MUNICIPAL CORPORATION OF DELHI
HOSPITAL ADMINISTRATION DEPARTMENT
OFFICE OF THE DIRECTOR, HOSPITAL ADMINISTRATION
Dr. S.P.M. Civic Centre, 18th Floor, J.L.N. Marg, New Delhi – 110002

No. 267/DHA/MCD/2026 **Dated: 28/9/2026**

CIRCULAR

Subject: Revised Policy/Procedure for Empanelment of Private Hospitals/Dental Clinics/Eye Clinics/Diagnostic Labs etc. & procedure for treatment, cashless facility and reimbursement/settlement of medical claims of Municipal beneficiaries – regarding.

1. It is directed to refer to the **Revised Policy/Procedure for Empanelment of Private Hospitals/Dental Clinics/Eye Clinics/Diagnostic Labs etc. for Municipal Employees (Regular, Contractual & Daily Wage), Municipal Pensioners/Family Pensioners and Municipal Councilors**, approved by Hon'ble Mayor, MCD on **18.09.2026**, under which eligible Private Health Institutions shall be empanelled with the Municipal Corporation of Delhi year round. Invitation of applications for empanelment, along with the format of Agreement/MoU, has been issued separately vides Circular No. 266/DHA/MCD/2026 dated 28/9/2026.

2. The revised policy also rationalizes the procedure for treatment, cashless facility and reimbursement/settlement of medical claims of different categories of Municipal beneficiaries. To ensure uniformity, transparency and timely processing, all medical claims shall be disposed of as per the revised policy.

3. **Major changes in the revised policy w.r.t. the old policy:**

S. No.	Item	Old policy	Revised policy
1	Empanelment process	Fresh applications invited every two years.	Empanelment all round the year, as and when an application of an eligible institution is received by DHA.
2	Period of empanelment	Agreement for a period of two years.	Continues till the institution remains on the CGHS/DGEHS panel. De-panelled from the date of removal from the CGHS/DGEHS panel, or when blacklisted/de-panelled by MCD; agreement ipso facto terminated.
3	Security deposit	Rs. 1, 00,000/- (Category-A) and Rs. 50,000/- (Category-B).	Not required.
4	Payment of pensioners'	Department will make the reimbursement to	Department will make efforts for the reimbursement to the hospital within 60

S. No.	Item	Old policy	Revised policy
	credit bills	the hospital within 60 days.	days.
5	Termination by notice	One calendar month's notice in writing by DHA.	One calendar month's notice by either party (without assigning any reason) in writing.
6	Direct OPD consultation without referral	Municipal beneficiaries aged 75 years and above.	Municipal Pensioners/Family Pensioners aged 70 years and above (MoHFW OM dated 28.06.2024).
7	Regular employees	No credit facility for employees.	Cashless facility under MCDEHS for indoor treatment/procedures where CGHS package rates are fixed.
8	Treatment at CGHS-empanelled institutions not on MCD panel	—	Allowed with reimbursement restricted to CGHS rates / Guidelines or actual expenditure, whichever is less.
9	Beneficiaries covered	Regular employees and Pensioners/Family Pensioners with dependents.	• Regular employees and Pensioners/Family Pensioners with dependents. • Also contractual & daily wage employees and all Municipal Councilors since 2012 with dependents – on cash payment basis at CGHS rates, without reimbursement.

4. **Salient points of the revised policy are reproduced for ready reference:**

(i) The eligibility criteria of empanelment remain same except change of fresh process of recognition/empanelment to year round basis & other updations.

(ii) The Empanelled Private Health establishments shall continue to be on panel of MCD till they continue to exist on panel of CGHS/DGEHS as the case may be. However, they shall be de-paneled from MCD empanelment from the date of removal from the CGHS/DGEHS panel list (and when blacklisted/de-paneled by MCD). The agreement shall, ipso-facto, be treated as terminated in the above case.

