



THE ASSAM GAZETTE

অসাধাৰণ

EXTRAORDINARY

প্ৰাপ্ত কৰ্তৃত্বৰ দ্বাৰা প্ৰকাশিত

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No. 661 Dispur, Thursday, 18th September, 2025, 27th Bhadra, 1947 (S.E.)

GOVERNMENT OF ASSAM

ORDERS BY THE GOVERNOR

MEDICAL EDUCATION & RESEARCH DEPARTMENT

NOTIFICATION

The 18th September, 2025

No.MER. 354019/384 .- The following guidelines for cashless module of AyushmanAsom Mukhya Mantri Lok Sevak Arogya Yojana (AA-MMLSAY) are hereby notified:

1. Introduction

The Ayushman Asom – Mukhya Mantri Lok Sevak Arogya Yojana (AA MMLSAY), launched on 2nd October 2023, aims to provide medical reimbursement at CGHS rates to Government employees, their dependents, Government pensioners and spouses, and employees of nominated Departments/Agencies/Organizations or any other category of employees as defined by the Government from time to time through a seamless online IT portal.

To enhance accessibility and convenience, the Government of Assam has introduced a Cashless Treatment Module in select empanelled hospitals within and outside Assam.

2. Objective of the Cashless Module

The Cashless Module is designed to reduce the financial burden on Government employees, pensioners, their dependents and employees of nominated Departments/Agencies/Organizations or any other category of employees as defined by the Government from time to time at the point of care by ensuring:

- Wider reach of the scheme
- Quality healthcare delivery
- Upfront medical treatment without the need for advance payments or
- reimbursement claims

3. Government employees and pensioners:

I. Eligibility Criteria for Government employees & pensioners:

(a) Beneficiaries include:

- i. Government employees and their dependents as per Assam Medical attendance Rules, 2008 ;
- ii. Government pensioners and their spouses ;

(b). Conditions:

- i. Must be drawing salary/pension from the State Exchequer ;

II. Key Features for Government Employees & Pensioners

- i. Auto-registration with CTIMS integration using PAN-based API
- ii. Pensioners' data integrated via Director of Pension, AG Office, Kritagyata Portal
- iii. Dependents as per Assam Medical Attendance Rules, 2008
- iv. Cashless treatment provided as per CGHS rates
- v. Online registration via MMLSAY portal or through District Kiosks
- vi. DDO verification required for registration approval
- vii. Cashless treatment only at empanelled hospitals post-registration

III. Subscription & Opt-Out Provisions

- i. Deduction by DDOs as per grade of the employee (table 1 below).
- ii. Opt-out allowed with prior intimation; re-joining allowed only from next financial year
- iii. Pensioners to contribute a lump sum (1 year/10 years equivalent) at registration via e-GRAS considering the Grade of last retirement

Table 1	
Grades	Subscription per Month (Rs.)
IV	250
III	500
II	650
I	1000

- ❖ Monthly contribution rates at 50% of CGHS rates for State Government employees for 1st year (Subsequent subscription rate will be as per the recommendation of Advisory Board after concurrence from Government).

IV. Fund Management in case of Government employees & pensioners

- i. Funds will be disbursed by the Government to Atal Amrit Abhiyan Society (AAAS) via Treasury Single Account.

- ii. Claims will be processed and payments will be made through AAAS's dedicated bank account
- iii. CEO, AAAS will act as Drawing & Disbursing Officer for scheme funds
- iv. Claims will be processed and payments made to the hospitals through integrated bank account of Transaction Management System(TMS) portal of National Health Authority(NHA).

4. Employees of selected Organizations/ Agencies/ Departments or any other category of employees as defined by the Government from time to time with suitable instructions:

- a. Eligibility Criteria for employees of selected Organizations/ Agencies/ Departments or any other category of employees as defined by the Government from time to time with suitable instructions:
- b. Employees of Organizations/Agencies/Departments as defined below will be included:
 - i. National Health Mission(NHM) & Sarva Shiksha Abhiyan (SSA) employees (along with dependents) with assured tenure up to 60 years who contribute the requisite amount as per the CGHS rates of Grade IV employees. The monthly contribution of such employees will be 50% of CGHS monthly contribution of Grade IV Central Government employees for the 1st year. However, in the first year, they will not be included under the cashless category.
 - ii. Fixed pay and contractual employees (along with dependents) with assured tenure up to 60 years who contribute the requisite amount as per the CGHS rates of Grade IV employees. The monthly contribution of such employees will be 50% of CGHS monthly contribution of Grade IV Central Government employees for the 1st year. However, in the first year, they will not be included under the cashless category.
 - iii. Employees (along with dependents) of Assam Power Distribution Corporation Ltd. (APDCL), Assam Electricity Grid Corporation Ltd. (AEGCL), Assam Power Generation Corporation Ltd. (APGCL), and Adarsh Vidyalayas who contribute at par with the rates notified for other State Government employees (Table 1 above).
 - iv. Contractual employees (along with dependents) of Assam Power Distribution Corporation Ltd. (APDCL), Assam Electricity Grid Corporation Ltd. (AEGCL), Assam Power Generation Corporation Ltd. (APGCL), and Adarsh Vidyalayas with terms of engagement assured up to 60 years who contribute the requisite amount as per the CGHS rates of Grade IV employees on a voluntary basis. The monthly contribution of such employees will be 50% of CGHS monthly contribution of Grade IV Central Government employees for the 1st year. However, in the first year, they will not be included under the cashless category.

