



GOVERNMENT OF INDIA (BHARAT SARKAR)
MINISTRY OF RAILWAYS (RAIL MANTRALAYA)
(RAILWAY BOARD)

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No. 2014/H/28/1/Smart Card/Part A

dated: 27.10.2014

The General Secretary,
AIRF,
4, State Entry Road,
New Delhi-110 055.

The General Secretary,
NFIR,
3, Chelmsford Road,
New Delhi-110 055.


Dear Sirs,

Sub: Proposed Scheme for cashless treatment of RELHS beneficiaries in private empanelled hospitals

To discuss the above mentioned subject with the Federations, a separate meeting has been fixed for 05.11.2014 at 11.00 hrs in the chamber of DG(RHS), Room No. 348, Railway Board, Rail Bhawan, New Delhi. President and General Secretary of the Federations may kindly make it convenient to attend the meeting. A 'Concept Note' on the subject is also sent herewith.

Yours faithfully,

DA: As above (7 pages)


(D.Mallik) 27/10/14
Director, Estt.(IR)

CONCEPT NOTE

Sub: Proposal for implementing Scheme of cashless treatment for RELHS beneficiaries in medical emergency situations at Railway empanelled private hospitals.

The basic requirements for implementing the scheme of cashless treatment for RELHS beneficiaries in empanelled hospitals can be summarized as follows:

- 1) The RELHS beneficiary should be able to prove his identity and eligibility to the private hospitals.
- 2) The private hospital should be able to communicate with the railway authorities and send relevant clinical details of the patient admitted to railway empanelled private hospital.
- 3) Railway medical authority after examination of clinical details should be able to authorize/decline the treatment.
- 4) Private hospital should be able to raise the bill as per the mutually agreed rates.

The model suggested by the committee takes care of all these requirements. For this committee has suggested a model in which a chip based card shall be issued by Railway to every beneficiary. However in the changed scenario it is reasonable to assume that almost every RELHS beneficiaries will be having an Adhaar card or will be getting it shortly. Hence the railway can implement the solution as outlined by committee without issuing a chip based smart card. The identification of the railway beneficiary can be established with the help of Adhaar card.

Brief outline of the scheme with Adhaar Card

ARPAN has the data base of almost all the retired employees. Very soon it is supposed to have the data base of all the past retirees and all the PPOs in future shall also be issued through it. All the information required for the provision medical facilities are present in this data base except for the photograph and biometric details. For identification photograph and biometric details like fingerprint is required. These details are available with the Unique Identification Authority of India website. Railway can get its website developed as outlined by the committee with all the functionalities recommended by the committee.

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For the purpose of identification of the beneficiary railway can enter into an MOU with UIDAI. From henceforth Personnel Department will write the Adhaar Card number of all the beneficiaries in the railway medical identity card. For the past retirees Personnel Department will have to undertake a onetime exercise of writing the Adhar Card No. of the beneficiaries in the respective medical identity cards.

ILLUSTRATION OF "A TYPICAL CASE SCENARIO" WITH ADHAAR CARD BASED MIC

1. RELHS beneficiary develops Acute Chest Pain at 2 'o' clock in the night while staying in a different city with relatives.

2. The beneficiary is taken to a recognized hospital near the house by the family members, after locating a nearby recognized hospital from the list given at the website.

3. The MIC with Adhaar card No. is presented to the hospital. Hospital logs on to the ARPAN website and enters the Adhaar card No. of the patient. The following case scenarios may happen :-

A. If the beneficiary is conscious, he is asked to put his/her thumb on the fingerprint reader. The fingerprint is sent to UIDAI website through 'ARPAN' automatically. After comparing the physical fingerprint with the UIDAI website stored data, authenticity of the patient as an authorized RELHS beneficiary is confirmed to ARPAN. ARPAN confirms the identity and eligibility of the patient to the hospital.

B. If the beneficiary has been taken to ICU, or otherwise is not in a position to put his finger on fingerprint reader, 'ARPAN' may confirm the identity and eligibility of the beneficiary based on the Adhaar card no. However, this confirmation will be treated as provisional. Hospital will be instructed to confirm the identity, by sending physical finger print of the patient to ARPAN and subsequent confirmation, before discharge.

