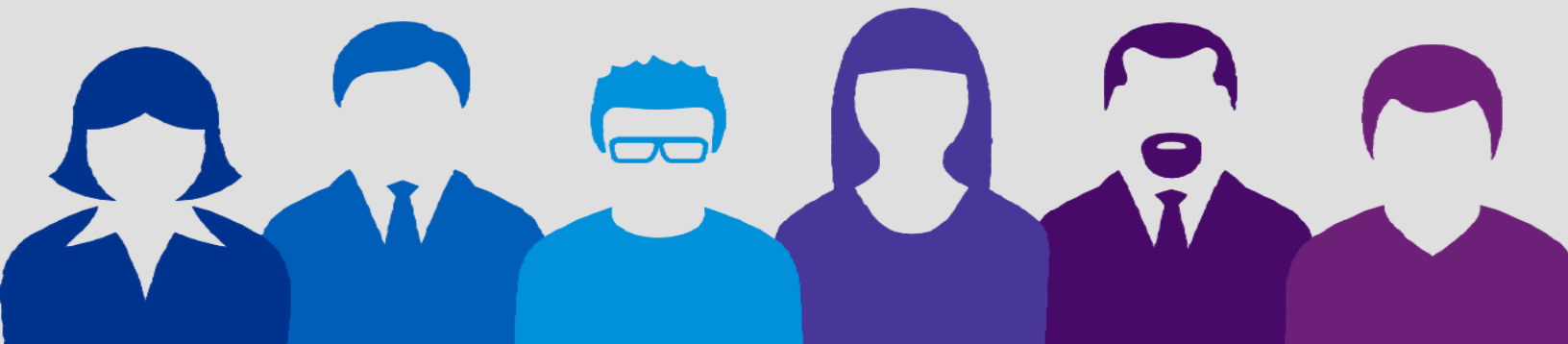


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# Cashless Treatment in Ayushman CAPF

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## Beneficiary Brochure



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## Introduction

Ministry of Home Affairs provides medical treatment coverage to its employees and their eligible dependents. This is called Central Armed Police Forces (CAPF) scheme. The coverage is provided either by reimbursing the medical expenses of its employees and their dependents or by empaneling Healthcare Providers (includes Hospitals) to deliver cashless healthcare services to them. Empaneled providers submit their claims to Ministry of Home Affairs and subsequently get the payment. Submission of reimbursement by employees and claims by the empaneled healthcare provider is paper-based process which is time consuming and prone to errors.

## About Ayushman CAPF Scheme

Under the guidance of Union Minister of Home Affairs, CAPF Scheme has been moved from a paper-based system to a paper-less system. The scheme has been launched on the time-tested, state-of-the-art National Health Authority's (NHA<sup>1</sup>) IT platform. Now it is known as Ayushman CAPF Scheme.

Ayushman CAPF is a convergence scheme being implemented on Ayushman Bharat PM-JAY IT platform. It's a joint initiative by the Ministry of Home Affairs (MHA) and the National Health Authority (NHA) which will provide cashless healthcare services to the serving CAPF personnel and their dependents from all seven forces, viz. Assam Rifles, Border Security Force (BSF), Sashastra Seema Bal (SSB), Central Reserve Police Force (CRPF), Central Industrial Security Force (CISF), National Security Guard (NSG), and Indo-Tibetan Border Police (ITBP), through Ayushman Bharat PM-JAY IT platform.

Launched on 23<sup>rd</sup> January 2021 in Assam, scheme is being implemented across the country in a phased manner. The convergence between Ayushman Bharat and CAPF is a first of its kind initiative leveraging strengths of existing robust IT framework, access to the network of various private hospital and portability of services across country. This initiative will help in moving away from any paper-based manual process of availing healthcare benefits by CAPF personnel and their families to a paperless service at NHA's IT platform. In addition, a 24x7 call centre, online grievance management system, fraud and abuse control system, and real time monitoring dashboards are other key features of the scheme.

## Purpose of Ayushman CAPF Scheme:

Specific aims of bringing Central Armed Police Forces (CAPF) scheme on NHA Platform are the following.

