

**Government of Jammu and Kashmir  
Finance Department, (Codes Division)  
Civil Secretariat, Jammu/Srinagar  
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**Subject:- Coverage of medical expenses incurred on the treatment of life consuming diseases outside hospital/institute under AB-PMJAY, SEHAT Scheme vis-a-vis the J&K Civil Services (Medical Attendance and Allowance) Rules, 1990.**

**CIRCULAR**

The Government of J&K has introduced AB-PMJAY, SEHAT Scheme which provides free health insurance cover to all the citizens of J&K for Rs 5 lakhs per family per year on floater basis. Subsequently, circular instructions were issued vide No. FD-Code/63/2021-734 dated 31/08/2021 regarding consideration of medical reimbursement claims under the J&K Civil Services (Medical Attendance and Allowance) Rules, 1990 post launch of Ayushman Bharat PM-JAY-SEHAT Scheme.

Consequent upon the above, it has come to the notice of the Finance Department that difficulties have been faced by various beneficiaries for reimbursement of expenditure incurred on the treatment of life consuming diseases outside hospital/institute and on OPD basis.

The issue has been examined in consultation with the Health & Medical Education Department and Chief Executive Officer, State Health Society, ABPMJAY, J&K, which have clarified as under:-

***“As per the Health Benefit Packages (HBP) 2.0 issued by National Health Authority (NHA), there are 1574 treatment packages covered under Ayushman Bharat PM-JAY and AB-PM-JAY-SEHAT. Accordingly, secondary & tertiary care in-patient services including day care procedures are covered. This may include IPD/day-care-based treatment of life consuming diseases. However, OPD services, prescription given by doctor on OPD Basis and standalone diagnostics are not covered under the scheme.”***

Accordingly, it is clarified that the medical expenses incurred on the treatment of life consuming diseases outside hospital/institute shall continue to


be reimbursed in terms of rule 5(5) of the J&K Civil Services (Medical Attendance and Allowance) Rules, 1990.

**Sd/-**  
**(Atal Dulloo), IAS,**  
**Financial Commissioner**  
(Additional Chief Secretary),  
Finance Department.  
Dated:-12/11/2021

No.:- FD-Code/41/2021-Part(1)-977

Copy to the:-

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5. All Principal Secretaries to Government.
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30. General Manager, Government Press, Srinagar/Jammu for publication in Government Gazette.
31. Private Secretaries to Hon'ble Advisors (F)/(B).
32. Private Secretary to the Chief Secretary.
33. Private Secretary to the Financial Commissioner (Additional Chief Secretary), Finance Department.
34. All Treasury Officers.
35. I/C website, Finance Department ([www.jakfinance.nic.in](http://www.jakfinance.nic.in))
36. I/C website, GAD ([www.jkgad.nic.in](http://www.jkgad.nic.in)).
37. Government Order File (W2scs).

  
**(S.L. Pandita)**  
Director General (Codes),  
Finance Department.