

**PMRSSM GUIDELINES  
FOR  
PORTABILITY OF SERVICES**

## **1. Guidelines for Portability of Services**

PMRSSM offers portability of health care services across the country through public and empanelled private hospitals.

### **1.1. What is Portability**

This means that a beneficiary will be able to get treatment outside the home State also in any empanelled hospital in a cashless manner. Any empanelled hospital will not be allowed to deny services to any PMRSSM beneficiary.

### **1.2. How Portability will be Enabled**

To enable portability under the scheme, each of the State participating in PMRSSM will sign MoU with Central Government and each other which will allow any hospital empanelled under PMRSSM to provide services to beneficiaries from across the country. This will also enable participating insurance companies/ trusts to make payment to hospitals empanelled beyond the boundaries of State where they are providing services.

PMRSSM offers portability of health care services across the country through public and empanelled private hospitals. Portability of benefits would be implemented as per the below:

- A. Package list and package rates as applicable in the State where the treatment takes place will be applicable.
- B. The payment of claim to the hospital will be made by Trust/Insurance Company implementing PMRSSM in the home State where the beneficiary belongs to.
- C. The timelines for processing of claim and payment to the hospital would be the same as other claims, i.e. within 30 days of receiving the claim.
- D. In case, there is an alliance between PMRSSM and any State Scheme or PMRSSM has been expanded, the above process for portability may be followed for all beneficiaries.
- E. Case of dispute, if any, with respect to treatment sought or taken in another State, will be taken up the Grievance Committee of the Destination State where the treatment took place.