

**Model Tender Document for Selection of Insurance Company for the
implementation of
Ayushman Bharat – National Health Protection Mission In the
Union Territory of
Daman Diu and Dadra Nagar Haveli**

July 2018

Volume II:
About AB-NHPM

Schedule of Requirements, Specifications and Allied Technical Details

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Abbreviations

AL	Authorisation Letter (from the Insurer)
BFU	Beneficiary Family Unit
BPL	Below Poverty Line
BRC	Basic Risk Cover
CCGMS	Central Complaints Grievance Management System
CHC	Community Health Centre
CRC	Claims Review Committee
DAL	Denial of Authorisation Letter
DGRC	District Grievance Redressal Committee
DGNO	District Grievance Nodal Officer
EHCP	Empanelled Health Care Provider
HPGRC	High Powered Grievance Redressal Committee
GRC	Grievance Redressal Committee
IRDAI	Insurance Regulatory Development Authority of India
MoHFW	Ministry of Health & Family Welfare, Government of India
NGRC	National Grievance Redressal Committee
NHA	National Health Agency
NOA	Notice of Award
PHC	Primary Health Centre
AB-NHPM	Ayushman Bharat – National Health Protection Mission
RAL	Request for Authorisation Letter (from the EHCP)
SECC	Socio Economic Caste Census
SGRC /UTGRC	State Grievance Redressal Committee/ Union Territory Grievance Redressal Committee
SGNO /UTGNO	State Grievance Nodal Officer/ Union Territory Grievance Nodal Officer
SHA /UTHA	State Health Agency / Union Territory Health Agency
UCN	Unique Complaint Number

Definitions and Interpretations

Appellate Authority shall mean the authority designated by the Union Territory Health Agency which has the powers to accept and adjudicate on appeals by the aggrieved party against the decisions of any Grievance Redressal Committee set up pursuant to the Insurance Contract between the Union Territory Health Agency and the Insurer.

Basic Sum Insured shall mean the sum of Rs 5,00,000 per AB-NHPM Beneficiary Family Unit per annum against which the AB-NHPM Beneficiary Family Unit may seek benefits as per the benefit package proposed under the AB-NHPM.

Beneficiary means a member of the AB-NHPM Beneficiary Family Units who is eligible to avail benefits under the Ayushman Bharat – National Health Protection Mission.

Along with the AB-NHPM beneficiary families, additional beneficiary families added by UT Administration is as below,

- 1) Resident families whose annual income is below Rs.1 lakhs.
- 2) All Families whose annual income is above Rs.1 lakhs.

Category 1) and 2) will also be known as Non SECC AB-NHPM beneficiary families

Beneficiary Family Unit refers to those families including all its members figuring in the Socio-Economic Caste Census (SECC) database under the deprivation criteria of D1, D2, D3, D4, D5 and D7, Automatically Included category (viz as Households without shelter, Destitute-living on alms, Manual Scavenger Families, Primitive Tribal Groups and Legally released Bonded Labour) and broadly 11 defined occupational un-organised workers (in Urban Sector) of the Socio-Economic Caste Census (SECC) 2011 database of the UT Administration along with the Non SECC beneficiary family category added by the UT Administration of Daman Diu and Dadra Nagar Haveli i.e Resident families whose annual income is below Rs.1 lakhs and All Families whose annual income is above Rs.1 lakhs referred to as AB-NHPM Beneficiary Family Unit under the Ayushman Bharat – National Health Protection Mission.

Benefit Package refers to the package of benefits that the insured families would receive under the AB-NHPM.

Bid refers to the qualification and the financial bids submitted by an eligible Insurance Company pursuant to the release of this Tender Document as per the provisions laid down in this Tender Document and all subsequent submissions made by the Bidder as requested by the UTHA for the purposes of evaluating the bid.

Bidder shall mean any eligible Insurance Company which has submitted its bid in response to this Tender released by the UT Administration.

Days mean and shall be interpreted as calendar days unless otherwise specified.

Insurer means the successful bidder which has been selected pursuant to this bidding process and has agreed to the terms and conditions of the Tender Document and has signed the Insurance Contract with the UT Administration.

Material Misrepresentation shall mean an act of intentional hiding or fabrication of a material fact which, if known to the other party, could have terminated, or significantly altered the basis of a contract, deal, or transaction.

MoHFW shall mean the Ministry of Health and Family Welfare, Government of India.

NHA shall mean the National Health Agency set up the Ministry of Health and Family Welfare, Government of India with the primary objective of coordinating the implementation, operation and management of AB-NHPM. It will also foster co-ordination and convergence with other similar schemes being implemented by the Government of India and State/UT Governments.