- 1 Ensure delivery of cashless and paperless healthcare services to eligible beneficiaries
- 2 Improve transparency and accountability in the system
- 3 Expand access to services through PM-JAY and CGHS empanelled private hospital network
- 4 Cost effectiveness through collective bargaining
- 5 Enhance service quality through monitoring and Standard Treatment Workflows
- 6 Implement effective control on fraud and abuse through IT systems
- 7 Set up efficient grievance redressal through PM-JAY platform and call centre

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<sup>1</sup> National Health Authority (NHA) is the apex body responsible for implementing India's flagship public health insurance/assurance scheme called "Ayushman Bharat Pradhan Mantri Jan Arogya Yojana" (AB PM-JAY) & has been entrusted with the role of designing strategy, building technological infrastructure and implementation of "National Digital Health Mission" (NDHM) to create a National Digital Health Eco-system.

### Salient features of the scheme

Key features of the scheme are given below.

- Onboarded all CGHS empanelled Health Care Organizations (HCOs) on NHA IT platform
- Transfer of following paper-based processes to online workflows
  - Verification of beneficiaries (paperless verification)
  - Referral mechanism
  - Claim processing (intimation and submission of claims)
  - Online transfer of payments
  - Reimbursement of claims
- NHA IT platform will offer following AB PM-JAY specialized services:
  - Monitoring & Evaluation
    - Real time data monitoring and analytics
    - Contextualized dashboards at state, hospital and case level
    - Evidence based research for policy making
  - Fraud Control
    - IT platform with real-time triggers for fraud control and prevention
    - Suspicious cases and beneficiary card will be shared with respective department
  - Grievance Redressal
    - Online Central Grievance Redressal Management System (CGRMS) for submission and time bound resolution of grievances of all stakeholders
  - Call Centre
    - To provide scheme related information and answer queries of beneficiaries

### Scheme benefits for administration

- Better transparency and accountability as NHA IT system will be leveraged for providing seamless access to serving personnel and their dependents to quality healthcare services
- Digitalized beneficiary base of its beneficiaries (serving personnel and their dependents), each one with unique Ayushman ID verified by Aadhaar
- One time e-KYC authentication of each beneficiary to avoid misuse of the scheme
- Availability of standardized package master for all the beneficiaries under the scheme
- Claim processing by medical experts from Implementation Support Agency (ISA) or as per roles of officials defined centrally
- All payments to made electronically through the IT system
- De-duplication of beneficiary base, cost effective service provision, efficient grievance redressal, better monitoring and effective control on fraud and abuse of the scheme

### Advantage of Ayushman CAPF scheme over CGHS scheme

- Under this, cashless OPD, Diagnostic and IPD services will be provided to the beneficiaries based on their entitlements (designation/pay band based).
- Unlike CGHS scheme, Ayushman CAPF scheme will be completely paperless and online which will be more time efficient. No approval under this scheme will be manual.
- Network of hospitals spread across Pan India will be available to CAPF personnel and their dependents for availing cashless treatment.

- Evaluation of medical requirement of the beneficiary will be done by Pre-auth Panel Doctor (PPD) who is a medical expert. Post PPD's approval, hospital will provide treatment to the scheme beneficiary.
- NHA portal will have anti-fraud triggers to prevent frauds.
- Processing of claims (of service providers and also reimbursement claims of serving personnel) will be scrutinized by Claim Processing Doctor (CPD) who is a medical expert. Also, claim processing will have extra checks and balances to avoid misuse of the scheme.
- Approved claims of service providers and serving personnel will be paid as per CGHS packages rates of respective region. All the OMs released by CGHS from time-to-time regarding the changes in the rates and services will be applicable for this scheme.
- In cases of emergency or self-paid services, reimbursement will be timebound.

### Procedure of availing cashless healthcare services

Beneficiaries can avail cashless, paperless treatment and diagnostics facilities at empaneled HCOs. As on date, Ayushman CAPF scheme has been rolled out only in CGHS empanelled hospitals Pan India.

To avail cashless healthcare services, beneficiary must have the following.

- 1 Activated Ayushman CAPF card / e-card
- 2 Referral from the CAPF Hospital/ Government Hospital/ CGHS wellness center

Please note that in emergency cases and beneficiary aged 75 years and above, referral is not required.

