

20 Golden Tips Every CGHS Beneficiary Should Know

Based on Important CGHS Headquarters Office Memorandums and Guidelines

The Central Government Health Scheme (CGHS) continuously issues Office Memorandums (OMs) to simplify procedures and improve healthcare services. Every beneficiary should be aware of these important instructions to receive timely, hassle-free and quality treatment.

1. Keep Your CGHS Card Updated

Always ensure your CGHS card, mobile number and dependent details are up to date.

2. Carry Essential Documents

Carry your CGHS card, photo identity proof and previous medical records whenever visiting a Wellness Centre or empanelled hospital.

3. Understand the Referral Rules

For planned specialist consultation, investigations or admission, obtain a referral from the CGHS Wellness Centre wherever required under the latest referral guidelines.

4. Emergency Treatment Needs No Referral

During a genuine medical emergency, proceed immediately to the nearest suitable hospital, preferably a CGHS-empanelled hospital. Treatment should never be delayed because of referral formalities.

5. Senior Citizens Should Know Their Special Facilities

CGHS has simplified several procedures for elderly beneficiaries. Ask your Wellness Centre about the latest relaxations applicable to senior citizens.

6. Video Consultation Facility

Where permitted, referrals and consultations can also be facilitated through video consultation, reducing unnecessary travel for elderly and seriously ill beneficiaries.

7. Choose Only Empanelled Hospitals

Before admission, confirm that the hospital and required specialty are currently empanelled under CGHS.

8. Cashless Treatment

Eligible CGHS beneficiaries can receive cashless treatment at empanelled hospitals according to CGHS rules.

9. Never Pay Unauthorized Charges

Empanelled hospitals must follow CGHS package rates. If any unauthorized payment is demanded, seek clarification immediately and report the matter if necessary. Revised package rates are notified through CGHS Headquarters Office Memorandums.

10. Preserve Every Medical Record

Maintain copies of:

- Referral letters
- Prescriptions
- Investigation reports
- Discharge summaries
- Bills and receipts
- Implant stickers (where applicable)

11. Follow Specialist Advice

Carry specialist prescriptions to the Wellness Centre for continuation of medicines as per CGHS policy.

12. Verify Hospital Documents

Before discharge, carefully read the discharge summary and ensure all investigations, procedures and medicines are correctly recorded.

13. Know Your Rights

Every empanelled hospital should:

- Treat beneficiaries respectfully.
- Follow CGHS guidelines.
- Provide quality healthcare.
- Observe CGHS package rates.

14. Give Feedback

CGHS encourages beneficiaries to provide feedback regarding services received from Wellness Centres and empanelled hospitals.

15. Report Genuine Grievances

If treatment is refused, delayed without reason, or unauthorized charges are demanded, submit a written complaint with supporting documents to the CMO In-charge or Additional Director, CGHS.

16. Keep Copies of Every Representation

Whenever you submit an application or grievance, preserve acknowledgements, emails and postal receipts for future reference.

17. Verify Latest Empanelment

Hospital empanelment changes periodically. Always verify the latest empanelled list before taking treatment.

18. Stay Informed About New Office Memorandums

CGHS Headquarters regularly issues Office Memorandums regarding:

- Referral procedures
- Medicines
- Package rates
- Hospital empanelment
- Reimbursement
- Beneficiary facilities

19. Visit Official CGHS Sources Only

Do not rely solely on social media messages. Always verify information from official CGHS Headquarters notifications and Office Memorandums.

20. An Informed Beneficiary Receives Better Healthcare

Knowledge of CGHS rules helps avoid unnecessary delays, protects your rights and enables you to receive quality healthcare with confidence.

Remember

"Your CGHS Card gives you healthcare benefits—but your knowledge of CGHS rules protects your rights."

Useful Official References

- [CGHS Official Portal](#)
- [CGHS / DGHS Office Memorandums and Orders](#)

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