



ECCHS POCKET GUIDE





EX SERVICEMEN CONTRIBUTORY HEALTH SCHEME

The Ex-Servicemen Contributory Health Scheme (ECHS) is a healthcare initiative by the Indian Ministry of Defence, established on 1 April 2003, to provide comprehensive medical care for pensioners of the Indian Armed Forces, including disability and family pensioners, and their eligible dependents.

The scheme offers both outpatient and inpatient treatment through a network of ECHS polyclinics, existing Service hospitals, and empanelled private hospitals and diagnostic centers. It is structured like the Central Government Health Scheme (CGHS) for cashless transactions and is financed by the Government of India.

PRIMARY BENEFICIARY



Ex-Servicemen (ESM) Pensioners:

All ESM who have served in the regular Army, Navy, or Air Force and are drawing a normal service, disability, or family pension from the CDA are eligible.

War Widows/Veer Naris:

These individuals are also eligible for membership.

Personnel disabled in operations or medically boarded out:

Personnel who were disabled during operations or medically boarded out during training and receive a disability pension are eligible.

Other eligible groups:

Membership is also extended to eligible pensioners from the Territorial Army, Defence Security Corps, Indian Coast Guard, Military Nursing Service, Nepal Domiciled Gorkhas, and others.

DEPENDENTS



Spouse: The legally wedded wife or husband of the ESM pensioner is covered.

Children: Legitimate children are eligible until they start earning or reach 25 years of age, whichever comes first.

Parents: Parents who normally reside with the primary beneficiary and meet the income criteria may also be included.

Special Children: Mentally or physically challenged children are eligible for life.

ELIGIBILITY



ESM Status: The individual must have the status of an Ex-Serviceman.

Pension from CDA: The individual must be in receipt of a normal service, disability, or family pension paid by the government via the Controller of Defence Accounts (CDA).

Mandatory for Pensioners:

Membership for ESM who retired after 31 March 2003, became mandatory, while it remained optional for those who retired earlier.

There are no age limits or medical conditions that prevent an ESM from joining the ECHS.

Dependents, other than the spouse and children who meet the criteria above, must have an income of less than a specified amount (currently ₹9,000/month, excluding Dearness Allowance) to be considered for an ECHS card

BENEFITS OF ECHS



Cashless Treatment: Beneficiaries can receive treatment at network facilities without paying upfront, reducing financial strain.

Comprehensive Coverage: The scheme provides full coverage for a wide range of medical services, including Consultations with general practitioners and specialists, Diagnostic tests, Inpatient and outpatient treatments, Pharmacy benefits, Specialized care for various conditions.

Wide Network: ECHS has a vast network of empanelled hospitals, polyclinics, and diagnostic centers across India, ensuring access to care in any location.

Family Coverage: Benefits extend to the ex-serviceman's spouse and all other eligible dependents.

No Monetary Ceiling: There is no upper limit on the amount spent on treatment, allowing members to receive care as needed.

Portability: Ex-servicemen and their families can avail healthcare services anywhere in the country, making it highly convenient for those who relocate.

POLYCLINIC TIMINGS



- Working Hours: 0800 hrs – 1600 hrs (Monday to Saturday)
- OPD for MOs & Dental Officers: 0800 hrs – 1500 hrs
- Specialist OPD: 0830 hrs – 1330 hrs
- Lunch Break: 1330 hrs – 1400 hrs (staggered to ensure continuous patient attendance)
- Documentation & Emergency Patients: 1500 hrs – 1600 hrs

Important Notes

- Polyclinics are closed on Sundays and Gazetted Holidays.
- At least one Medical Officer must be available for emergency patients during the 1500 hrs to 1600 hrs window. The remaining staff during this final hour can complete administrative tasks, accounting, and preparations for the next day.

ECHS beneficiaries above 70 years of age can visit specialist OPDs in Military Hospitals directly (on OPD days), without obtaining referral from ECHS polyclinic

MEMBERSHIP DURING MARITAL DISCORD



During marital discord, a spouse can apply for ECHS membership, which is granted for one year and can be renewed if the situation continues, but it terminates upon divorce. The process involves the spouse applying as a marital discord case online, which requires verification by the relevant authorities. The primary beneficiary is responsible for informing ECHS of any divorce to discontinue the spouse's membership and is liable for any treatment costs incurred by the divorced spouse or children living with them, per an ECHS order from 2018.