AB-NHPM shall refer to Ayushman Bharat – National Health Protection Mission managed and administered by the Ministry of Health and Family Welfare, Government of India with the objective of reducing out of pocket healthcare expenses and improving access of validated Beneficiary Family Units to quality inpatient care and day care surgeries (as applicable) for treatment of diseases and medical conditions through a network of Empanelled Health Care Providers.

AB-NHPM Beneficiary Database refers to all AB-NHPM Beneficiary Family Units, as defined in Category under the deprivation criteria of D1, D2, D3, D4, D5 and D7, Automatically Included category (viz as Households without shelter, Destitute-living on alms, Manual Scavenger Families, Primitive Tribal Groups and Legally released Bonded Labour) and 11 defined occupational un-organised workers (in Urban Sector) of the Socio-Economic Caste Census (SECC) 2011 database of the UT Administration along with the Non SECC beneficiary family category added by the UT Administration of Daman Diu and Dadra Nagar Haveli i.e Resident families whose annual income is below Rs.1 lakhs and All Families whose annual income is above Rs.1 lakhs.

Policy Cover Period shall mean the standard period of 12 calendar months from the date of start of the Policy Cover or lesser period as stipulated by UTHA from time to time.

Risk Cover shall mean an annual risk cover of Rs. 5,00,000 covering inpatient care and day care surgeries (as applicable) for treatment of diseases and medical conditions through a network of Empanelled Health Care Providers (EHCP) for the eligible AB-NHPM Beneficiary Family Units.

Service Area refers to the entire UT of Daman Diu and Dadra Nagar Haveli covered and included under this Tender Document for the implementation of AB-NHPM.

Union Territory Health Agency (UTHA) refers to the body set up by the UT Administration of Daman Diu and Dadra Nagar Haveli for the purpose of coordinating and implementing the Ayushman Bharat – National Health Protection Mission in the UT of Daman Diu and Dadra Nagar Haveli.

Successful Bidder shall mean the bidder whose bid document is responsive, which has been pre-qualified and whose financial bid is the lowest among all the shortlisted and with whom the Daman Diu and Dadra Nagar Haveli intends to select and sign the Insurance Contract for this Scheme.

Scheme shall mean the Ayushman Bharat – National Health Protection Mission managed and administered by the Ministry of Health and Family Welfare, Government of India.

Selected Bidder shall mean the successful bidder which has been selected in the bid exercise and has agreed to the terms and conditions of the Tender Document and has signed the Insurance Contract with the UT Administration.

Insurance Contract shall mean the contract signed by the Union Territories Health Agency with the Selected Bidder.

UT Administration refers to the Administration of Union Territories of Daman Diu and Dadra Nagar Haveli in which the tender is issued.

Tender Documents refers to this Tender Document including Volume I “Instruction to Bidders”, Volume II “About AB-NHPM” and Volume III “ Insurance Contract to be signed by the Insurance Company” including all amendments, modifications issued by the UTHA in writing pursuant to the release of the Tender Document.

Disclaimer

The information contained in this Tender Document or subsequently provided to the Bidders, whether verbally or in documentary or any other form, by or on behalf of the UT Administration of Daman, Diu and Dadra Nagar Haveli, hereinafter referred to as the UT Administration, acting through the Union Territory Health Agency (UTHA), or any of its employees or advisors, is provided to the Bidders on the terms and conditions set out in this Tender Document along with all its Volumes and such other terms and conditions subject to which such information is provided.

The purpose of this Tender Document is to provide the Bidder(s) with information to assist the formulation of their Tender. This Tender Document does not purport to contain all the information each Bidder may require. This Tender Document may not be appropriate for all persons and it is not possible for the UT Administration or the UTHA or its representatives, to consider the objectives, financial situation and particular needs of each Bidder who reads or uses this Tender Document. Each Bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this Tender Document, and where necessary obtain independent advice from appropriate sources. Neither the UT Administration nor the UTHA nor their employees or their consultants make any representation or warranty as to the accuracy, reliability or completeness of the information in this Tender Document. The UT Administration shall incur no liability under any law including the law of contract, tort, the principles of restitution, or unjust enrichment, statute, rules or regulations as to the accuracy, reliability or completeness of the Tender Document. The statements and explanations contained in this Tender Document are intended to provide an understanding to the Bidders about the subject matter of this Tender and should not be construed or interpreted as limiting in any way or manner the scope of services and obligations of the Bidders that will be set forth in the Insurer's Agreement or the UT Administration's rights to amend, alter, change, supplement or clarify the scope of work, or the agreement to be signed pursuant to this Tender or the terms thereof or herein contained. Consequently, any omissions, conflicts or contradictions in the Bidding Documents, including this Tender Document, are to be noted, interpreted and applied appropriately to give effect to this intent, and no claims on that account shall be entertained by the UT Administration.

