporary Slip copy.
c)	Old Card Holder	(i) PPO copy.
		(ii) Death certificate of ESM (only in case of ESM demise).
		(iii) Disability Medical Certificate (In case of PWD).
		(iv) Old Smart Card copy.
d)	Death in Service case	(i) PPO copy.
		(ii) Death certificate of ESM (only in case of ESM demise).
		(iii) Disability Medical Certificate (In case of PWD).
		(iv) Old Smart Card copy.
e)	Pre 1996 retiree (First	(i) PPO copy.
	time applicant)	(ii) Death certificate of ESM (only in case of ESM demise).
		(iii) Disability Medical Certificate (In case of PWD).
		(iv) DPDO / Bankers Certificate for non-drawing of FMA.
f)	1996 to 2003 retiree	(i) PPO copy.
	(First time applicant)	(ii) Death certificate of ESM (only in case of ESM demise).
		(iii) Disability Medical Certificate (In case of PWD).
		(iv) Receipt of MRO.



		(v) FMA.	DPDO / Bankers Certificate for non-drawing of
g)	Post 2003 retiree not a member vet	(i)	PPO copy.
		(ii) demis	Death certificate of ESM (only in case of ESM se).
		(iii)	Disability Medical Certificate (In case of PWD).
h)	Loss of 16 Kb Card / Temporary Slip	(i)	PPO copy.
		(ii) demis	Death certificate of ESM (only in case of ESM se).
		(iii)	Disability Medical Certificate (In case of PWD).
j)	Loss of 32 Kb Card	(i)	PPO copy.
		(ii) demis	Death certificate of ESM (only in case of ESM se).
		(iii)	Disability Medical Certificate (In case of PWD).

Ques 11: I have filled my application and uploaded all the documents. How do I know the status of my application?

Ans: The status of application can be checked in your login. The responsibility to verify the application lies with the Record Office of the applicant.

Ques 12: Where do I need to submit the hard copy of the application?

Ans: The submission of hard copy of application has been done away with. The application will move only on the online system and there is no need to submit the hard copy to any of ECHS office.

Ques 13: I have filled the application and proceeded for the payment. However the payment failed and since, then I am shown error message that payment is still in process.

Ans: The errors mentioned by you usually get resolved within 24 to 48 working hours. In case the payment error is not resolved. Please forward following details to our helpline e-mail IDs for resolving the issue.

- (a) Your registered mobile number.
- (b) Date of transaction.
- (c) Screen shot of the error shown to you while making payment.



Ques 14: I am a 1992 retiree and applied for the online ECHS Smart Card and also done the payment. However, I didn't get the online generated Temporary Slip. I am in need of emergency treatment. Please provide me temporary slip to avail ECHS facilities.

Ans: (a) In the online Smart Card Application following downloads are being provided after successful completion of application and payment.

- (i) Filled Application (Only for Record Purpose of Applicant)
- (ii) Temporary Slips (For availing ECHS facilities).

(b) Here filled application is being provided to every applicant, however, Temporary Slip is being provided to only following category of applicants:-

- (i) Future Retirees.
- (ii) Old Temporary Slip Holders.
- (iii) Death in Service Cases.
- (iv) Loss of 32 Kb Card cases(only for whom new card has been applied).
- (v) Loss of 16 Kb Card / Temporary Slip cases.

(c) Temporary Slips are not being generated for the first time applicants like, Pre 1996 retire, 1996 to Mar 2003 retiree and Post Apr 2003 retiree not a member yet. Once, their online applications get verified from their record offices they will receive SMS and after that temporary slip will be provided in their login, which can be used for availing ECHS facilities.

(d) In case of emergency, you can approach ECHS Regional Center or Station HQ for issue of temporary slip.

Ques 15: I have filled online application. However, I forgot to add my dependents, I have also done the payment. Please allow me to add my dependents.

Ans: Presently option to add dependent (if application submitted) is not available. The same will be provided in the future updates of the application. You will not be able to fill application to add dependent at this stage as system will not allow filling of application. Hence, you are advised to wait till the option to add dependent is provided in the application.