(iii) Director Hospital Administration (DHA)/MCD to enter into an agreement with Private hospitals/Dental Clinics/Eye Clinics/Diagnostic centers etc. for empanelment as and when the application of eligible interested Private Health

Institution is received in the DHA Office. The security money deposit by the private health institutions for empanelment with MCD is not required.

(iv) The provisions of MCD Employees Health Scheme (MCDEHS) 2025 vide Circular No. 387/DHA/MCD/2025 dated 01.01.2026 are also incorporated in the revised policy. The scheme provides cashless treatment facilities to municipal employees & their dependents for indoor treatment/procedures only, where CGHS package rates are fixed under CGHS. The employees will not be required to make any payments. In such cases the payment will be made by the MCD directly to the hospital concerned. Other conditions/procedures/treatment, where CGHS package rates are not available, will not be covered under cashless facility. The Corporation continues to provide reimbursement facilities as earlier. In cases of emergencies, accidents and other deserving cases, beneficiaries can avail treatment from the nearest available hospital & in such cases the medical reimbursement will be restricted to prevailing CGHS rates/guidelines, as per merits of the case.

(v) (a) In order to mitigate the difficulties of Municipal Beneficiaries permanently residing outside Delhi in absence of MCD empanelment of Private Health institutions (Hospitals, Diagnostic Labs, Eye centers and Dental clinics) located outside Delhi NCR, it is clarified that Municipal Beneficiaries may seek treatment/investigations from any Government Hospital & any expenditure incurred for the same shall be settled at CGHS rate or actual expenditure, whichever is less. However, if they (Municipal Beneficiaries) opt to take treatment/or undertake investigations from any CGHS empanelled hospital/Diagnostic lab, the following procedure shall apply:

- Elective treatment/investigation is allowed at any CGHS empanelled hospital/diagnostic lab/Eye centre and Dental clinic with referral/recommendation of any Govt. Specialist/CMO I/c, Medical Officer, subject to admissibility & reimbursement being restricted to CGHS rates (as amended from time to time) or actual expenditure, whichever is less. Over & above payment, if any, shall be borne by the claimant.

NOTE:

- In emergency situations, Municipal beneficiaries are permitted to seek treatment from any CGHS empanelled hospital without a referral. If any procedure is advised and is required in emergency, no other authorization is required and the same may be undertaken. However, relevant emergency certificate issued by the concerned CGHS empanelled hospital should be submitted by the Municipal Beneficiary at the time of submission of their reimbursement claim.

- The Municipal Beneficiary should also submit a certificate issued by the concerned CGHS empanelled hospital/diagnostic lab/Eye Centre/Dental Clinic along with valid CGHS empanelment circular containing name of the concerned CGHS empanelled hospital/diagnostic lab certifying that the hospital/diagnostic lab is empanelled with CGHS as on date/period of treatment/investigation (elective or otherwise). Rest of the procedure in submission of reimbursement claim remains same.

- Treatment taken by Municipal Beneficiaries in Emergency from Hospital other than CGHS empanelled Hospital shall be governed by the extant MCD policy or circulars.

(V) (b) Municipal Beneficiaries who are residing in Delhi/Delhi NCR shall continue to avail medical facility as usual. In addition, they can also avail treatment at CGHS empanelled hospitals on following terms:

- Elective treatment/investigation is allowed at any CGHS empanelled hospital/diagnostic lab/Eye centre and Dental clinic with referral/recommendation of any Govt. Specialist/CMO I/c, Medical Officer, subject to admissibility & reimbursement being restricted to CGHS rates (as amended from time to time) or actual expenditure, whichever is less. Over & above payment, if any, shall be borne by the claimant.

NOTE:

- In emergency situations, Municipal beneficiaries are permitted to seek treatment from any CGHS empanelled hospital without a referral. If any procedure is advised and is required in emergency, no other authorization is required and the same may be undertaken. However, relevant emergency certificate issued by the concerned CGHS empanelled hospital should be submitted by the Municipal Beneficiary at the time of submission of their reimbursement claim.