C. A situation may occur wherein the internet connectivity of hospital is down at the time of presentation of patient. The hospital may start the treatment after verifying physical information present on the card. As soon as the internet connectivity is restored, the hospital may verify the identity of patient from 'ARPAN' and get the authorization from Railway authorities. In case the internet connectivity is not expected to be restored for 24 hrs or more then the authorization will have to be obtained by some other mean like FAX, telephone etc.

Note: When the Zonal Railways are entering into an agreement with the empanelled/ recognized private hospitals, they must insist upon the hospitals to

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ensure availability of finger print/ Retinal scan reader facility and internet connectivity etc., before signing the agreement.

4. At the same time a case file opens at ARPAN, an e-mail (giving relevant details of the patient's clinical condition) is sent to the Railway Medical Officer(s), who has to authorize the treatment. An SMS alert is also sent to the Railway Medical Officer(s) to check the mail.

5. On checking the e-mail, if Railway Medical Officer is satisfied that emergency exists, authorizes the treatment or declines or some more information may be asked by the Railway Medical Officer, which hospital should send, before authorization is given.

6. If treatment is authorized, then the patient is treated, discharged (after taking a finger print in case sheet, in case it is required in future) and bill is sent to the same Railway hospital/Health Unit which authorized the treatment.

7. If treatment is not authorized, then, depending upon the condition of the patient:-

- The Railway empanelled hospital may be asked to send an ambulance to transfer the patient to Railway hospital.

OR

- The patient may be asked to come to Railway hospital during next working day.

8. The bill, after checking that it is as per CGHS rates, shall be sent to Associate Accounts department. Money shall be paid to hospital on passing of bill.

9. If required, debit note shall be raised by the local Accounts department to the concerned Railway, where the RELHS/ Smart card is registered.

How to Implement the Solution of Smart Card for treatment of RELHS beneficiaries in Emergency Situations

The various activities to be undertaken for the implementation of the Smart Card Scheme are as follows, along with responsibilities of various department/functionaries:

A. Western Railway, which has awarded the work of 'ARPAN' to CMC, may be asked to extend the scope of the present work to include following:

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To develop various modules on the 'ARPAN' required for running the smart card scheme, the modules shall be as follows:

- i. List of recognized hospitals, zone, state, city and area wise, along with information on the services/ specialities for which the hospital is recognized.
- ii. The authorized persons from the Railway administration side should be able to log on to the site with unique id and password and authorize treatment and communicate with the hospitals.
- iii. The recognised hospitals will have a read only access to the database on the site with a unique id and password to establish the identity and eligibility of the patient reporting to them, and communicate with the Railway medical authorities.
- iv. The basic data, Adhaar card no. with the key number being the PPO number, of all the beneficiaries should be stored at the website. Ideally, the initial identification of the beneficiary at the time of presenting himself to the hospital should be through comparison of the patient's fingerprints/retinal scan (at the hospital's finger print reader) to the UIDAI website stored biometric parameters only. However, there may be times when internet is down or the hospital is experiencing difficulty in connectivity. In such situations, the hospital can verify the identity of the person through the details available on the card. However, it will be the duty of the hospital to establish the identity of the patient through fingerprint(s)/ retinal scan stored on the UIDAI website before discharge, otherwise it will not be considered authorized treatment by Railways. In all cases, the hospital will take the fingerprint of the patient treated in the case sheet, so that random checks may be administered by Railway, whenever required.
- v. 'Aadhar Number' shall be a part of the database and till 'Aadhar Number' is not available the beneficiary shall not be able to avail the facility of cashless treatment in railway empanelled private hospital at the time of emergency. It shall be considered mandatory or prerequisite for establishing identity. Railway can enter into a MOU with UID Authority of India for identification of its beneficiaries.

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- vi. Whenever an empanelled hospital request authorization, a case file with a unique number should open at the website and all the communication (through website) from the hospital to the railway authorities and vice versa should be stored in the file, till the case is closed.

B. Process of making the Card

- a. Personnel Department of every zone/PU/other units of railway shall take out advertisements in newspapers and other mass media advising all the RELHS card holders to come to their respective personnel office along with their Aadhar Cards for getting their AADHAR numbers incorporated in the RELHS card. Personnel Department shall verify the bonafide of the members included in the card and make a new card for each member in which the AADHAR card number of eligible beneficiary shall also be included. At the same time personnel department shall update the database of ARPAN with the AADHAR card number of the beneficiary.
- b. Similarly, after commencement of the scheme, at the end of every month, establishment section (personnel department) of every office shall issue the RELHS card with AADHAR Card number of eligible beneficiaries, updating the database at the same time.

