

# WEST BENGAL HEALTH SCHEME

Website: [www.wbhealthscheme.gov.in](http://www.wbhealthscheme.gov.in)

❖ **Introduction:** The WBHS is a state-level health insurance welfare scheme. This scheme began in the year 2008. However, in 2014, it underwent a revamp and came to be known as the West Bengal Health for All Employees and Pensioners [Cashless Medical Treatment](#) Scheme. Both schemes have been merged. As per this scheme, eligible people can avail cashless treatment in the stated list of hospitals, also known as empanelled hospitals and Health Care Organisations (HCO). Those who are eligible can avail a cashless treatment upto Rs. 2 lakh.

❖ **Beneficiary:**

1. Your Husband/wife
2. Parents
3. Son(Up to 25 years), Mentally/Physically Disabled Son(No age limit)
4. Unmarried daughter(till she start earning),Dependent/Widowed/Divorced daughter
5. Minor brother/Sister
6. Dependent unmarried/widowed/divorced sister

Note: Income Ceiling RS. 8500/- per month(For parents) & Rs. 5000/- per month( For other dependant family memebers)(  
Ref: G.O No. 126-F(MED)WB dt. 24.06.2022)

❖ **Enrolment:** Employees/Pensioners/Family Pensioners can enrol themselves online through WBHS portal.  
(Ref: G.O-1018-F(MED)WB dt. 25.11.2016 & 57-F(MED)WB dt. 31.03.2023)

❖ **Enrolment Processing(User: Operator):**

- Certificate Processing of Employees and Pensioners
- Certificate Generation of Employees and Pensioners
- Update family details of Employees and Pensioners
- Opt Out Cases
- Update General information of Employees and Pensioners
- Retirement before superannuation
- Conversion: Employee to Pensioner and Pensioner to Family Pensioner
- Conversion: Non GPF/PPO to Permanent GPF/PPO
- Change of GPF (From Gr-D to Gr-C)
- Change of GPF(From WBFS to IFS)

❖ **Apply for Claim:** For Employee: From Personal log in  
For Pensioner: Online claim submission is optional. Pensioner can submit offline claim. Office will apply Online on behalf of Pensioner.  
For the death case of Employee/Pensioner: Office will initiate the claim on behalf of Legal claimant.

❖ **Claim Processing: (User Operator)**

- Claim always process from claim processing menu(Inbox Employee/Pensioner)
- Sent Box
- Sanction Cases
- Initiate claim
- Reimbursement claim Tracking

❖ **E-Billing:**

- Preparation of TR-68C
- Bill forwarding
- Bill Submission to IFMS
- Bill reject
- Cancel Sanction order from HOO

- ❖ **Outside Permission:** Employee/Pensioner can apply for outside state treatment through WBHS portal from their Personal log in. (G.O-3-F(MED)WB dt. 17.01.2022)
- ❖ **Advance(Only for Employee):** Employee can get maximum 80% of the estimated cost as furnished by the recognised Hospital.

OPD: For a maximum period of 60(sixty) days

IPD: For 15 days

Subsequent advance, if required, may be allowed only after adjustment of the Previous one.(Ref: [G.O 7168-F\(Med\) Dt. 06.09.2013](#))

- ❖ **List of OPD Diseases: As per Clause-1:**

- 1) Malignant Disease (Mainly Cancer)
- 2) Tuberculosis
- 3) Hepatitis B/C and other Liver Disease
- 4) Type-1 Insulin Dependent Diabetes (Type-2 Diabetes Mellitus is not consider as Insulin Dependent Diabetes)
- 5) Heart Disease ([G.O 84-F\(MED\)WB dt. 10.05.2022](#))
- 6) Neurological Disorder/Cerebro Vascular Disorder
- 7) Malignant Malaria
- 8) Renal failure ( CKD-V,)
- 9) Thalassaemia/Bleeding Disorder/Platelet Disorder
- 10) Injuries Caused by accident ( including animal bite)
- 11) Rheumatoid Arthritis )
- 12) Systematic Lupus Erythematosus (LUPUS)
- 13) Crohn's Disease
- 14) Endodontic Treatment (RCT-Root Canal Treatment) ([G.O-52-F\(MED\)WB dt. 21.06.2018](#))
- 15) COPD( Chronic Obstructive Pulmonary Disease)
- 16) Ankylosing Disorder )
- 17) Covid-19 ) ([G.O-23-F\(MED\)WB dt. 16.02.2022](#))
- 18) Selected Investigations( MRI, CT SCAN, ENDOSCOPY, COLONOSCOPY, USG,ERCP, SIGMOIDOSCOPY) [vide clause No. 10 of order no. 797-F(MED) dt. 31.01.2011)  
 Note: Charges of MRI, CT SCAN, ENDOSCOPY, COLONOSCOPY, USG,ERCP, SIGMOIDOSCOPY are Reimbursable for any disease on the basis of OPD prescription of any recognised hospital. (For submission of claim Annexure-1is not required)
- 19) Prosthesis & Special Device ) ([G.O-77-F\(MED\)WB dt. 16.07.2020](#))

- ❖ **List of OPD Diseases: As per Clause-2:**

An employee or his beneficiary shall also be entitled to reimbursement of the cost of follow-up medical attendance and treatment relating to following cases:

1. Neurosurgery
2. Cardiac Surgery(Including coronary angioplasty and implants)
3. Cancer Surgery/Chemotherapy/Radiotherapy
4. Renal Transplant
5. Hip/Knee replacement surgery
6. Accident Case