Ques 16: I have filled online application, however, I noticed that I have done mistakes in mentioning my date of birth and date of retirement. Please allow me to edit my application.

Ans: The edit option to correct the mistake done while filling of application will be given by your Record Office. Please wait for your Record Office to verify your application.

Ques 17: I have submitted the online application on almost one month back. However, till today, the status of application is shown as Awaiting verification by Record Office. Please, process my application.



Ans: Once the application has been submitted online the responsibility to verify the application lies with the respective Record Offices. Hence, you are requested to approach your Record Office for verification of your application. Please note that since the online application system is new and Record Offices are in process of registration and verification of already uploaded applications, therefore, it would take some time to settle down the system.

Ques 18: I had filled the application in January using my e-mail as login ID. However, now I am not able to login to the site to know the status of my application.

Ans: A lot of simplifications have been done in the application from the date of its launch based on the feedback from the environment. You are requested to try login using your registered mobile number and old password. In case if you have forgotten your password, then try resetting it using email option as available in the website.

Ques 19: I had filled my application about one month back, but not completed it because I was not having complete details. But now, when I am trying to login, it is showing me error that mobile number does not exists. Please help me.

Ans: The system automatically deletes the data after 15 days for the applications for which the full application is not submitted and payment for smart card is not done. You are requested to re-register and fill your application.

Ques 20: I have received a SMS that my application has been verified. Does my ECHS Smart Card will be delivered at my home address.

Ans: The Smart Cards will be dispatched to the concerned Station HQ of the ECHS beneficiaries as per details filled in by the applicant. On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to the registered mobile number of primary beneficiary.

Ques 21: My son is born after my retirement and his name is not endorsed in the Temporary slip. However, I have added his name in my Records at my Record Office. I am having documents of his addition, but I am not able to attach his document while applying online for ECHS card. Please guide me.

Ans: There is no need to upload any documents of the dependent son as you have already completed the process to record his name in your Record Office. You can add him as dependent in your application without any problem.





CHANGE OF MOB NO Login on www.echssourceinfosys.com **STEP - 1** Login to Proceed Country Enter Registered Mobile No Without Country Code India Enter Password LOGIN 9NHG6Y 0 Enter Verificat Change/Forgot Password Home Logout SC Login **STEP - 2 CHANGE MOBILE NUMBER** Click on More Option and select Change Change Mobile No(Dep) Change Mobile No(Pri) Mob No option Primary Beneficiary Details (Click to apply for change in mobile no) :- 0001338703 Beneficiary Name Current Mobile No SINO Status Action **STEP - 3** 1 BARFI DEVI 9816019641 Card Handed Over To Beneficiary 5264754 gible for change in mobile no SUBMIT CHANGE REQUEST New Mabile No Remarks Submit Change Request Enter New Mobile No Enter Reason for request Fill new mobile number List of Existing Requests Beneficiary Name Request No Requested On Acoroval Print Request

Visit parent polyclinic and insert card in KIOSK machine for updation the data.



CHANGE OF POLYCLINIC



Polyclinic can be changed for one card once in three months.



MOBILE APPLICATION









TO REGISTER ON THE MOBILE APP, ESM/BENEFICIARY FIRST NEEDS TO REGISTER THE CARD AT THE POLYCLINIC.

TO REGISTER ON THE APP, CLICK ON REGISTRATION AND UPDATE THE REQUIRED DETAILS AS BELOW:

- 1. ENTER THE CARD NUMBER.
- 2. ENTER REGISTERED MOBILE NUMBER (SAME AS FILLED IN THE ONLINE APPLICATION)
- 3. ENTER 4 DIGIT PIN.
- 4. ENTER THE SAME PIN TO CONFIRM PASSWORD FIELD.
- 5. CLICK ON REGISTER.

