

# COAL INDIA LIMITED RETIRED EXECUTIVES WELFARE ASSOCIATION

(Registered under W.B. Societies Registration Act, 1961 vide no.: 60903 of 2016-2017 Dated 16.09.2016)

**Ekta Niketan, Flat 1A, 23 Bondel Road, Kolkata - 700019**

(email : cil.rewa2017@gmail.com)

Letter no. : 142

To

The Chairman, Coal India Ltd.  
Coal Bhawan, Premises No. 4,  
Major Arterial Road Plot No. AF-111,  
Action Area -1A,  
New Town, Rajarhat Kolkata -700156.

Dated: 26.08.2020

**Sub: Treatment at CGHS Rates as per CPRMSE in Empanelled hospitals and the Harassment, Pain and Humiliation of Retired Executives of CIL.**

Dear Sir,

Your kind attention is drawn towards our discussion we had with you on 17.03.2020 and subsequent letter dated 17.07.2020 (sent through e-mail) wherein our concern was shared regarding the crisis of availing treatment facility that has arisen due to the reluctance and/or refusal of treatment of Retired Executives of Coal India and its subsidiaries in Central Government Health Scheme (CGHS) rates by the CIL Empanelled Hospitals.

Though no Empanelled Hospital is refusing admission/treatment of any patient in writing, the ground reality is, the moment they are informed that the patient is from CIL the instant reply from all such Hospitals is that they do not have beds at that moment but the same hospitals are accepting admission when the patient are agreeable to pay the full charges of the hospitals in place of CGHS rates. This is happening for all kind of diseases be it Covid-19 or any other ailments like Cardiac, Renal, Orthopedic or any other diseases. In recent past one of our members Dr P.K. Debroy has gone through similar horrible situation in one of the CIL Empanelled Hospital of Kolkata and ultimately we have lost him on 07.08.2020. This is only indicative one and there are several other instances of refusal.

In this connection kindly note that CGHS rates were adopted by the CIL management only in the year 2010 since the rate was comparable to the then market rate & was also acceptable to Hospital authorities and before that CPRMSE facility was provided under "Negotiated Rates" with the Empanelled Hospitals. CIL is under no compulsion to adopt CGHS rates since "Negotiated Rates" with some Hospitals are still in practice. Limit of Rs 25 lakhs is fixed for self and spouse, hence applicability of CGHS rate or Negotiated rate has hardly any impact on CIL.

The post-retirement medical benefit under CPRMSE scheme has virtually come down to 'no facility' at the moment since no Empanelled Hospitals are willing to offer treatment in such low CGHS rate, as there is a huge difference in actual charges (be it consultancy, surgery, pathology charges, other investigation charges, Bed charges, ICU charges etc) and charges as per CGHS rates. Most of the super-specialist Doctors of Empanelled Hospitals refuse to give consultancy to the Retired Executives at Rs 150/- or so and some who are still giving consultancy openly humiliate the Retired Executives and verbally advises not to visit often.

  
**PRESIDENT**  
**A. K. DEBNATH**  
(9934305664)

**VICE - PRESIDENT**  
**T. K. NAG**  
(8002432200)

**SECRETARY**  
**R. N. BISWAS**  
(9836022668)

**JT. SECRETARY**  
**A. K. SEN**  
(9434795468)

**TREASURER**  
**B. BAKSI**  
(9836870946)



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Regarding present limit of Rs 25 lakhs under CPRMSE for self and spouse with continuance of CGHS rates, benefit will be in paper only and no actual benefit in case of need can be derived by the Retired Executives. Approaching Hospitals for service lead to great humiliation to the Retired Executives. Considering the above facts it is requested to adopt the policy of Negotiated rates for CPRMSE scheme by scrapping the CGHS rates as early as possible by starting negotiation with some big Hospitals on war footing basis and followed by others in due course so that incident happened in case of Dr P K Debroy does not repeat.

With great expectations and kind Regards.

Yours faithfully

cc to: Director (P&IR) CIL

cc to: Director (FIN. ANCE) CIL

  
(AMAL KUMAR DEBNATH)

**President / CILREWA.**

President  
COAL INDIA LIMITED RETIRED  
EXECUTIVES WELFARE ASSOCIATION



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