Note- The points given above will take care of both the group of retirees, those who have already retired and those who will be retiring in future. Those who are left out in the first instance (among already retired) can be issued cards at the time of monthly exercise of issue of cards.

C. Duties of different Departments

- a. Personnel department: a.) They will be updating the database on real time basis e.g. on death of a beneficiary or a dependent son/daughter getting married (becoming ineligible), the particular card will be disabled, by sending information to the external agency (CMC). b.) They will be issuing the RELHS cards for all the retirees in the future, and undertake the one time exercise. c.) Retired personnel/Family pensioner shall give a declaration once every year about the eligible family members for medical treatment which will be verified and matched with the data base.
- b. Medical Department of zonal railways will empanel private hospitals (located in its geographical limits) recognized by CGHS at the same rates and enter into an MOU with them. If there is no CGHS empanelled hospital at a place, then Railways will

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recognize suitable hospital(s) as per the already existing procedure. All the zonal HQs will be communicating the list of empanelled Hospitals to the agency maintaining the site on real time basis. Each empanelled hospital will be allotted a particular Railway Health institution which is nearest/ suitable as decided by the zonal authorities. For every administrative function e.g. treatment authorization, bill submission, bill payment etc. the empanelled hospital will have to communicate with that particular Health Institution of Railways only. Information about any railway patient admitted to that hospital will be communicated to that Railway Health Institution. Authorization for treatment will be given by Railway Health Institution (through its designated Railway medical Officers) based on clinical parameters communicated by the hospital within 24 hrs. If authorization is declined, then the patient will be taken over by the railway hospital for further treatment. Suitable clauses to this effect will have to be incorporated in the MOU with hospitals and retired Railway Beneficiaries will also be required to give an undertaking to this effect at the time of applying for Smart Card.

c. Accounts Department: Will pass the bills submitted by the Private Hospitals to the local Railway Health Institutions, as per the rules. In case the patient belongs to some other zone then the debit may be raised to the concerned zone at a later stage, but the bill shall be passed by the local accounts only.

d. The departments which are maintaining the personal details/ service records etc. (e.g. Accounts Department, RPF) of its retired employees will perform the same duties as Personnel Department, for implementation and smooth running of this scheme.

D. Creation of additional post

This will entail additional work for medical, personnel and accounts department. It is proposed that two posts of data entry operator/clerk shall be created by the zones/ PU at every divisional and zonal hospital by matching surrender. Similarly, every personnel department (for continuously updating data base of ARPAN) and accounts department (for clearing bill) may create an additional post of clerk at divisional level.

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E. Benefits of the Scheme if implemented as outlined

1. All RELHS persons living away from railway hospital will be able to get Medical treatment at the time of emergency without worrying about the payment. It will be a confidence inspiring welfare measure. Even the serving employees will feel more confident about their old age health needs.
2. No unauthorized person will be able to utilize the card fraudulently for getting treatment. Thus, it will save Railway revenue.
3. It will streamline the whole process of treatment, hospital bill payment etc.
4. It will result in decreased number of medical reimbursement cases.
5. Railway will not make unnecessary expenditure on issuing smart cards.
6. Since the proposed website shall be developed in conjunction with ARPAN the expenditure on it will be minimal.
7. There will be no unnecessary expenditure on development of a separate website on a different server. There will be optimum utilization of the existing resources.
8. Railway shall be rolling out this scheme in line with the flagship programme of the Government of India, namely, UIDAI and shall be making good utilisation of existing Government of India resources.
9. The RELHS beneficiaries will face minimum difficulty in becoming the member of this scheme. They will not be required to get any new card made.
10. These cards and website will seamlessly integrate to the HIMS system, whenever it is implemented by the Railway in its hospitals.
11. If Personnel department installs finger print readers at the points of issuing complimentary passes, the whole process can be streamlined and will become verifiable through the data base of ARPAN. It will decrease the possibility of fraudulent issue of complimentary passes.
12. The data base of ARPAN shall become complete with the addition of photographs and biometric details.