1. Who are eligible for this scheme?

All serving government employees and dependents as defined in Karnataka state medical services act.

-Pensioners are not included and those working in aided and autonomous institution without KGID no. Linked to HRMS database, Police department are not eligible under the scheme. Police employees have a separate Police Arogya Bhagya scheme.

2. How should we register?

No registration required only update your and dependent details in your HRMS database of e-governance under DPAR. Carry the KGID number and aadhar id card when you visit the hospital and provide the same to arogyamitra for verification. SAST does not issue any cards.

3. What are the hospitals empanelled and diseases covered?

Visit the website www.sast.gov.in/home for information on hospitals empanelled and benefit packages with rates.

4. What all services does the benefit package include?

Doctor consultation, pre-operative investigation, procedure charges, ward charges, medicines, and management of complication, consumables, food and transportation in case of death.

5. Should we pay investigation charges?

SAST has published the amount for investigations that can be collected by the hospital initially and if converted into scheme patient that amount will be returned.

6. Ward entitlement how is it allotted?

Basic pay upto Rs 16000-general ward
Rs. 16000-43200- semi-private  ward
Rs. 43201+- private ward
7. Can we opt for higher ward?

Yes but you need to pay the difference amount as per rates fixed by SAST and not hospital rates.

8. Can we opt for higher stents and implants?

The Executive committee of SAST has limited the use of stents and implants to the provisions made under the scheme to ensure reduction in out of pocket expenses for beneficiaries

9. Can we take services in non-empanelled hospitals and claim reimbursement?

For the benefit packages with codes under JSS reimbursement will not be given by the government for services taken in non-empanelled hospitals from the date of launch of scheme 20.1.15.

10. For conditions not covered under the JSS will we get reimbursement?

Conditions not included under the JSS the routine reimbursement process can be adopted.

11. Can we be converted to JSS scheme after we have got admitted in the empanelled hospital?

Till discharge for that hospitalization the hospital authorities can raise pre-authorization and convert the beneficiaries under the scheme.

12. Whom should we contact in case we are refused treatment or hospital demands extra money?

You can contact the toll free no: 18004258330 and register your grievance and also get in touch with our divisional manager/district manager /regional consultant at the district level their contact details available in the website and also with
Contact details: Grievance co-ordinator trust level--
Email: your written complaint to: jss.sast@gmail.com

13. How do we know our Pre-authorisation is approved?

You will get an SMS and also you can keep in touch with Arogyamitra of the hospital.