

**GOVERNMENT OF INDIA  
MINISTRY OF HEALTH AND FAMILY WELFARE  
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA  
UNSTARRED QUESTION NO. 1073  
TO BE ANSWERED ON 09<sup>TH</sup> DECEMBER, 2025**

**TREATMENT FACILITIES FOR ELDERLY CGHS BENEFICIARIES LIVING IN  
RURAL AREAS**

**1073. SHRI DEVENDRA PRATAP SINGH:**

Will the **Minister of HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether Government is aware that many CGHS beneficiaries aged above 75 years living alone in remote or rural areas need to travel long distances, often 200–300 kilometres, to access treatment at CGHS-empanelled hospitals;
- (b) if so, whether any assessment has been conducted on the difficulties faced by such elderly beneficiaries;
- (c) whether Government proposes to allow them treatment at nearby non-empanelled hospitals on a cashless basis; and
- (d) if so, the details of mechanisms for authorisation, reimbursement, and other steps to ensure accessible healthcare?

**ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND  
FAMILY WELFARE  
(SHRI PRATAPRAO JADHAV)**

(a) to (d): Government is striving towards achieving Universal Health Coverage for all citizens, as per National Health Policy, through its various programs like Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY), Ayushman Arogya Mandir, Ayushman Bharat Health Infrastructure Mission (ABHIM), Ayushman Bharat Digital Mission (ABDM), and National Health Mission (NHM) through its Rural and Urban components.

In addition, new All India Institute of Medical Sciences (AIIMS), Government Medical Colleges and District Hospitals functioning across the country also cater to healthcare needs of CGHS beneficiaries. Moreover, there is also provision of tele-consultation through e-sanjeevani portal ([esanjeevaniopd.in](http://esanjeevaniopd.in)) in several specialties such as Psychiatry, Medicine, Orthopedics, Ophthalmology, ENT; for CGHS beneficiaries.

The Government has also extended the benefits of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) to all senior citizens aged 70 years and above, irrespective of their economic status. Beneficiaries already covered under any Government-funded health insurance

scheme such as CGHS, are provided a one-time option to either continue with their existing coverage or voluntarily transition to AB-PMJAY, depending on their preference. Such beneficiaries are required to submit a self-declaration opting for AB-PMJAY, following which they become eligible for cashless treatment at AB-PMJAY empanelled hospitals.

The information on availability and location of CGHS Wellness Centres and CGHS-empanelled hospitals is publicly accessible and are known to a Central Government Pensioners, residing in non-CGHS covered areas. They have the following options, to cater to their healthcare needs:

- (i) They may avail the Fixed Medical Allowance (FMA) in lieu of OPD facilities under CGHS.
- (ii) They may also avail CGHS benefits (OPD & IPD) by registering themselves in a nearby CGHS-covered city after payment of the subscription at the prescribed rates.
- (iii) They may opt to draw FMA for OPD treatment while availing CGHS facilities for IPD treatment, subject to payment of the applicable subscription as per CGHS guidelines.

Provision of cashless facility to the pensioners holding CGHS cards is obligatory on Health Care Organizations (HCOs), that are empaneled by CGHS. Although, the extent of the CGHS empanelled Hospital Network is limited to CGHS-covered cities, however, the Government also empanels Hospitals located in District headquarters on case-to-case basis.

CGHS beneficiaries are also permitted to avail consultation, investigations and treatment at any Central or State Government Hospital, including hospitals of Railways, Atomic Energy Commission, Municipalities, and PSUs. Moreover, in case of a medical emergency, any expenditure incurred by CGHS beneficiary, arising out of admission at a non-empanelled Hospital is considered for reimbursement at CGHS Rates, as per extant rules.

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