



ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

(Regd. under The Trade Union Act 1926; Regd. No. 546 / 2016)

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AIACE/CENTRAL/2020 / 9

Dated 4.2.2020

To

The Chairman,
Coal India Limited,
Coal Bhawan,
Premise No-04 MAR, Plot No-AF-III, Action Area-1A,
Newtown, Rajarhat, Kolkata-700156

Sub:- Denial of Cashless Treatment by Fortis Hospital, Bengaluru to our Member Sri A V Narasinhm under CPRMSE

Dear Sir,

Coal India Ltd. has implemented a Contributory Post Retirement Medicare Scheme, CPRMSE, for retired Executives with effect from 25th April, 2008. This was suitably amended and notified on 28.12.2012 and the process of amendment continues from time to time.

Clause 3.2.1 (a.i) of this scheme provides Cashless treatment facilities to retirees. But it is a matter of pity and shame that this clause is repeatedly being violated by Empanelled hospitals of CIL. These hospitals are least bothered to honour this clause, and unfortunately, CIL does not seem to have any will and power to enforce this clause and take punitive actions against these erring hospitals.

In a recent case, our member Sri A V Narasinhm, Retd Chief Finance Manager, CMPDI was denied cashless treatment at Fortis Hospital, Bengaluru. As a result he had to shell out Rs 20000/- from his pocket to get admitted for an emergent medical treatment. Finally he landed with an expenditure of Rs 65000/- for which he will have to run from pillar to post for several months, in order to receive reimbursement. The Medical cards issued to retirees seems to be effective only for reimbursement against planned treatment, and ineffective for emergency cashless treatment – specially for of own self.

Probably, CIL is itself to be blamed as CIL along with its' various subsidiaries have failed to release timely payment of Bills raised by these erring hospitals. We have been repeatedly highlighting such type of incidents and feel that CIL, with its overburdened manpower, is quite unable to handle such voluminous job of processing Medical Claims. A better way will be to engage Third-party service providers like UTIISL, which is a government owned agency. At a nominal cost (much less than the cost involved in using CIL manpower), CGHS, ECHS, ESIC, ESISKA, NIMHANS, Railways, Railway CTSE are some of the organizations being served by them as per information on UTIISL's website https://www.utiitsl.com/UTIITSL_SITE/medicalclient.html

We are confident that, CIL will be in a position to think for engaging such an agency, in proper consultation with all concerned in the process viz. UTIISL, Empanelled Hospitals and other agencies.

A step forward in this direction is highly solicited from our esteemed company. This will be a boon for the retirees who had contributed from their hard-earned salary to create a Post-Retirement Medicare Scheme for their fag end of life.

Regards,



P. K. Singh Rathor

Principal General Secretary, AIACE