6. REGISTERED USERS WILL RECEIVE AN OTP ON THE REGISTERED MOBILE AND WITH THE OTP BENEFICIARY CAN VALIDATE AND CAN LOG IN



AFTER SUCCESSFUL REGISTRATION CLICK ON LOGIN AND ENTER CARD NUMBER AND PASSWORD





SERVICES IN ECHS MOB APP

HOME PAGE





SERVICES IN ECHS MOB APP





SERVICES IN ECHS MOB APP





SERVICES IN MOB APP



CLAIM STATUS QUERY AND HOSPITAL DETAILS

1. BY ENTERING CLAIM ID OR SERVICE NO OF ESM, STATUS OF MEDICAL CLAIM CAN BE CHECKED

2. BY SELECTING REGIONAL CENTRE OR STATE WISE DETAILS OF EMPANELLED HOSPITALS AND FACILITIES PROVIDED BY THEM CAN BE FETCHED.

		HOSP DETAIL	Aditya Birla Health Services
	More Options	CLICK HERE	Address 1 Address 1 Address 2 Address 2 Surveys No 31 Thereason
Card Status	ECHS ontact	Claim Status Query	Address 3 Chinchwed City Pune State
Hospital Details	LCHS-SFARam Volunteers Service	Help bot	Maharashtra From Date 26 Feb 2024 To Date 22 Feb 2026
	P FAQ		Empanelled Service
SourceDOTCor	m PVT LTD (medskey). Co	pyright 8 💰	Respiratory M Critical Care M
-	L+ Registration		Critical Care



PROCEDURE FOR TREATMENT

PUNE



POLYCLINIC TREATMENT FLOW CHART



TREATMENT PROCESS FOR ESM IN EMP HOSPITAL -I





SANCTION FOR LONG STAY HOSPITALIZATION (TO BE OBTAINED BY HOSPITAL ONLINE)				
<u>APPX</u>	<u>DAYS</u>	SIG AUTHORITY	<u>REMARKS</u>	
ON REFERRAL	ON 0 -12 NO STAY SANCTION REQUIRED ON ADMISSION UP TO 12 DAYS REFERRAL FROM DOA.			
ECHS 'Ä'	13- 30	MO AND OIC PC SIGNATURE REQD	APPROVAL FROM OIC PC	
ECHS 'B'	31-60	MO OF PC, SEMO, REP OF STN HQ FIRST SIGN THE APPX 'B' AND THEN FWD ONLINE THROUGH BPA PORTAL OF PC TO RC PUNE FOR FURTHER APPROVAL OF JD(HS) AND DIR RC ECHS PUNE	APPROVAL FROM DIR RC	
ECHS 'C'	61-120	MO, SEMO, REP OF STN HQ FIRST SIGN THE APPX 'B' AND THEN FWD ONLINE THROUGH BPA PORTAL OF PC TO RC PUNE FOR FURTHER RECOMMENDATION OF JD(HS) AND DIR RC ECHS PUNE. AFTER RECOMMENDATION OF RC FWD TO CO ECHS FOR FURTHER APPROVAL	APPROVAL FROM CO ECHS (DIR MED)	

RE-IMBURSEMENT

TREATMENT PROCESS FOR ESM IN GOVT/ *NON-GOVT/ #HOSP OF NATIONAL REPUTE



RE-IMBURSEMENT TREATMENT PROCESS FOR ESM IN NON-EMP HOSPITAL





PROCEDURE FOR ISSUE OF MEDICINE <u>AND</u> DOMICILIARY EQUIPMENT

FLOWCHART FOR ISSUE OF MEDICINES



FLOWCHART FOR ISSUE OF MEDICINES



✤ FOOD SUPPLEMENT, COSMETICS AND AYURVEDIC PREPARATIONS ADVISED BY ALLOPATHIC DOCTORS WILL NOT BE RE-IMBURSED AS PER EXTANT CGHS GUIDELINES.

✤ IF ANY MEDICINE IS FELT TO BE ADDED TO NEW CDL, IT CAN BE FWD TO CO ECHS WITH RECOMMENDATION OF SEMOS.

