



RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION

Reg No: F-37187 (Mumbai) 2008

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RTOWA Mumbai/Corr/2026

dated Dated 21st Jan'2026

To:

Shri Jagat Prakash Nadda
Hon'ble Union Minister
Ministry of Health & Family Welfare
Government of India, New Delhi

Hon'ble Sir,

Sub:- Request immediate clarification and reconsideration of Paripoorna Mediclaim in relation to the statutory obligations and welfare rights under the Central Government Health Scheme (CGHS)

We, the pensioners retired from MTNL Mumbai are the beneficiaries under CGHS. The recent announcements relating to Paripoorna Mediclaim Ayush Bima has caused serious concern and widespread anxiety among the pensioners.

These initiatives, as presently understood, raise grave apprehensions about dilution, displacement, or outsourcing of the Central Government Health Scheme (CGHS), which has been the cornerstone of healthcare security for Central Government employees and pensioners for decades.

Key Concerns:-

1. CGHS is a paid and earned welfare right

CGHS pensioners have paid a substantial one-time contribution at the time of retirement. Therefore, CGHS is not a charity but a vested welfare right that cannot be diluted or shifted to insurance-based arrangements.

2. Unwarranted shifting of responsibility

The introduction of parallel insurance mechanisms enables transfer of responsibility from a statutory government health system to private insurance companies, thereby weakening government accountability and placing pensioners at the mercy of insurers.

3. Risk of confusion during medical emergencies:- Co-existence of CGHS and insurance mechanisms is likely to cause confusion among hospitals regarding payment liability, leading to delays or denial of treatment during emergencies, with serious consequences for patients and their families.

4. Cashless treatment often fails in practice

Experience with insurance-based healthcare shows frequent denial of cashless treatment due to technical glitches, documentation issues, or hospital non-empanelment, forcing pensioners to make advance payments.

Considering the above, the Association most respectfully demands that:

1. An immediate and unequivocal clarification be issued that CGHS obligations towards pensioners shall not be diluted, replaced, outsourced, or shifted to insurance-based arrangements.
2. It is to be categorically affirmed that CGHS authorities shall remain fully and solely responsible for providing comprehensive healthcare to pensioners who have paid CGHS contributions.

The pensioners seek protection of their hard-earned and lawfully earned welfare rights, not their substitution with market-driven insurance products. We earnestly urge the Hon'ble Minister to intervene urgently in the interest of lakhs of CGHS beneficiaries and senior citizens across the country.

With high regards,

Yours Sincerely,



J.S.YADAV
General Secretary
9869041090

Copies to:

1. Smt. Anupriya Patel, Hon'ble Minister of State, Health & Family Welfare
2. Secretary, Ministry of Health & Family Welfare
3. Secretary, Department of Personnel & Training