

GOVERNMENT OF ASSAM
MEDICAL EDUCATION & RESEARCH DEPARTMENT
DISPUR::: GUWAHATI-781006
NOTIFICATION

No.MER.354019/250

Dated Dispur, the ↓

OPERATIONAL GUIDELINES

MUKHYA MANTRI LOK SEVAK AROGYA YOJANA (MMLSAY)

1. Key features of MMLSAY:

- i. MMLSAY will have three (03) modules. (a) Registration of employees and pensioners & their dependents by self/ through kiosks, (b) Online submission of claims, (c) Processing of claims and reimbursement of admissible amount as detailed in Clause 7.
- ii. All Government employees and pensioners drawing salary and pension from the State Exchequer will be eligible to register themselves under the scheme.
- iii. Database of Government Pensioners of Assam which are available with Director of Pension and AG office incorporated in the online IT portal.
- iv. PPO No. and PAN Number of the Government pensioners will be captured which will be the primary key in the online IT Portal. AADHAAR Number may be the supporting key for the dependents of the Government pensioners.
- v. Database of Government pensioners collected from Pension Seva Kendras and "Kritagyata".
- vi. API integration done in order to access the real time database of the Government employees from CTIMS to MMLSAY for auto population of the primary fields through the PAN number. This will enable dynamic fetching of the required employee details in the IT portal of MMLSAY.
- vii. Finance and Pension Departments will facilitate transfer of the required data through API integration and also for coordinating with AG office and nationalized banks for necessary inputs in case of Government pensioners.
- viii. The definition of dependents will be as per Assam Medical Attendance Rules, 2008.
- ix. Medical reimbursement under MMLSAY will be done as per CGHS rates.
- x. Existing CGHS package rates and procedures will be incorporated in MMLSAY with some additional features, which may be revised from time to time.
- xi. Under this online medical reimbursement model, online application for medical reimbursement will be done in the IT portal and not to individual Departments.
- xii. All State Government employees by default will be considered to be a member under the scheme and the monthly subscription will be deducted as per the Grade of the employee by the respective DDOs. The Grade wise subscription and procedure of deduction is detailed in Clause 3.
- xiii. Government employees and Government pensioners are to register in the online medical reimbursement scheme i.e. MMLSAY and submit all personal details of self and dependents.
- xiv. Employees will have the option to continue with the existing manual medical reimbursement model and opt out from being a member of MMLSAY at any future point of time. DDOs will discontinue the deduction of subscription in the manner as detailed in Clause 3(iv)
- xv. Any employee/ pensioner who opts out of the membership at the time of starting of the scheme but wants to join later on may do so from the beginning of immediate next Financial Year only & these employees cannot claim any reimbursement,

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treatment of which was undergone in the previous Financial Years before becoming member of the scheme. e.g. if an employee becomes member in April/25, he cannot claim any reimbursement for treatment undergone prior to April/25. This clause is also applicable for any period of treatment covering two FYs i.e if it starts at March/25 (non-membership FY) & ends on April/25 (membership year).

- xvi. The existing manual medical reimbursement model will continue parallelly along with MMLSAY.
- xvii. Referral Boards will cease to exist under the online reimbursement model of MMLSAY.
- xviii. Pre-hospitalization procedures upto 3 days prior to hospitalization directly related to the medical procedure/ therapy like MRI, Blood Tests etc. and other OPD procedures leading to hospitalization will be covered in MMLSAY.
- xix. All existing medical facilities available for various officials as per the existing manual model available under MMLSAY.
- xx. An employee/ pensioner can avail treatment in any hospital of their choice; however the hospital must fulfill the criteria as detailed under Clause 2,

2. Eligibility criteria of treating hospitals :

- a) Hospital must be approved under Clinical Establishment Act or any other Act prevailing in the concerned State in which the concerned hospital is located.
- b) Hospital will have to have IPD facilities (minimum 5 beds for Public Hospitals, 20 Beds for Private Hospitals). Exemption may be given for dental and day care procedure hospitals like eye, ENT and standalone dialysis centres.
- c) Hospital should have ICU/OT facility. Exemption may be given for dental and day care procedure hospitals and standalone dialysis centres. Eye, ENT care hospitals may be exempted for ICU but should have OT facilities.
- d) Treating hospital should have adequate manpower and infrastructure facility to treat the particular ailment for which the claim has been raised.
- e) The Hospital should be fully equipped and engaged in providing surgical and medical facilities, commensurating to the scope of service/available specialties and number of beds.
- f) The Hospital should have adequate and qualified medical professionals either on pay roll or engaged through MoU along with adequate and qualified nursing staff on pay roll.
- g) Round the clock availability (or on call) surgeon or anaesthetist where surgical services /day care treatments are offered.
- h) Round the clock availability (or on call) of an obstetrician, paediatrician and anaesthetist where maternity services are offered.
- i) Round the clock availability of specialists (or on call) in the concerned specialties having adequate experience where such services are offered (for example orthopaedics, ENT, Eye, Dental, General Surgery including endoscopy etc.).