- The Municipal Beneficiary should also submit a certificate issued by the concerned CGHS empanelled hospital/diagnostic lab along with valid CGHS empanelment circular containing name of the concerned CGHS empanelled hospital/diagnostic lab certifying that the hospital/diagnostic lab is empanelled with CGHS as on date/period of treatment/investigation (elective or otherwise). Rest of the procedure in submission of reimbursement claim remains same.

- Treatment taken by Municipal Beneficiaries in Emergency from Hospital other than CGHS empanelled Hospital shall be governed by the extant MCD policy or circulars.

(vi) Incorporation of the facilities of treatment/investigations to all the Municipal Councilors since the date of trifurcation of erstwhile MCD i.e. since 2012 and their families at CGHS rates / Guidelines **on cash payment basis every time, without any financial liability to MCD whatsoever on account of reimbursement of such bills,** subject to verification & issuance of Medical Card by the office of the Municipal Secretary.

(vii) Incorporation of clause of medical treatment/Diagnostic facility to contractual and daily wage Municipal employees & their dependents at MCD's empanelled private health institutions **on purely cash payment basis** at prevailing CGHS Rates / Guidelines **without any financial liability to MCD whatsoever on account of reimbursement of such bills.**

(viii) Incorporation of clause that "MoHFW OMs as applicable to CGHS (Central Govt. Health Services) are applicable in MCD as well, mutatis mutandis".

(ix) Incorporation of OM No. Z15025/19/2024/DIR/CGHS/EHS, I/3687286/2024, GoI, MoHFW, EHS Section dated 28.06.2024 for adoption in MCD as well w.r.t. Municipal beneficiaries aged 70 years and above:

(a) Municipal beneficiaries (Municipal Pensioners/Family Pensioners) aged 70 years and above shall be permitted to seek direct OPD Consultation from Specialists of the private health unit empanelled under MCD without referral from MCD health unit. If any investigations/procedures are advised and are required in emergency, no other authorization is required and the same may be undertaken. However, in non-emergency conditions approval of competent authority is required if any non-listed investigations/procedures are advised. Medicines prescribed are to be procured from MCD Pensioner Centre. The private health unit empanelled under MCD shall provide such facilities on cashless basis at CGHS rates to pensioner who is eligible for **Indoor treatment on credit basis.**

(b) Such 70 year old dependents of serving MCD beneficiaries are governed by MCDEHS Circular No. 984/Addl.DHA/HQ/MCD/2026 dated 13.02.2026 as far as cashless treatment is concerned.

5. **<u>For processing of medical claims, all concerned shall note:</u>**

(a) Reimbursement/settlement shall be restricted to CGHS rates / Guidelines (as amended from time to time) or actual expenditure, whichever is less, subject to admissibility.

(b) No reimbursement claim shall be entertained in respect of the categories at Para 4(vi) and 4(vii) (Municipal Councilors and contractual/daily wage employees and their dependents). These categories are not required to make any contribution, and there is no financial implication for MCD.

(c) Eligibility of Municipal Councilors and their dependents shall be established by the Medical Card issued by the office of the Municipal Secretary; that of contractual/daily wage employees and their dependents by verification of the DDO concerned during the subsistence of their contract/engagement.

6. This issues with the anticipatory approval of Hon'ble Mayor, MCD dated 18.09.2026 and shall be subject to the final decision of the Corporation on the revised policy. It comes into force with immediate effect.

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Director, Hospital Administration
Municipal Corporation of Delhi

Copy for information and necessary action to:

1. The Commissioner, MCD – for information.
2. The Municipal Secretary, MCD – for information and necessary action for verification and issuance of Medical Cards to Municipal Councilors.
3. The Addl. Commissioner (H.A.), MCD – for information.
4. The Chief Accountant/Chief Auditor, MCD – for information.
5. Addl. DHA (Primary Health & Personnel)/All CAMOs/Medical Cell – for information and strict compliance.
6. All HoDs/DDOs, MCD – for information and necessary action for verification of contractual/daily wage employees.
7. Director (IT), MCD – for uploading on the MCD website.
8. Guard File.

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