

**Government of Jammu and Kashmir  
Finance Department, (Codes Division)  
Civil Secretariat, Jammu/Srinagar**

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**CIRCULAR**

Subject:- Consideration of medical reimbursement claims under the J&K Civil Services (Medical Attendance-Cum-Allowance) Rules, 1990 post launch of Ayushman Bharat PM-JAY-SEHAT Scheme.

Attention of all the Administrative Departments is invited to the *Ayushman Bharat PM-JAY-SEHAT Scheme* implemented in the Jammu & Kashmir. The Government is providing free health insurance cover to all the citizens of J&K for Rs 5 lakh per family per year on floater basis. The Government employees are also eligible for enrollment under the said insurance scheme.

However, it has been observed that large number of medical reimbursement claims of employees are not being preferred under the insurance scheme being provided by the Government due to various reasons.

The issue has been examined in the Finance Department and it has been decided that the claims for medical reimbursement of employees and their dependent family members pertaining to the post launch period of SEHAT Scheme shall invariably be preferred under the said scheme. The expenditure beyond the insurance cover shall continue to be reimbursed by the Government as per the provisions of the J&K Civil Services (Medical Attendance-cum-Allowance) Rules, 1990.

✓ The medical claims of the Government Servants and their dependents, who are registered under the scheme shall be considered for reimbursement under Medical Attendance Rules, only for the amount beyond the insurance cover being provided under the SEHAT insurance scheme.

The medical claims of the Government Servants, where beneficiaries have applied for registration under the scheme but have not been registered will be considered for reimbursement under Medical Attendance Rules, provided it is established with documentary evidence that the application of the patient for registration under the scheme has been submitted prior to the date of under taking treatment.

The medical claims of the Government Servants and their dependents, who have not applied for registration under the scheme, shall be considered for reimbursement under Medical Attendance Rules, only for the expenditure incurred beyond the admissible Insurance cover.

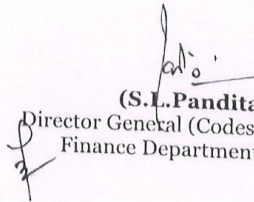
All the Administrative Departments are, therefore, impressed upon to adhere to the above instructions and direct their subordinate offices accordingly.

Sd/-  
**(Atal Dulloo), IAS,**  
**Financial Commissioner**  
(Additional Chief Secretary),  
Finance Department.  
Dated:- 31/08/2021

No.:- FD-Code/63/2021-734

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6. Jt. Secretary (J&K), Ministry of Home Affairs, Government of India.
7. Principal Resident Commissioner, 5-Pritivraj Road, New Delhi.
8. Chief Electoral Officer, J&K.
9. All Commissioner/Secretaries to Government.
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11. Principal Secretary to Chief Justice J&K High Courts Srinagar/Jammu.
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34. I/C website, FD ([www.jakfinance.nic.in](http://www.jakfinance.nic.in))
35. I/C website, GAD ([www.jkgad.nic.in](http://www.jkgad.nic.in)).
36. Government Order File (W2scs).

  
**(S.L. Pandita)**  
Director General (Codes),  
Finance Department.



**Government of Jammu and Kashmir  
Finance Department, (Codes Division)  
Civil Secretariat, Jammu/Srinagar  
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**Subject:- Coverage of medical expenses incurred on the treatment of life consuming diseases outside hospital/institute under AB-PMJAY, SEHAT Scheme vis-a-vis the J&K Civil Services (Medical Attendance and Allowance) Rules, 1990.**

**CIRCULAR**

The Government of J&K has introduced AB-PMJAY, SEHAT Scheme which provides free health insurance cover to all the citizens of J&K for Rs 5 lakhs per family per year on floater basis. Subsequently, circular instructions were issued vide No. FD-Code/63/2021-734 dated 31/08/2021 regarding consideration of medical reimbursement claims under the J&K Civil Services (Medical Attendance and Allowance) Rules, 1990 post launch of Ayushman Bharat PM-JAY-SEHAT Scheme.

Consequent upon the above, it has come to the notice of the Finance Department that difficulties have been faced by various beneficiaries for reimbursement of expenditure incurred on the treatment of life consuming diseases outside hospital/institute and on OPD basis.

The issue has been examined in consultation with the Health & Medical Education Department and Chief Executive Officer, State Health Society, ABPMJAY, J&K, which have clarified as under:-

***“As per the Health Benefit Packages (HBP) 2.0 issued by National Health Authority (NHA), there are 1574 treatment packages covered under Ayushman Bharat PM-JAY and AB-PM-JAY-SEHAT. Accordingly, secondary & tertiary care in-patient services including day care procedures are covered. This may include IPD/day-care-based treatment of life consuming diseases. However, OPD services, prescription given by doctor on OPD Basis and standalone diagnostics are not covered under the scheme.”***

Accordingly, it is clarified that the medical expenses incurred on the treatment of life consuming diseases outside hospital/institute shall continue to

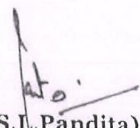
be reimbursed in terms of rule 5(5) of the J&K Civil Services (Medical Attendance and Allowance) Rules, 1990.

**Sd/-**  
**(Atal Dulloo), IAS,**  
**Financial Commissioner**  
(Additional Chief Secretary),  
Finance Department.  
Dated:-12/11/2021

No.:- FD-Code/41/2021-Part(1)-977

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