PROCESS FOR DOMICILIARY MEDICAL EQUIPMENT FOR ECHS BENEFICIARIES





<u>PROCEDURE</u> <u>CLAIM REIMBURSEMENT</u>



ECHS REIMBURSEMENT PROCEDURES: QUICK REFERENCE GUIDE

GENERAL GUIDELINES-

1. Reimbursement is applicable only in "Non Empanelled" / Govt Hospital only.

2. Reimbursement at Govt hospital and designated National repute hospital will be at full rates.

3. Reimbursement in non empanelled hospital is applicable only at CGHS rates irrespective of rate charged by hospital.

4. Reimbursement is not applicable in Empanelled hospitals under any circumstances

5. Emergency admissions must be informed to nearest OIC Polyclinic within 48 Hrs.

6. For planned surgeries or procedures on reimbursement, Prior permission is mandatory from the Director RC after specialist advice.

7. For transplants, oncology, bariatric surgeries, planned cardiac surgeries, or neurosurgeries, and all procedures above Rs 4 Lakhs prior approval from CENT ORG is mandatory.

8. NO POST FACTO SANCTIONS are allowed for planned surgeries / procedures.

9. ECHS Beneficiary above 70+ years can also avail OPD facilities in Non Empanelled Hospitals at CGHS rates without referral/prior sanction

10. SSC and PMR cases are only allowed treatment on reimbursement (only for self and wife) at empanelled and non empanelled hospitals.

11. IPD/ OPD claims

- (a) Submit bills within:
 - (i) 60 days for OPD bills
 - (ii) 90 days for IPD/Hospitalization bills



CLAIM SUBMISSION

12. Pharmacy claims

- (a) Submit bills within 60 days.
- (b) Only one month of pharmacy bills should be uploaded per claim.

(c) For 2+ months, break bills into 30-day segments and upload with separate claim IDs.

(d) Pharmacy Claim Limits (per 30-day period):

- (i) Routine medicines: Up to ₹25,000.
- (ii) Special non-cancer drugs: Up to ₹75,000.
- (iii) Cancer drugs (Onco drugs): Up to ₹5,00,000.

 (iv) Transplant medicines: Up to 6 months claim permitted as per DGFMS rate contract list if drug is not in the DGFMS list, 85% reimbursement of actual cost is allowed.

13. Domiciliary Equipment Claims

- (a). Prior Sanction Letter from Director Regional Centre ECHS.
- (b). Original bill of domiciliary medical eqpt.
- (c). Contingent bill.
- (d). Cancelled cheque/ bank details of beneficiary.
- (e). Copy of echs card of beneficiary.

(f). Certificate from pc that the same type of equipment for the purpose was not issued in last five years.

14. Do not upload or claim for

(a) Multivitamins or supplements.

- (b) Hospital consumables.
- (c) Diet/Meals.
- (d) Treatments/procedures for which sanction has not been taken.
- (e) Room up gradation above entitled class.

(f) Equipment like air beds etc when not specifically recommended by specialist.

15. All original Doc should be physically submitted to parent Polyclinic and received receipt signed by Billing Clk/ OIC of Polyclinic.







INSTRUCTION FOR USERS FOR UPLOADING OF INDIVIDUAL REIMBURSEMENT CLAIM ON BPA PORTAL OF ECHS

1. Introduction

ECHS beneficiaries should be able to submit their reimbursement claims online through the Bill Processing Agency (**BPA**) Site (**www.echsbpa.uititsl.com**). Beneficiaries can submit reimbursement claims for IPD, OPD, and NA medicines on this URL.

This system will affect two groups of users. The first is the beneficiary of the system, while the second is the polyclinic user (OIC).

2. INSTRUCTIONS FOR THE BENEFICIARY USER

Beneficiaries can upload their reimbursement claims themselves and submit a hard copy of their claim documents to the Parent Polyclinic.

- (a) In Patient Bills (Where patient has undergone Admission in the Hospital for treatment)
- (b) OPD Bills (OPD Consultation)
- (c) NA Medicine / Pharmacy Bills

3. The beneficiary must upload the claim by themselves in accordance with the following requirements:

(a) All documents need to be scanned properly and are clearly readable with all available details on the documents.

