

An overview of Ex-Servicemen Contributory Health Scheme in India

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The Ex-Servicemen Contributory Health Scheme (ECHS) was launched in April 2003 to provide quality medical care to the Ex-servicemen (ESM) and their dependents. It has 30 Regional Centres (RC) and 433 Polyclinics (PC) pan India including six in Nepal and 3,158 empanelled medical facilities with a total beneficiary base of approximately 55 lakhs. It is structured on the lines of Central Government Health Scheme (CGHS) to provide cashless and capless medical treatment cover at CGHS rates.

The scheme entitles all ESM drawing pension from Controller of Defence Accounts, including those in receipt of Disability/Family Pension and their dependents to be eligible for membership. Membership has been made compulsory for all pensioners with effect from 1st April 2003 and is optional for earlier retirees. Over the years, the ECHS membership has been extended to pensioners of Territorial Army (TA), Defence Security Corps (DSC), Uniformed Indian Coast Guard (ICG), Military Nursing Service (MNS), Special Frontier Force (SFF), Nepal Domiciled Gorkha (NDG), Whole time NCC Officers, Eligible Army Postal Service (APS) pensioners, Assam Rifles pensioners, World War (WW) II Veterans, Short Service Commission Officers (SSCOs), Emergency Commissioned Officers (ECOs) & Pre-Mature Retirees.

The amount of contribution for becoming an ECHS member varies from Rs. 30,000/ for recruit to Rs. 1,20,000/ for Officers. The ESM who has retired prior to 1st January 1996, war widows and war disabled including those disabled in internal security duties, are exempted from payment of ECHS contribution. A total of 3,35,62,481 beneficiaries availed services through ECHS from 2020 to 2022.

Civilian hospitals are empanelled under ECHS all over India and cashless treatment facility was extended to Ex-Servicemen and their family members. As an oncologist I work in a civilian hospital empanelled under ECHS and this brings me to the intersection of military and civilian experience.