

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

Q.1. I have retired after 01 Apr 2003, but my contribution for ECHS has not been deducted through the PPO. How can I become an ECHS member?

Ans. AFRO has sent a letter to all its retirees after 01 Apr 2003, advising them on this matter. DAV will take direct responsibility of ECHS membership only for those Ex-Airmen /NCs (E)/ NOKs whose ECHS contribution have been deducted through their PPO (approximately w.e.f. Oct 2003). All other retirees who have retired on or after 01 Jan 96 will have to become ECHS member through their nearest ECHS Stn HQ / ECHS Regional centers by paying their contribution amount through MRO. All Pensioner retired before 01 Jan 96 can avail this facility free of cost.

Q.2. What will happen to Medical Insurance Scheme (MIS) sponsored by AFGIS?

Ans. MIS by AFGIS has been stopped w.e.f. 01 Apr 2003. One-year overlap (upto 31 Mar 2004) has been given to old MIS members so that they can become ECHS members. As we understand, AFGIS has refunded the MIS money to all such members who have not yet claimed any benefits from it. MIS has ceased to exist with effect from 01 Apr 2004.

Q.3. What is the procedure for obtaining medicines, which are not available either with the Polyclinic or with the empanelled hospital?

Ans. Local purchases will be done through concerned SEMO, in military stations, and by the OIC Polyclinic/ Medical Officer in non-military stations. They have been authorised certain LP powers. ECHS members are NOT required to purchase any medicines and, hence, will not be re-imbursed.

Q.4. What is the basis of location of Polyclinic and their range of treatment facilities being provided by them?

Ans. ESM population of the area, as per ZSB reports, determines the type of Polyclinic, i.e. Type A, B, C or D. Each Polyclinic has different scales of manpower & equipment.

Q.5. How do the members intimate the change of residence or change of status of dependents?

Ans. Change may be intimated to Station HQs. However, each time the pensioner or his dependants visit a Polyclinic, the status of dependants will automatically be checked. ECHS members must provide accurate facts of status. In case it is discovered that change of status has been concealed (no matter what the reasons) the provisions of Para 9 of the Affidavit will be applied and membership of the ESM and all his dependants will be terminated without any relief. There is NO appeal in such cases.

Q.6. Can the members have the option to continue with more than one Govt/PSU Scheme?

Ans. An individual cannot become a member of two Govt/PSU Schemes he/she has to cancel membership of the other scheme in case opting for the ECHS. For example, one cannot be a member of CGHS & ECHS at the same time nor can one be a member of the ECHS and a PSU scheme at the same time. In case any concealment of facts is discovered at any stage, recourse will be taken as per the extent provisions

Q.7. Why is re-imbursement not allowed under ECHS yet, even though members have submitted forms and made payment of contribution.

Ans. The procedures for Empanelment of hospitals/diagnostic centers/ consultants and payment to them are under consideration of the Government. There is NO payment to be made by an ECHS member under the scheme, hence, NO provision for re-imbursement.

Q.8. Whether dentures will be authorized under ECHS?

Ans. Yes. Details are issued through an ECHS Brochure.

Q 9. What is Fixed Medical Allowance (FMA)? Is ECHS members are authorized to draw FMA?

Ans:-Fixed Medical Allowance is payable to pensioner/family pensioner (pre 01.04.2003), who are not covered under Ex-servicemen Contributory Health Scheme, subject to the fulfilment of other such conditions as the Government may specify from time to time.

FMA is also admissible to ECHS members who are residing in Districts not covered by ECHS Polyclinic / Armed Forces Hospitals / MI Rooms upgraded to accommodate ESMs. The pensioner/family pensioners are to approach their ECHS centres for further details.

The amount of Fixed Medical Allowance is enhanced to Rs. 1000/- per month w.e.f 01.07.2017.

Q 10. I am in receipt of dual family pension/pension viz., service pension and family pension OR military pension and another civil pension to which category of pension, I can avail Fixed Medical allowance.

Ans:-If any pensioner or family pensioner receives dual pensions, Fixed Medical Allowance is admissible from any one of the two organizations. As regards, pensioner who gets both military pension and civil pension, if the pensioner avails the medical facilities provided by any one of the civil or military Organisations, he is not entitled to Fixed Medical Allowance and if he does not avail medical facilities from any of the organisation, he is entitled to Fixed Medical Allowance for any one of the two organisation.