

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

**LOK SABHA
STARRED QUESTION NO. 409*
TO BE ANSWERED ON THE 20TH MARCH, 2026**

CGHS BENEFICIARIES IN LADAKH

***409. SHRI MOHMAD HANEEFA:**

Will the **MINISTER OF HEALTH AND FAMILY WELFARE** be pleased to state:

- (a) whether the Government is aware that the Union Territory of Ladakh presently does not have a CGHS Wellness Centre despite a considerable number of Central Government employees, pensioners and other eligible beneficiaries residing in the region, if so, the details thereof;
- (b) whether the Government has assessed the total number of CGHS beneficiaries in Ladakh and whether the figure is close to the prescribed minimum norm of 6,000 beneficiaries required for opening a new CGHS Wellness Centre, if so, the details thereof;
- (c) whether the Government proposes to relax or suitably modify the population-based eligibility criteria in view of Ladakh's unique geographical conditions, sparse population, strategic importance and limited medical infrastructure, if so, the details thereof; and
- (d) whether any timeline has been fixed for approval and establishment of a CGHS Wellness Centre in Ladakh to ensure equitable access to Government healthcare services, if so, the details thereof?

**ANSWER
THE MINISTER OF HEALTH AND FAMILY WELFARE
(SHRI JAGAT PRAKASH NADDA)**

(a) to (d) A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO LOK SABHA
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(a) to (d) CGHS facilities have been extended to the pensioners of Union Territory of Ladakh, vide MoHFW Office Memorandum Z.16025/3/2025/CGHS-III/EHS(8338382) dated 19.02.2026, whereby Central Government Pensioners residing in non-CGHS covered areas have the following options:

- i. They can avail Fixed Medical Allowance (FMA) in lieu of OPD facilities under CGHS.
- ii. They can also avail benefits of CGHS (OPD & IPD) by registering themselves in the nearby CGHS covered city after making the required subscription.
- iii. They also have the option to avail FMA for OPD treatment and CGHS for IPD treatments after making the required subscriptions as per CGHS guidelines.

The facility of switching between FMA and CGHS (OPD and IPD facility) is available to pensioners once during their lifetime.

Serving Central Government employees residing in areas outside the CGHS coverage may avail medical facilities under the Central Services (Medical Attendance) Rules, 1944.

The beneficiaries can also avail the services of All India Institute of Medical Sciences (AIIMS) Jammu, Government Medical Colleges and District Hospitals functioning in these regions for all the medical needs. In case of an emergency, the beneficiaries are entitled to claim medical reimbursement for treatment.

MoHFW has issued fresh empanelment guidelines vide OM F. No. 5-34/CGHS/HEC(HQ)/2025 dated 22.12.2025 enabling empanelment of private hospitals in all district headquarters across the country.