3. Monthly subscription/contribution from Employees and Pensioners respectively & discontinuation from MMLSAY:

- i. Drawing and Disbursing Officers of the employees will deduct subscription towards MMLSAY as per the Grade and the corresponding rate of subscription as per Table under Clause 3 (vi).
- ii. Deduction will be made against employee by transfer under the receipt head 0210-01-200-6260.

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- iii. Fin Assam will make provision to deduct the same during salary bill preparation by DDOs as per the grade of the employee.
- iv. In case of those Government employees who are not willing to be included in MMLSAY and want to opt out, the concerned DDOs may raise a ticket (TSG) within Fin Assam with supporting documents so as to remove the option for deduction of subscription for the employee from subsequent salary month. This needs to be supported by the request for the same from the employee.
- v. Any employee/ pensioner who opts out of the membership at the time of starting of the scheme but wants to join later on may do so from the beginning of immediate next FY only & these employees cannot claim any reimbursement, treatment of which was undergone in the previous FYs before becoming member of the scheme. e.g if an employee becomes member in April/25, he cannot claim any reimbursement for treatment undergone prior to April/25. This clause is also applicable for any period of treatment covering two FYs i.e if it starts at March/25 (non-membership FY) & ends on April/25(membership year).
- vi. As per para-4 of the Cabinet Memorandum approved by Hon'ble Cabinet, the amount of contribution will be determined as per the grade of the employee and will be half of the CGHS monthly Grade wise contributions made by Central Government employees. Therefore, monthly subscription contribution will be according to the grade in which the employee is currently employed and half of the corresponding CGHS rate of subscription at the time of registration. The monthly subscription contribution will be as follows:

Grade of the employee	Subscription per Month(Rs.)
IV	125
III	225
II	325
I	500

- vii. In case of pensioners, the last grade at the time of retirement will be considered for yearly or one time life time subscription (10 years contribution)
- viii. Pensioners will have to pay the contribution amount at the time of registration as per their corresponding grade at the time of retirement through e-GRAS credited to the receipt head 0210-01-200-6260.
- ix. Pensioners will have the option to pay annual contribution or lifetime contribution, which will be amount equivalent to 10 years annual contribution.
- x. In case the total contribution made by the employees & the pensioners is less than the total reimbursement expenditure, the gap will be borne by the State Government. In case the total contribution is more than the total reimbursement expenditure, the excess amount may be adjusted with the monthly subscription contribution in the next financial year.

4. Receipt of Fund for MMLSAY and disbursement:

- i. Necessary fund for implementation of the scheme and payment of reimbursement to the employees and pensioners will be made available to Atal Amrit Abhiyan Society by Government of Assam through Treasury Single Account.
- ii. The mode of Treasury Single Account will be exempted for the current financial year i.e. FY 2023-24 due to time required for sensitization of the Agencies.

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- iii. Receipts of fund through GIA and disbursement of fund for medical reimbursement to the beneficiaries will be made through a Bank Account to be operated by Atal Amrit Abhiyan Society as per the approval of the Finance (Budget) Department for necessary settlement of the medical reimbursement claims pertaining to the employees / pensioners.
- iv. The Chief Executive Officer, Atal Amrit Abhiyan Society will be the Drawing and Disbursing Officer for the funds related to the scheme.

