

INDIAN RAILWAYS TECHNICAL SUPERVISORS ASSOCIATION

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DIRECTOR GENERAL (HR)

Railway Board
New Delhi

Sub: PROPOSAL OF MEDICAL INSURANCE SCHEME FOR RAILWAY EMPLOYEES.

- Ref: 1) Railway Board letter No.E(W)2020/Misc/Dashboard-GIS, dated 27.10.2020
2) Railway Board order No.ERB-I/2020/23/30, dated 20.10.2020.
- 1) Ministry of Railways constituted a committee to examine and tender their recommendations to bring all Railway Employees under the Medical Insurance Scheme for obtaining treatment in private hospitals. IRTSA submits the following for the kind consideration of Railway Board,
 - 2) Indian Railways Medical Service (IRMS) is spread across the length and breadth of the country. IRMS is having **125 hospitals and 586 dispensaries**, manned by **33,300 medical staff** catering to approximately **66 lakh beneficiaries** including 12.27 lakh serving employees. In the year 2018-19 Railway Hospitals treated **2.01 crore OPD patients, 5.08 lakh in-patients** and performed **1.02 lakh major and specialty surgeries**.
 - 3) Railway Hospitals performed pre-placement medical examination for 38,000 candidates and carried out periodical medical examination for 1.14 lakh employees. They also examined 12.51 lakh food and water samples.
 - 4) Indian Railways total medical services expenses for the year 2018-19 including cost of medical staff is Rs. 6888.34 crore. That makes **average medical expense per beneficiary as Rs.10,500**.
 - 5) No medical insurance company in India handles 66 lakh beneficiaries. Medical Insurance doesn't cover OPD. Since Railway is catering 2.01 crore OPD patients in a year, it may not be possible to include huge OPD beneficiaries in private managed medical insurance.
 - 6) In existing Railway medical system all medical services like OPD, diagnosing, medicines, surgeries, in-patient care, major treatment/surgeries carried out in referral private/CGHS hospitals and follow-up checking are part of employees' welfare scheme offered to employees and their dependents. **It is a part of service condition**. For retired employees and their dependents who opted for RELHS on onetime payment, same medical services are extended.
 - 7) In the Railway Medical system, no cost ceiling is fixed for entitlement of any required treatment. On the other hand, medical insurance cover is basically extended to in-patient treatments and for surgeries with a ceiling based on the premium paid.
 - 8) For example, United India Insurance Company Limited offers Rs.10 lakh sum insured at premium rate per member Rs.12,386 in age group 41-45. If all 66 lakh Railway beneficiaries are covered under above premium Rs.8370.78 crore will be paid as total premium. Whereas total medical expense of Indian Railways for the year 2018-19 is Rs. 6888.34 crore which is for diverse services given in the Annexure.
 - 9) In the same time there is a need for addition of more private empanelled hospitals in Indian Railways Medical Services with seamless cashless treatment, since large number of serving

and retired health care beneficiaries live in the newly developed suburbs of various cities throughout India. It is pertinent to note that in case of emergency, beneficiaries first require to approach Railway Hospital, then they are referred to private hospitals and in many cases precious golden hours are lost in mere formalities endangering the life.

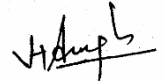
10) Beneficiaries living in faraway places from Railway Hospitals also find it difficult to get their regular treatments and minor treatments occasionally, since they are required to travel long distance to reach Railway Hospitals. These beneficiaries will be benefited if cashless treatment is extended to them in the hospitals available near their living place.

11) **Hence it is requested that,**

- a. **Existing Indian Railways Medical Service facilities may please be continued.**
- b. **The proposal for Medical Insurance Scheme for Railway employees / Pensioners and their depended may please be made as additionally facility to the beneficiaries to get their regular treatments including OPD & IPD in empaneled private hospitals, premium thereof may please be borne by Railways.**

Thanking You

Yours faithfully,



**(Harchandan Singh),
General Secretary, IRTSA**

Copy for Kind information & n.a. pl
The Secretary, Railway Board, Rail Bhavan, New Delhi

List of diverse services performed by Indian Railways Medical Service (IRMS)

- 1) Attending Railway accidents and similar incidents;
- 2) Emergency medical treatment for sick passengers;
- 3) Pre-employment medical examination for prospective employees;
- 4) Periodical medical examination for employees;
- 5) Medical boards and other medical certification for employees;
- 6) Safe water supply at Railway stations;
- 7) Safe food supply at Railway stations;
- 8) Running medical first-aid posts for IR factories under the Factories Act;
- 9) Certification of dead bodies;
- 10) Certification of perishable goods;
- 11) Curative healthcare; and
- 12) Preventive healthcare.