

**Grant of 90% medical advance for all treatments (IPD and OPD) under CGHS and CS(MA) Rules, 1944.**

No.S. 14025/18/2015-MS/EHSS  
Government of India  
Ministry of Health and Family Welfare  
Department of Health & Family Welfare

Nirman Bhawan, New Delhi  
Dated the 17th October, 2016

**OFFICE MEMORANDUM**

Subject: Grant of 90% medical advance for all treatments (IPD and OPD) under CGHS and CS(MA) Rules, 1944.

The undersigned is directed to refer to O.M.NO.S. 14025/7/94-MS dated 15.05.1996, and OM No.S.12025/1/96-CGHS(P) dated 13.05.1997 provisioning, inter-alia, grant of advance upto 90% in case of major illness like by-pass surgery, Kidney transplant, major cancer treatment, etc.

2. During the meeting held on 25.03.2015, National Council (Staff Side) requested this Ministry to make provisions for grant of 90% advance of the estimated cost for all treatments for serving Central Government employees, irrespective of major or minor diseases.

3. The matter was examined in the Ministry. Considering that the basic purpose of grant of advance for treatment of any disease is to provide relief to a Government employee from facing hardship, it has been decided with the approval of the competent authority that serving CS(MA) and CGHS beneficiaries may be granted 90% medical advance of the approved CGHS package rates for all indoor treatments, irrespective of major or minor diseases, on receipt of a certificate from the treating physician of a Government/recognized hospital as per the guidelines given in the OM No.S.14025/7/94-MS dated 15.05.1996 and OM No.S-11016/1/92-CGHS(P) dated 29.10.1992 for CS(MA) and CGHS beneficiaries respectively.

4. For out-door treatment, it has also been decided that advance may be limited to 90% of the total estimated expenditure of the treatment, subject to the condition that the advance for OPD treatment may only be granted when the total estimate of expenditure for OPD treatment including tests/investigations is more than Rs.10,000/-.

5. The advance should be released within 10 days on receipt of the request for advance by the administrative Department/Ministry/office in order to avoid inconvenience to the employees.

6. The OM No.S.12025/1/96-CGHS(P) dated 13.05.1997 stands withdrawn from the date of issue of this O.M.

(Sunil Kumar Gupta)  
Under Secretary to the Govt. of India