5. Advance and Part Reimbursement:

- i. An employee or pensioner may submit request for advance/ part payment for the Medical treatment in case of disease/ procedure package rates which will be as per Clause 5 (iii) (a).
- ii. Admissibility Board on the estimate submitted by the concerned Hospital may grant an advance/ part payment upto a maximum of 75% of the prescribed rates of the CGHS to the concerned hospital in respect of such ailment/ medical intervention subject to the full adjustment of such advance against the bill of reimbursement.
- iii. Such advance/ part reimbursement will be cleared in 3-4 working days' time. Advance/ Part Reimbursement will be given if more than one of the following conditions are fulfilled:
 - a) For treatment of critical diseases and emergency conditions. List of such diseases and emergency conditions will be as per critical care procedures under the following specialties:
 - Burns Management
 - Cardiology procedures
 - Cardio Thoracic Surgery
 - CTVS
 - Interventional radiology
 - Urology
 - Surgical Oncology
 - Radiation Oncology
 - Medical Oncology
 - Neuro Surgery
 - Orthopaedics
 - Paediatric Surgery
 - Tissue and Organ Transplant
 - Polytrauma
 - ICU care
 - Any other Medical procedure which may be deemed fit by the Admissibility Board.
 - b) More than 10 days of stay in case of medical procedures in the concerned hospital.
 - c) Any post-surgical complications requiring intervention or longer stay at the hospital.
 - d) If the estimated procedure cost is Rs.5,00,000/- or more.

6. Process Flow:

- i. The Government employees/Government pensioners will register in the online IT portal.
- ii. Registration can also be done at the District Kiosks located in the offices of the District Commissioners.

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- iii. API integration from CTIMS to MMLSAY for auto population of the primary fields through the PAN number to capture the database of Government employees has been done.
- iv. Database of Government Pensioners of Assam which are available with Director of Pension and AG office has also been incorporated in the online IT portal.
- v. API integration from "Kritagyata" to MMLSAY for auto population of the primary fields through PPO /PPAN in case of Government pensioners has been done.
- vi. Details of PAN, AADHAAR, contact number, phone number, email ID, residential address, designation, department (last designation and department in case of pensioners), dependent details, Bank account details of self and nominee, PPO details and PPO number (in case of pensioners) are to be uploaded during registration.
- vii. Over and above the bank details of the Government employees and pensioners, the bank details of nominees of the employees and pensioners are also to be submitted in the IT portal. A nominee will be an immediate family member of the Government employee/ pensioner.
- viii. The details will be validated by the concerned DDO through their individual log in IDs/ e-Signing.
- ix. The concerned DDO will also confirm the monthly subscription contribution made by the Government employee.
- x. A unique ID will be generated once the DDO validates the details.
- xi. SMS update will be received by the employee/pensioner.
- xii. The primary member (Employee/ Pensioner) will receive a MMLSAY e-Card on successful completion of all registration formalities and receipt of subscription/ contribution.

7. Submission of Medical reimbursement claim and process of adjudication :

- i. An employee/ pensioner will have to give intimation to Atal Amrit Abhiyan Society through MMLSAY's dedicated Toll free phone number within 24 hours of hospitalization regarding treatment in the concerned hospital by giving details of the patient, treatment and treating hospital.
- ii. The Unique ID generated after such a call which will be communicated through SMS in the registered mobile number of the Government employee/pensioner will have to be invariably entered in the IT portal during submission of reimbursement claim.
- iii. Wards/ Cabin entitlement will be as per grades, however anyone opting for a higher accommodation facility over and above their individual entitled room facility will have to bear the extra expenditure and will not be entitled for the reimbursement of such additional amount.
- iv. In case of reimbursement of medical claims, the employee/pensioner will have to upload the following documents over and above the requisite IPD hospital bills in the IT portal:
 - a) Recommendation of authorized medical attendant.
 - b) Essentiality certificate issued by authorized medical attendant.

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- c) Clinical notes/ OT notes in case of surgery/ operation as captured in Discharge Certificate.
 - d) Proof of implants/ stents.
 - e) Good quality on bed photograph of the patient
 - f) Cash memo/ money receipts of medicines during course of treatment.
 - g) Discharge certificate from the concerned hospital.
 - h) OPD bills if any.
 - i) Treating Hospital registration certificate and related documents if any.
 - j) Undertaking about the fulfillment of the minimum criteria of the hospitals in which treatment has been taken and also authenticity of all the submitted information and documents/ records at the time of submission of claim.
 - k) Advance/ part reimbursement details, if any.
 - l) Declaration/ undertaking that the beneficiary has not claimed under other health insurance policies/ spouse of Government employee, has not claimed for reimbursement.
- v. Reimbursement documents can also be uploaded with the assistance of District Kiosks located in the Offices of the District Commissioners.
- vi. The employee/ pensioner must submit the claims within 90 days of discharge from the hospital.
- vii. After completion of uploading of the mandatory documents for reimbursement, the details of the employee will once again be validated by the concerned DDO.
- viii. The concerned DDO will again validate the monthly premium contribution made by the Government employee.
- ix. SMS update about the successful submission/ processing of the claims/ query/ rejection/ approval/ deposit of claim amount will be received by the employee/ pensioner. In the event of rejection of any medical reimbursement claim, the beneficiary will have the scope for reconsideration of his/ her claim.
- x. After validation by DDO, the reimbursement claims will be checked by Implementation Support Agency followed by Project Management Unit (PMU) of Atal Amrit Abhiyan Society.
- xi. Any query raised will be intimated to the concerned employee/ pensioner.
- xii. A unique Claim ID will be generated after successful submission of claim.
- xiii. The verified claims from PMU will be checked by the Admissibility Board for final approval.
- xiv. Reimbursement at CGHS rates will be credited in the bank account of the concerned beneficiary. Any advance/ part reimbursement done will be adjusted.
- xv. Reimbursement will be credited within 3 months of date of claim submission, subject to submission of queries raised if any within timelines prescribed.
- xvi. Claims reimbursement payment may be subjected to audit at any point of time not later than 5 years from the date of submission of claims for which the concerned beneficiary will extend necessary cooperation during the course of audit by production of all original documents, Medical records etc. submitted during registration of the claim in the MMLSAY portal.