- v. Any other category of employees as defined by the Government will be included in the cashless module of AA-MMLSAY from time to time with suitable instructions. However, in the first year, they will not be included under the cashless category.
- vi. The Authorities of the Organizations/ Agencies as mentioned above will provide data of employees who are to be included under the Scheme to AAAS preferably in the form of API or in digital form as per the format prescribed by Atal Amrit Abhiyan Society (AAAS).
- vii. The onus of ensuring the sanctity and integrity of the data will lie with the respective Organization/Agency.
- c. Fund management in case of NHM, SSA APDCL, AEGCL, APGCL , Adarsh Vidyalaya employees or any other category of employees as defined by the Government from time to time:
 - Contributions shall be deducted by respective DDOs/Authorities and remitted to State Treasury under the relevant Head of Account.
 - The Authorities of the Organizations/ Agencies will deposit the employee subscription amount in the State Treasury under the relevant Head of Account.
 - Funds will be disbursed by the Government to Atal Amrit Abhiyan Society (AAAS) via Treasury Single Account.
 - Claims will be processed and payments made to the hospitals through integrated bank account of Transaction Management System(TMS) portal of National Health Authority(NHA).
 - CEO, AAAS will act as Drawing & Disbursing Officer for scheme funds
 - Respective Departments shall be responsible for benefit termination upon cessation of employment of any concerned employee

5. Process Flow for Cashless Treatment under AA-MMLSAY

- a. Hospital Helpdesk: Beneficiary will present MMLSAY Card/ ID at the hospital helpdesk ;
- b. TMS Portal Verification: Registration in MMLSAY portal through Aadhaar validation, and contribution status will be checked
- c. Pre-Authorization: Will be raised by the hospital which will be approved/rejected by Implementation Support Agency (ISA) (auto approval for critical cases)
- d. Treatment & Discharge: Treatment will be provided as per CGHS rates; details of CGHS packages and procedures will be uploaded in TMS 2.0
- e. Claims Processing: Claims will be initially verified by the ISA and subsequently forwarded to AAAS for approval and payment. In AAAS, the claims will then undergo verification by the Medical and Technical Committees, and finally by the Admissibility Board prior to payment

6. Hospital Empanelment Criteria

- Hospital must be empanelled under MMLSAY and comply with Clinical Establishment Act prevailing in the State

- Hospital must have IPD, ICU/OT facilities (exemptions for specialized centers)
- Availability of qualified medical staff, & 24/7 nursing and critical care.
- Hospital must adhere to CGHS rates and TMS protocols
- Hospital must enter into an Agreement/MoU with the ISA for offering cashless treatment to the selected beneficiaries at decided CGHS rates.

7. Claim processing

Mandatory documents include:

- i. Aadhaar ID, on-bed photo, investigation reports, ICU/ICP charts, discharge summary, OT notes, implant proofs, final hospital bill, treatment charts (as applicable)
- ii. Features:
- iii. Procedures booked as per TMS mandate
- iv. Outside medicine bills (if any) for treating hospitals to be certified by HoD/Superintendent and uploaded in TMS
- v. Claims payment to the empanelled hospitals at CGHS procedure rates

8. State Empanelment & De-Empanelment of Hospitals

- i. Empanelment by State Empanelment Committee (SEC) post District Empanelment Committee (DEC), ISA & District Medical Officer, AAAS report
- ii. De-empanelment after disciplinary proceedings for fraud, overcharging, etc., as per AB-PMJAY protocols
- iii. Appeals allowed through SEC/AAAS and grievance redressal mechanism

9. Claims Audit & Monitoring

Claims audit will be conducted by ISA, followed by officials of AAAS with periodic audits covering pre-authorizations, claims, medical services, deaths, beneficiary follow-up, and hospital infrastructure :

Audit Type	%of Claims/Visits
Pre-Authorization	5%
Claims	5%
Medical	5%
Death	100%
Beneficiary(Hospital)	10%
Beneficiary(Phone)	5%
Beneficiary(Home)	5%
Hospital Infrastructure	Bi-annually

❖ Audit of a percentage of claims will also be conducted by a third party.

10. Admissibility Board

Admissibility Board will be chaired by Chief Executive Officer, AAAS with representation from Health, Medical Education, and Finance Departments to finalize claim approvals/rejections.

11. Advisory Board

Advisory Board will be chaired by Hon'ble Minister, Medical Education & Research with Chief Executive Officer, AAAS, and service association representatives as members to:

- i. Recommend yearly premiums based on actuarial experience
- ii. Provide policy advice for smooth implementation

12. Grievance Redressal

✓ 24x7 Toll-Free Number : 1800-309-3945

✓ Email: support.mmlsay@aaasassam.in

13. Amendments & Policy Changes

AAAS, with Government in Medical Education & Research Department approval, may amend guidelines, processes or portal functionalities for better scheme implementation.

14. Removal of Difficulty:

In the context of difficulties or problems faced by stakeholders in the course of implementation of the cashless MMLSAY module, Atal Amrit Abhiyan Society(AAAS) may amend/issue clarifications, if any, on matter related to interpretation of any provision of these guidelines with the approval of Medical Education & Research Department, Government of Assam.

15. Power to interpret:

If there is any confusion or dispute about the meaning, intent, or purpose of any provision of this guideline, the interpretations given by Atal Amrit Abhiyan Society (AAAS) shall be final and binding to all concerned.

16. Conclusion

The cashless module under AA-MMLSAY is a transformative step to ensure timely, quality and affordable healthcare for the State Government employees, pensioners and employees of nominated Departments/Agencies/Organizations. Backed by robust digital systems and transparent processes, this initiative will strengthen the State's commitment towards the employees and pensioners.

SIDDHARTH SINGH,

Commissioner & Secretary to the Government of Assam,
Medical Education & Research Department.