**Note:**

1. **In case of occasional OPD consultation employee/Pensioner/family pensioner can claim reimbursement under WBHS only once with original Annexure-1**
2. **In case of continuous OPD consultation employee/Pensioner/family pensioner can claim maximum 2 (two) times reimbursement under WBHS. She/he can submit her successive reimbursement claim with photo copy of signed annexure-I only once. Consultation with treating specialist is mandatory after every six months from the date of previous consultation for getting further reimbursement under WBHS ([G.O127-F\(MED\) dt. 26.11.2021](#))**

- ❖ **With prior permission of Departmental Secretary you can avail treatment from following recognised hospital outside of the State:**

1. AIIMS, Delhi
2. PGIMER, Chandigarh
3. Tata Memorial Hospital, Mumbai

4. NIMHANS, Bangalore
5. CMC, Vellore, Tamilnadu
6. Apollo Hospitals, Chennai
7. Sankara Netralaya, Chennai
8. L.V Prasad Eye Hospital, Hyderabad
9. Asian Institute of Gastroenterology, Hyderabad Andhrapradesh
10. Metro Hospital & Cancer Institute
11. Primus Super speciality Hospital, New Delhi

**Note:** can apply online for permission from your Personal Log in ID through WBHS portal.  
(Please follow G.O 3-F(MED)WB dt. 17.01.2022)

Cost of journey with one attendant, both ways, as per entitled class of T.A. Rules may be Reimbursed.(G.O-9226-F(MED) dt. 26.09.2011)

- ❖ **Delay Condonation:** Employee/Pensioner has to submit claim his/her claim within 6 (Six) months from date of discharge or date of OPD consultation. In case of delay in submission beyond 6 (six) months Administrative Department may condone the cases beyond six months within 1(one) year on reasonable ground. But for condonation of delay beyond one year proposal is to be submitted through Department before the WBHSA. No one will be allowed to get reimbursement against any claim submitted after 2 (two) years under normal circumstances.(G.O-72-F(MED) dt. 14.08.2018, 67-F(MED)WB dt. 25.06.2020)

- ❖ **Points to be remember:**

1. West Bengal State Government employees can apply for WBHS immediately after joining the service. You will get the benefits of WBHS from one date of the month following the month in which you apply. Application can be made even without GPF number or PPO number in case of PENSIONERS. Next time when GPF.PPO number is available they should be updated.
2. If any dependent member of your family is not eligible to be included in WBHS (due to age/income/death) then it is the responsibility of the employee to inform the office immediately so that the member's name is removed from the Beneficiary List.
3. Pensioner has the opportunity to join WBHS in any office under his department near his present residence after retirement
4. Presently TATA MEDICAL CENTER, RAJARHAT has been included as Special Category Hospital. The cost of treatment in this hospital is different from other private hospitals. You can check the rate from the portal
5. An employee or pensioner can take advantage of WBHS and other private medical insurance at the same time in case of medical treatment
6. Inclusion of Adhar number in the database of WBHS is mandatory.  
(Ref: G.O 24-F(Med) Dt. 16.02.2022)
7. Online Claim processing through WBHS portal is Mandatory (Ref:G.O No. 46-F(MED) Dt. 25.03.2022)
8. If during treatment under WBHS the patient is taken out with risk bond, then the benefit of Cashless will be canceled and you will have to pay the full bill. Later you can claim it according to the rules.
9. Diagnostic Centre is included for testing purposes only. There are many Diagnostic Centres (e.g., Suraksha) where doctors are available. But getting treated by the doctor there will not get any benefit. Note that in case of Suraksha Diagnostic Centre facility is available only from Keshtopur, Siliguri and Jalpaiguri.
10. Purchase of Medicine from the GST registered shop is mandatory for getting reimbursement under WBHS. Break-up of CGST & SGST shall clearly be mentioned in this Cash Memo/Tax-Invoice. (Ref: G.O 149-F(Med) Dt. 01.08.2022)
11. Claim has to submit within 6 (six) months from date of discharge (for IPD) or date of consultation (for OPD). No one will be allowed to get reimbursement under WBHS against any claim submitted after 2 (two) years under normal circumstances.
12. Cost of foods, tonics, vitamins, disinfectants, toilet preparations, cosmetics items, inadmissible medicines. You can also check the list of Inadmissible Items from your personal Log in ID.
13. Treatment charges for new-born baby are separately reimbursable in addition to delivery charges of the mother. Baby is entitled to get treatment on the basis of identity card of parents up to one year of age.
14. Ambulance charge is not reimbursable.
15. Cost of artificial appliances e.g. dentures, spectacles, contact lens, etc. are not reimbursable.
16. Charges for administrating injection/ wound dressing/ Physiotherapy at residence are not reimbursable.
17. Some critical diseases such as: Cancer, Organ Transplantation (Liver, Kidney, Heart) Major Heart Surgery, Brain Tumour, Interstitial Lung Disease, Clothes, Cerebro Vascular Accident (CVA), Fulminating

Hepatitis, Multiple Sclerosis, Tracheomalacia, Candida Septicaemia, Pancreatitis. Employee/Pensioner can add his Parents, Son, Minor Brothers, Unmarried/widowed/divorced daughter unmarried/widowed/divorced sisters as 'Beneficiary under Critical Disease' and in this case they will not come within the ambit of stipulated income limit as prescribed in the WBHS.