8. Admissibility Board:

- i. A single Admissibility Board headed by Chief Executive Officer, Atal Amrit Abhiyan Society with Doctors nominated from Health & Family Welfare Department and Medical Education & Research Department as members along with officials from State Finance Department and other officials will be constituted as the final authority to approve/ reject any medical reimbursement claim in MMLSAY. The State will depute the following for MMLSAY who will constitute the Admissibility Board: a) One Senior Financial Advisor b) One Senior Medical Officer not below the rank of Joint Director of Health Services c) Two Medical Officers from the Government Medical Colleges preferably not below the rank of Assistant Professor of Medicine/ Surgery. d) any other member nominated by Chief Executive Officer, Atal Amrit Abhiyan Society.
- ii. The Admissibility Board will decide on advance/ part payment for Medical treatment.
- iii. The Admissibility Board will be able to declare any Medical procedure treatment as eligible for receipt of advance/ part payment.
- iv. The composition and Terms of references of the Board will be as per **Annexure-I**.

9. Advisory Board:

- i. There will be an Advisory Board under the chairmanship of Hon'ble Minister, Medical Education & Research with Chief Executive Officer, Atal Amrit Abhiyan Society as member and other members drawn from various service associations. The composition and Terms of references of the Board will be framed by AAAS and approved by the Government in MER Department.
- ii. The Advisory Board will decide on the monthly premium to be contributed by employees every year based on the total expenditure against the total contribution amount and also suggest various other aspects for smooth implementation of the Scheme.

10. Grievance Redressal:

- i. A toll free number will be available for raising any queries/grievances
- ii. E-mail IDs will be available for raising any grievances by any Government employee/ pensioner.
- iii. In case of rejection of any medical reimbursement claim, the beneficiary will have the scope for reconsideration of his/ her claim.
- iv. The reconsideration request shall be raised online within one month from the date of intimation of rejection of the claims.

11. Atal Amrit Abhiyan Society with the approval of the Government in the Medical Education & Research Department will be able to cause any amendments of the Guidelines/ Procedures/ changes in the IT Portal or modifications in any other aspects required for the smooth implementation of the Scheme.

Commissioner & Secretary to the Govt. of Assam
Medical Education & Research Department

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Copy to:

1. The Accountant General, Assam, Guwahati-29.
2. All Additional Chief Secretaries/ Principal Secretaries/ Commissioner & Secretaries/ Secretaries to the Govt. of Assam.
3. The Addl. C.S. to the Chief Minister, Assam.
4. The Commissioner & Secretary to the Governor of Assam.
5. The Chief Electoral Officer, Assam.
6. The Secretary Coordination, office of the Chief Secretary, Assam.
7. The P.P.S. to Chief Minister, Assam.
8. All District Commissioners/Sub-Divisional Officers.
9. The Secretary, State Election Commission, Assam.
10. All Heads of Department/Departments of Assam Secretariat.
11. The Deputy Director, Assam Govt. Press, Guwahati-21 for publication.
12. The P.S. to Chief State Information Commissioner, Assam.
13. The P.S. to President, Assam State Consumer Dispute Redressal Commission, Guwahati
14. The P.S. to Ministers/Ministers of State.
15. The Press Adviser to the Chief Minister, Assam.
16. The Vice Chairman, State Innovation & Transformation Aayog.
17. Department concerned.
18. Office Copy.

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Commissioner & Secretary to the Govt. of Assam
Medical Education & Research Department