

**The protocol for the Advance referral / credit letter is:**

1. The employee will visit the dispensary with the filled advance referral form.
2. Get referral from SMO.
3. The form then goes to the establishment section for issue of credit letter / referral.
4. Employee can avail of cashless treatment for listed procedures in CGHS at the empanelled hospitals at Mohali only. For rest of the cases/conditions and outstation treatment cashless treatment facility is not available, the employee has to submit the medical claim for reimbursement after discharge from hospital.
5. For unlisted procedures treatment ie for which government rate / CGHS rate are not available prior approval of the competent authority of the institute is required.
6. In case of hospitalization in nonemergency cases, the applicant will have to deposit the letter from the hospital stating:
  - 1- The exact name of the procedure to be done
  - 2- Whether the procedure is listed in the CGHS rate list. If listed then what package rate will be charged by the hospital. If not listed in CGHS rate list then what is the estimate cost of the treatment.
7. For treatment at government hospital / dispensary no referral is required.
8. In case of emergency , the employee can go to any empanelled hospital and the employee has to apply for post- facto approval within 24 hours of admission in the hospital and can get reimbursement as per rules.
9. The referral/credit letter will be issued during office hours of working days