- (b) All documents have to be in the form of PDF format only.
- (c) The size of a single file should not be more than 2 MB.
- 4. Mandatory documents and other documents for various types of beneficiary claims are mentioned against each below as per ECHS claim procedure.
 - (a) IPD Reimbursement
 - ECHS Card Copy
 - Emergency Certificate from Hospital
 - EIR (Emergency Intimation Report)
 - Discharge Summary
 - Contingent Bill
 - Final Bill with detailed break up
 - Reports
 - Copy of cancelled cheque. Required only first time the claim is uploaded
 - Advance payment receipt for above one lakh claim amount
 - Case Specific documents (if any)



- (b) OPD Reimbursement
 - ECHS Card Copy
 - Prescription for Investigation
 - Sanction letter for Investigation
 - Bill
 - Reports
 - Copy of cancelled cheque. Required only first time the claim is uploaded
- (c) NA / Pharmacy Reimbursement
 - ECHS Card Copy
 - Prescription
 - Bill
 - Copy of cancelled cheque.Required only first time the claim is uploaded
 - NA Certificate

5. In order to upload the Claim in the system a scanned copy of all the documents in pdf format of file size less than 2 MB should be kept handy.

6. After having the scanned copy of all the documents following are the steps to upload the Claim in the system:

- Visit the Website <u>https://www.echsbpa.utiitsl.com</u>
- Click the link

		Login Account	
" menter	User ID	1	
2	Password	259310	0
	Capitria		
·		Sign In	Forgot Password
NEW For Individual Reimbursement	of Medical Claim, <u>Click Here</u>		

• After clicking the link following screen will come. Enter the Card No. and Mobile number registered with 64 KB Card to get OTP and login.

Exception and Ex	all Odednail Processing Agency omen Contributory Health Scheme
	Beneficiary Login
Card Number Registered Notile Number (Don't start with 0)	Enter only 12 digit number
Instructions	//dependant 64KB ECHS Card HS Card OTP will be send on the registered mobile number

• Enter the OTP received on mobile number.



• After login click the Member Claim> New Claim as shown in the Screen below. Select the type of Reimbursement and submit

Henu	Type of Reimbursement	
Sterr Claim Claims Recting for Submission MME Claims	Type Of Claim Dut Patient Type Of Claim Pharmacy Submit	

• Following screen appears with the Patient Details as pre-filled which cannot be modified. Click on the Tab OPD Details/IPD Details/Pharmacy Details as per the reimbursement type selected in the previous screen.

	Claim 1D /Patient Name New Hember C	laim	Claim Type Out-Patient		
New Claim	Patient Details OPD Dateils Bill Details E	SH Bank Details			
Claims Pending for Submission	Card Details				
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	* Name Of ESH	XXXXXXXXXXXXX			
	* Service	Marry	+ Rack	Hony Sub Lt (LN)	
	* Card Type	Pensioner	+ Category	Semi-Private	
	Personal Information		00.0003		
	* Relation with Card Holder	Spouse	Gender	Famala	
	* Patient Name	KAMALA VERMA	* Age	64	
	* Address	NEW COLONY BARROD			
	° City	BEHROR	Pincode	301020	
	= State	Regesthen	Enal	TTYTEXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	
	Mobile (Don't start with 0)	XXXXXXXXXXXX OR	Fhone		

• Click the OPD Details Tab and fill details of Bill Details, and ESM Bank details.

Menue		Member Bill Submission
Security of Design	Claim ID /Patient Name New Newber Claim	Claim Type Out-Patient
New Claim	Putlent Details 0PD Details Bill Details ESH Bank Details	
Claime Panding for Submission		Help
NHI Claims	Type Of Claim Out-Patient	
	Huspital/Disgnoxtic Canter Name	
	OPD Visit Date	Mours Hr v * Mins Min v
	Reason Of OPO Visit	

Once all the details are filled user has to click the button "Save and Continue". This click will save the claim with Interim Claim ID.