### Steps to activate Ayushman CAPF card

Ayushman CAPF cards will be provided to all beneficiaries at their respective forces/units. Alternatively, print outs of Ayushman CAPF card can be obtained at empaneled private hospital. Ayushman CAPF card may be activated at empaneled hospital after e-KYC authentication.

Activation of Ayushman CAPF card is **one time activity only** for the beneficiary. Following are the steps to activate Ayushman CAPF cards.

- 1 Beneficiary visits any of the CGHS empaneled HCOs or PM-JAY HCO and meets Pradhan Mantri Ayushman Mitra (PMAM)
- 2 PMAM asks for Ayushman CAPF ID/Force ID, Government approved individual ID/Aadhaar card and Family ID for e-KYC authentication. List of valid individual IDs and family IDs is given in below table.

Valid Govt. approved Individual IDs		Valid Family IDs
i. Adoption Certificate	ix. Freedom Fighter Photo Card	i. Ration Card
ii. Any other MHA certified ID	x. Kissan Photo Passbook	ii. Birth/ Adoption Certificate
iii. Birth Certificate	xi. Marriage Certificate issued by Government	iii. Marriage Certificate
iv. Dependent ID Card	xii. MNREGA Job Card	iv. Any other MHA certified ID
v. Disability ID Card/ handicapped medical certificate issued by respective State/ UT	xiii. PAN Card	v. Service Certificate
vi. Driving License	xiv. Passport	vi. Dependent Card
vii. Employee ID Card	xv. Pensioner Photo Card	
viii. Force ID	xvi. Ration Card	
	xvii. Service Certificate	
	xviii. Voter ID Card	

- 3 In Beneficiary Identification System (BIS), PMAM completes Aadhaar/Non-aadhaar based e-KYC authentication of the beneficiary basis the documents provided by the beneficiary.
- 4 On completion of e-KYC authentication, card gets approved within 3 hours.
- 5 Ayushman CAPF card of the beneficiary becomes active. Beneficiary would be able to avail the healthcare services for both OP and IP as per CGHS rates, on producing the Ayushman CAPF card at the empaneled HCOs.

#### Getting referral

Beneficiaries below the age of 75 years can be referred by the Medical Officer or CMO In-charge of any CAPF Hospital or Government (Center or state government) Hospital.

Force personnel, serving in CGHS regions, have CGHS cards for which some amount is deducted from their salary per month. These personnel may visit CGHS wellness center and get manual referral for availing cashless treatment under Ayushman CAPF scheme. Beneficiaries not having CGHS cards would not be able to avail the services at CGHS wellness center. For these beneficiaries, CAPF Hospital or Government (Center or state government) Hospital shall be the source of referral.

Beneficiaries of age 75 years and above can directly avail the cashless services for listed investigations and procedures at the empanelled HCO without any referral. In case of emergency, referral is not mandatory for seeking cashless services in empanelled HCOs. However, treating doctor will authenticate that it was an emergency condition for patient and accordingly hospital has to upload an emergency certificate while raising their claim to NHA.

#### Procedure of submitting reimbursement claims

For the self-paid services at CAPF or the government owned facilities (diagnostics, implants, medicines etc.) or getting treatment in non-empanelled private hospital, the CAPF serving personnel may submit a reimbursement request using **CAPF Reimbursement Module**. CAPF serving personnel can raise reimbursement claim of the expenses incurred for availing healthcare services for self and dependents.

Detailed procedure of submitting online reimbursement claims is given in **CAPF Reimbursement Module user manual**. Please refer to this document.

## Raising Grievance

As on date, Ayushman CAPF scheme has been rolled out only in CGHS empanelled hospitals Pan India. Beneficiary, if need be, may raise a grievance in following cases:

- 1) If the empanelled private HCO is refusing to provide services as per the CAPF guidelines
- 2) If the empanelled private HCO is asking for payment for cashless services
- 3) Any other relevant issues related to admission, treatment, etc.

For raising the grievance, beneficiary may contact CGHS wellness centres nearby or their own wellness centres or AD-CGHS office. Wellness centres may get the grievance resolved by contacting the respective AD-CGHS. However, grievances related to eligibility under the scheme may be handled by the respective forces.

For more information, beneficiaries may call on toll-free helpline number 14588.