ECHS 64 KB CARD



Increased Storage Capacity: The 64 KB card can store more comprehensive medical information, including detailed medical histories, referral records, and logs of medicine issues.

Enhanced Security: The card features greater security through encryption and digital signatures, providing a more secure way to protect sensitive health data compared to older versions.

Improved Data Management: The larger storage capacity allows for better management and easier access to your medical records and health information.

Nationwide Healthcare Access: It grants access to a large network of ECHS Polyclinics and empanelled hospitals across India, facilitating treatment.

ECHS 64 KB CARD



Improved Compatibility: The 64 KB smart card is designed to be compatible with various devices, including mobile phones and smart card readers, making it more convenient to use.

Digitization and Convenience: The card is part of a digitized system, simplifying processes like obtaining appointments and managing healthcare needs.

Biometric/Aadhaar Integration: The card's system utilizes biometric and Aadhaar authentication through kiosks at polyclinics, further enhancing security and access.

HOW TO APPLY FOR ECHS CARD



1. Access the Portal:

Visit the ECHS online portal at echs.sourceinfosys.com to begin the process.

2. Register Online:

Click on the "Register" option and enter your name, mobile number, and other required details to create your login credentials. You may need to answer a security question for password recovery.

3. Log In and Fill Application:

Log in to the portal using your registered mobile number and password. Select the appropriate application form based on your retirement category.

4. Enter Details and Upload Documents:

Carefully fill in all the mandatory fields. Upload a recent passport-sized photograph and signature of the beneficiary. You will also need to upload documents such as your PPO (Pension Payment Order), beneficiary photos, and other relevant certificates.

5. Add Dependents:

If you have dependents, click the 'Add Dependent' button and upload their photos and signatures as well.

6. Submit and Pay:

Review all your details and then click to submit the application. You will then be directed to a payment gateway to pay the required fee for the card.

7. Verification and Dispatch:

After submission and payment, your application is sent to your respective Record Office for verification. Once verified, it's sent to the vendor for card printing.

8. Receive Card:

The printed card is then dispatched to the regional centre and then to your parent polyclinic. You'll receive an SMS with an One-Time Password (OTP) on your registered mobile number.

9. Collect Your Card:

Go to your parent polyclinic to collect your new 64KB smart card using the OTP received via SMS.

DOCUMENTS REQUIRED FOR ECHS CARD APPLICATION



Mandatory Personal Documents

1. Discharge Book: Proof of your service in the armed forces.
2. Pension Payment Order (PPO): To verify your pension details.
3. Aadhaar Card: For both the Ex-Serviceman (ESM) and all dependents.
4. PAN Card: For identification and financial purposes for yourself and dependents.
5. Passport-sized Photographs: Recent photos of the ESM and all listed dependents.
6. Signature or Thumb Impression: Of the ESM and all listed dependents.
7. Blood Group: Details for the ESM and all dependents.
8. Bank Account Details: Including bank name, account number, and IFSC code.

Other Applicable Documents

9. Old ECHS Card or Temporary Slip: If you have a previous ECHS card or a temporary slip.
10. Death Certificate of ESM: Required if applying for dependents due to the ESM's demise.
11. Disability Medical Certificate: Necessary if the ESM is a disabled ex-serviceman.
12. Banker's Certificate or DPDO Certificate: To show details of your pension and stoppage of FMA (if applicable).

ACTION ON LOSS OF ECHS CARD



Steps to take:

Access the ECHS portal: Go to the official ECHS website and click on the "Online Smart Card Application" tab to begin the registration process.

Register/Login: Enter your service number and mobile number to register or log in to the portal.

Block the card: Select the option to report a lost card and block your lost 64KB card.

Apply for a replacement: Fill out the application form online, providing all required details for each family member who needs a card.

Upload documents: Upload required documents, including a recent photograph of yourself and your signature.

Make the payment: Pay the applicable fee to process the application for a duplicate card.

Print a temporary slip: Once payment is done, you can print a temporary slip for immediate medical needs.

Collect the new card: The new ECHS card will be dispatched to your designated Station HQ.

Important Notes:

Affidavit: For a lost ECHS card, you may need to submit an affidavit on a Non-Judicial Stamp Paper, signed by a Notary.

Information: Ensure all details for primary beneficiaries and dependents are correct and up-to-date during the application process.

Verification: Once your new card is reprinted, you will receive an SMS notification when it is ready for collection at the Station HQ.

