

F. No. S.11012/1/2024-EHS(8283407)/I/3881628/2026
Government of India
Ministry of Health & Family Welfare
(EHS Section)

2nd Floor, B-Wing
Kartavya Bhavan-1, New Delhi-110001
Dated: 17-07-2026

OFFICE MEMORANDUM

Subject: Integration of CGHS Online System with 'Bhavishya' Portal for Retiring Government Employees – reg.

The undersigned is directed to state that, as part of the Government's commitment towards digital governance and enhancing the ease of living for retirees and pensioners, the Department of Health & Family Welfare, and Department of Pension & Pensioners' Welfare (DoPPW), has integrated the CGHS web portal with the Bhavishya web portal to provide a simplified, paperless and technology-enabled additional facility for processing applications for CGHS Pensioner Cards by retiring Central Government employees.

2. Under the integrated workflow, the following facilities shall be available:

- i. i. Approved pension-related details available on the *Bhavishya* Portal shall be automatically fetched for pre-filling of the CGHS Pensioner Card application.
- ii. ii. PAN shall be used as the unique identifier for real-time validation and exchange of data between the CGHS Online System and the *Bhavishya* Portal.
- iii. iii. Upon verification of pension forms by the Head of Office (HoO), generation of the Pension Payment Order (PPO) and successful online payment of the prescribed CGHS contribution through the integrated BharatKosh payment gateway, the CGHS Pensioner Card shall be generated.
- iv. iv. The approved CGHS Pensioner Card may be downloaded through both the CGHS Portal and the *Bhavishya* Portal.

3. The above integration is expected to significantly reduce procedural delays, minimize manual intervention and documentation, eliminate duplication of data entry, and provide a seamless digital interface for retiring Government employees, thereby ensuring timely availability of CGHS healthcare benefits immediately upon retirement.

4. It is clarified that the above facility has been introduced as an additional mode for obtaining CGHS Pensioner Cards. The existing online application process through the official CGHS Portal shall continue to remain operational, and retiring Government employees may avail either of the two modes, as per their convenience.

5. All Ministries/Departments are requested to bring the above facility to the notice of retiring Government employees under their administrative control so as to facilitate maximum utilization of the integrated digital platform.

6. Detailed Standard Operating Procedures (SOPs), user manuals and

operational guidelines for the integrated workflow shall be made available separately on the official websites of CGHS and *Bhavishya*.

This issues with the approval of the Competent Authority.

Digitally signed by
Unni Krishnan T
Date: 17-07-2026
15:19:54

(**Unni Krishnan T**)

Under Secretary to the Government of India
Tel. No. 011-24013446

To

1. All Ministries/Departments of the Government of India.
2. Secretary, Department of Pension & Pensioners' Welfare.
3. Director General, CGHS.
4. DG, NIC.
5. Director, C-DAC.
6. All Additional Directors of CGHS Cities.

Copy for information to:

1. PS to Hon'ble HFM.
2. PS to Hon'ble MoS (Health).
3. PS to Hon'ble MoS, Ministry of Personnel, Public Grievances & Pensions.
4. PPS to Secretary (HFW).
5. PPS to AS & DG (CGHS).
6. PPS to JS (Pension).
7. PPS to JS (CGHS).