• Following screen will appear:

Neir Cláth	Portient Dertail's Administion MILD	etails Upfood Documents ESH fluck Details Final Submit			
mility Clams	Card Details				
larm Blatus		Card ID Accomposition to	* Service No.		
author Freibin		Confirmation notice window			
A second s			* Kank	Hony Boll Lt (2013	
		Claim For Reimbursement Saved (Interim) With Claim	" Category	Semi-Private	
	Personal Information	10 100 АЛЛАА			
	* Relation will		Gender	Female	
			- Age	-	
		Close			
		* Dry REHBOR	Pincode	301030	
		"State Rejection	Emall	BINDING CONTRACTOR	
	* Hobie (Don't	start with 0)	Phone		



• The claim is saved after the above process and claim submission can be resumed after login again as given above. And Click Pending Claims under Menu Member Claims. On clicking the Claim ID it will open the same page for uploading the pending claim.

Menu				Member Rein	bursement Pending				
Nainber Clainin	5.0	rrent Page	N.		A. (* 1000/1000/1000/100				217
	Sr.	10	Region	Hospital	Patient	Түре	Claim Amt	Hobile No.	Dept
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Pending Claims	1	160 XXXXX	Jaipur	Echs Polyclinic - Behror	Kamala Verma	Emer.	0	XXXXXXXXXXX	-
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	7	160 XXXXX	Jaipur	Echs Polyclinic - Behror	Kamala Verma	Emer.	0	XXXXXXXXXXX	0
		160 11110	Jaipur	Echs Polyclinic - Behror	Kamala Verma	Emer.	100	XXXXXXXXXXX	
	9	164 XXXXXX	Jaipur	Echs Polyclinic - Behror	Kamala Vorma	Emer.	0	XXXXXXXXXXX	0

• Go to Upload Document Tab and upload the required documents for the claim to be processed. All supporting documents need to be uploaded here without missing any document.

Needin China		Claim ID /Patient	Name XX	XXXXXXXXXX		Claim Type	Out-Patient	
Have Claim	Patient	Details OPD De	tails Bill De	tails Upload Documents ESH Bank Details	Final Submit		V7	
Claims Pending for Submission								Help
NMI Claima	0+£	CHS Card Copy 1	0	Prescription 5lip 1	Sancta	on/Waiver letter	Bill Details	1
	() * M	iedical Reports 1	0	* Cancelled Cheque (Reimbursement) 1	O Contin	gent Bill	Others 1	
			Choose File	No file chosen		MpH	and (File-size limit)	
	Se	Document Type		File Name	- <u>- </u> , W	Tile Stee	Date	
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	2	Hedical Reports		16006674_5_Hedical Reports.add		43 68	20/08/2021 10:05:44	
	3	Prescription Shp		16006674 S Preacription Shp.edf		43 KB	20/08/2021 10:05:52	
		Cancelled Choque (Returburyument)		15005674 S. Chenne.odf		43 KB	20/08/2021 10:05:59	
	5	Bill Details		16086674 S Billodf		43 KB	20/08/2021 10:06:08	
		Others		14086674 5 Elikedt		43 KB	20/08/2021 10:00:23	

• After this click the tab ESM Bank Details and enter the account details. The account details needs to be filled for the first time for a card holder. For next submission of the claim it will be pre-filled and if the user wants to modify it they can do by clicking the check box for changing the bank details.

Menu		Member Bill Submission		
Handlers Chaste	Claim ID /Patient Name XXXXXXXXXXXXXX		Claim Type Out-Patient	
New Claim	Patient Details OPD Details Bill Details Upload Documents	ESM Bank Details Final Setmit		
Claims Pending for Submission			\land	Help
NHC Claims			Tick the box for changing the bank details	a state of
	Bank Name	Axis Bank		
	Branch	Vashi		
	1FSC Code	UTIB0000072		
	MICR Code	400000722		
	Name As Appearing In Bank Account	XXXXXXXXXXXXX		
	Account Number	XXXXXXXXXXXXX		
	Confirm Account Number	XXXXXXXXXXXX		

• After filling all the details go to the Final Submit tab. Download the contingent bill in the pre-filled format and take the print out of it to be submitted with Hard Copy of the original bill to the Polyclinic. Read the disclaimer and select the check box and Click Final Submit button to submit the claim fully and note the Claim ID for checking its status.