Contact Information: If you have questions, contact the ECHS by their toll-free number: 1800-11-4115 or WhatsApp: +91-7703818578.

ECHS MOBILE APP



Online Appointment Scheduling: Beneficiaries can easily book appointments with polyclinic doctors online, ensuring a slot is reserved for their visit and providing priority tokens upon arrival.

Smart Card Management: Users can view their smart card details, track its usage with date and time stamps, and manage their login password through the app.

Application Status Tracking: The app allows beneficiaries to track the status of their ECHS card applications, keeping them informed throughout the process.

Referral and Approval Tracking: Users can check their referral history and view any approvals related to extended stays or unlisted requests made by hospitals.

Polyclinic Change Requests: Beneficiaries can request a change of their parent polyclinic directly through the app.

Easy Registration: The app provides a seamless and easy registration process, allowing users to get started quickly.

Accessibility of Information: The app makes crucial information, such as polyclinic addresses and phone numbers, readily available at the user's fingertips.



EMERGENCY TREATMENT

- 1. Seek Immediate Treatment:** Go to the nearest hospital (Service Hospital or any other facility) for urgent medical care.
- 2. Inform the Polyclinic:** Inform your parent ECHS Polyclinic within 48 hours of hospitalization. You can do this by phone, in person, or via email.
- 3. Provide Emergency Details:** When contacting the Polyclinic, provide your ECHS card number, the name of the hospital, the patient's details, and the nature of the medical emergency.
- 4. Hospital/Polyclinic Actions:** The Polyclinic will verify the emergency and submit an "Emergency Report" (EIR) to the Regional Centre (RC). If approved, you may be shifted to an ECHS-empanelled hospital for cashless treatment.
- 5. Submit Documents:** After being discharged, submit the following documents to your ECHS Polyclinic within one month to process the claim:
 - Emergency Report (EIR)
 - Emergency certificate from the hospital
 - Copy of your ECHS Card
 - Discharge summary and treatment records
 - Bills with a cost breakdown
 - Written application from the patient
 - Bank details (cancelled cheque or passbook copy)

CLAIM PROCESS



1. Gather Documents: Collect all necessary documents for your claim, including:

- A copy of the 64 KB ECHS Card.
- Scanned copies of medical bills and prescriptions.
- The discharge summary and medical reports from the hospital.
- A copy of a cancelled cheque for direct reimbursement.
- In case of emergencies, an Emergency Incurred Report (EIR) from the hospital.

2. Upload Documents to BPA Portal:

- Visit the official BPA portal at www.echsbpa.uititsl.com.
- Enter your 12-digit ECHS card number.
- Enter the mobile number registered with your ECHS card.
- You will receive an One-Time Password (OTP) on your registered mobile number to proceed.
- Upload the scanned copies of all documents. Ensure they are clear, readable, in PDF format, and each file is not larger than 2 MB.

3. Submit Hard Copies to Polyclinic: Submit a hard copy of the uploaded documents to your parent ECHS Polyclinic. The Polyclinic will verify the documents and issue a dated acknowledgement.

4. Polyclinic Verification and Upload: The parent Polyclinic will then upload the claim online to the BPA (UTI-ITSL) after verifying the prior permission letter.

5. BPA Processing: The Bill Processing Agency (BPA) will further process and scrutinize the claim for clearance and reimbursement.

ANNUAL VALIDATION OF DEPENDENTS



The annual validation for dependents is a compulsory process, occurring every 15 months, to confirm the continued financial dependency of dependents other than spouses. The primary beneficiary must submit documents, such as an income proof, for dependents whose monthly income is below ₹9,000 (excluding DA). If validation isn't done on time, the card will be temporarily locked, but can be unblocked by submitting documents within one year; otherwise, the card will be permanently blocked.

COMPLAINTS & REDRESSAL



Toll-Free Helpline: Call the 24/7 toll-free helpline at 1800-114-115.

WhatsApp: You can use the WhatsApp numbers +91-7703818578, +91-7701976194, +91-8448086480, or +91-8448086481.

Regional Centres: For faster service, contact the Director or Jt Dir (Med) at your Regional Centre or the specific polyclinic for queries and grievances, suggests the Department of Ex-Servicemen Welfare.

Station Headquarters: Contact OIC ECHS/ Station Commander of your Station Headquarters.

Many problems arise from a lack of awareness about ECHS procedures. Directly contacting the polyclinic for queries is a good first step.