Menu	1	2	Member Bill Submission		
	Claim ID /Patient Name	XXXXXXXXXXXX		Claim Type Out-Patient	
New Ciries	Patient Details OPD Details	Bill Details Upload Documents	ESH Bank Details Final Submit		
Claims Pending for Submission	By clicking on this box 1 agree	to the terms and condition mention	ed below		1 141
NML Claimo	I hereby certify that the above statement or any forged door	re information and the docume ments may lead to rejection of	nts uploaded are true and correct f the claim submitted for reimburs	to the best of my knowledge. I understand the	nat a false
			Download Contingent Bill		
	1) Download the contingent bill an	of take printput of it		For downloading the pre-filled Contingent Bil	
	 Fill up the relevant details Submit the hard corp of the corp 	tinnent hill to the polyclinic.			
	at second the next copy of the car	to the purpose of the			
			Field Schult		

• A final message will come on screen like this.

Confirmation notice window
Claim For Reimbursement Saved (Interim) With Claim ID 160XXXX
Close

To check the status of the Claim:

Go to www.echsbpa.utiitsl.com/ECHS and click Beneficiary Claim Status



Enter the Service No. and Claim ID, CAPTCHA Text and Submit.





DO'S AND DONTS

1. DO VISIT YOUR ECHS POLYCLINIC WHENEVER YOU NEED MEDICAL AID.

2. DO CARRY YOUR ECHS CARD.

3. DO AVAIL ALL DIAGNOSTIC AND THERAPEUTIC FACILITIES AT THE POLYCLINIC.

4. DO EXERCISE YOUR OPTION OF BEING REFERRED TO SERVICE HOSPITAL/ EMPANELLED FACILITY OF YOUR CHOICE, BUT ONLY WHEN REFERRALS ARE ADVISED BY THE POLYCLINIC.

5. DO CARRY YOUR REFERRAL FORM AND ECHS CARD, PHOTOCOPY OF ECHS CARD TO THE EMPANELLED FACILITY.

6. DO TRY TO CHOOSE A SERVICE HOSPITAL OR AN EMPANELLED HOSPITAL IN AN EMERGENCY TO AVOID PAYMENT.

7. OBTAIN PRIOR SANCTION FROM CENTRAL ORG, ECHS TO UNDERTAKE TREATMENT FOR PLANNED PROCEDURE IN NON-EMPANELLED HOSPITAL.

8. READ ALL DOCU BEFORE SIGN.

1. DO NOT GO TO THE EMPANELLED HOSPITAL WITHOUT REFERRAL FROM ECHS POLYCLINIC EXCEPT IN EMERGENCY.

2. DO NOT PAY BILLS IN EMPANELLED HOSPITALS, ECHS WILL CLEAR YOUR BILLS.

3. DO NOT INSIST FOR REFERRAL FOR FACILITIES AVAILABLE IN THE POLYCLINIC IT IS NOT AUTHORISED.

4. DO NOT INSIST ON PARTICULAR BRAND NAME OF DRUG FROM POLYCLINIC YOU MAY BE ISSUED DIFFERENT BRAND NAME BUT WITH SAME PHARMA COMPOSITION. TRUST YOUR DOCTOR.

5. DO NOT ASK FOR DRUGS PRESCRIBED BY PRIVATE DOCTORS WITHOUT REFERRAL FROM POLYCLINIC.

6. DO NOT PURCHASE DRUGS YOURSELF AND ASK FOR REIMBURSEMENT IT IS NOT AUTHORISED.

7. DO NOT ACCEPT SUBSTANDARD TREATMENT AT EMPANELLED HOSPITALS REPORT TO YOUR ECHS POLYCLINIC FOR ANY ILL TREATMENT/ SUBSTANDARD MEDICAL TREATMENT AND ALSO MENTION ON "FEEDBACK FORM" AT THE TIME OF DISCHARGE.

8. DO NOT SIGN ANY BLANK DOCUMENT IN THE EMPANELLED HOSPITAL.





Scan this QR code for RC Pune Location



Scan this QR code for Echs Handbook

RC ECHS DETAILS HELPLINE NO- 020-29999260, 020-29999261 e-mail-dirrcpune@echs.gov.in