This Tender Document does not constitute an agreement and does not constitute either an offer or invitation by the UT Administration or the UTHA to the Bidders or any other person.

Information provided in the Tender Documents to the Bidders is on a wide range of matters, some of which may depend upon interpretation of law. The information given is not intended to be an exhaustive account of statutory requirements and should not be regarded as complete or authoritative statements of law. The UT Administration or the UTHA accepts no responsibility for the accuracy, or otherwise, of any interpretation or opinion on law expressed in this Tender Document.

The UT Administration may, in its absolute discretion but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in this Tender Document.

The issue of this Tender Document does not imply that the UT Administration is bound to appoint the Successful Bidder as the Insurer, as the case may be, and the UT Administration reserves the right to reject all or any of the Bidders or Bids or not to enter into a Contract for the implementation of the Ayushman Bharat – National Health Protection Mission (AB-NHPM) in the State/ UT of the UT of Daman Diu and Dadra Nagar Haveli without assigning any reason whatsoever.

Each Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses affiliated with any demonstration or presentation which may be required by the UT Administration or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will be borne by the Bidders and the UT Administration and its employees and advisors shall not be liable, in any manner whatsoever, for the same or for any other costs or other expenses incurred by any Bidder in preparation or submission of its Bid, regardless of the conduct or outcome of the Bidding Process.

The entire Tender Document is in three volumes: *Volume I – Instruction to Bidders*, *Volume II – About AB-NHPM* and *Volume III – Insurance Contract to be signed by the Insurance Company*.

This document is *Volume II* of the Tender Document ‘About AB-NHPM: *Schedule of Requirements, Specifications and Allied Technical Details*’.

**Tender Document for
Selection of Insurance Company for the Implementation of
Ayushman Bharat – National Health Protection Mission**

In the Union Territory of Daman Diu and Dadra Nagar Haveli

**Volume II
About AB-NHPM
Schedule of Requirements, Specifications and Allied Details**

Volume II: About AB-NHPM

1. Name of the Scheme

The name of the Scheme shall be 'AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION', hereinafter referred to as the "AB-NHPM" or the "Scheme".

2. Objectives of the Scheme

The objective of AB-NHPM to reduce catastrophic health expenditure, improve access to quality health care, reduce unmet needs and reduce out of pocket healthcare expenditures of poor and vulnerable families falling under the deprivation criteria of D1, D2, D3, D4, D5 and D7, Automatically Included category and broadly 11 defined occupational un-organised workers (in Urban Sector) of the Socio-Economic Caste Census (SECC) database of the UT along with the Non SECC beneficiary family category added by the UT Administration of Daman Diu and Dadra Nagar Haveli i.e Resident families whose annual income is below Rs.1 lakhs and All Families whose annual income is above Rs.1 lakhs referred to as AB-NHPM Beneficiary Family Unit. These eligible AB-NHPM beneficiary families will be provided coverage for secondary, tertiary and day care procedures (as applicable) for treatment of diseases and medical conditions through a network of Empanelled Health Care Providers (EHCP).

3. AB-NHPM Beneficiaries and Beneficiary Family Unit

- a. All AB-NHPM Beneficiary Family Units, as defined under the deprivation criteria of D1, D2, D3, D4, D5 and D7, Automatically Included category (in rural areas) and broadly defined occupational un-organised workers (in Urban Sector) of the Socio-Economic Caste Census (SECC) database of the UT along with the Non SECC beneficiary family category added by the UT Administration of Daman Diu and Dadra Nagar Haveli i.e Resident families whose annual income is below Rs.1 lakhs and All Families whose annual income is above Rs.1 lakhs referred to as AB-NHPM Beneficiary Family Unit which are resident in the Service Area (UT of Daman Diu and Dadra Nagar Haveli for which this Tender Document is issued) and fall under one or more of the categories further detailed in **Annex 2.1** of this Volume II of the Tender Document shall be considered as **eligible** for benefits under the Scheme and be automatically covered under the Scheme.
- b. Unit of coverage under the Scheme shall be a family and each family for this Scheme shall be called an AB-NHPM Beneficiary Family Unit, which will comprise all members in that family. Any addition in the family will be allowed only in case of marriage and/or birth/ adoption.

4. Risk Covers and Sum Insured

4.1 Risk Cover and Sum Insured

- a. **Risk Cover (RC)** will include hospitalization / treatment expenses coverage including treatment for medical conditions and diseases requiring secondary and tertiary level of medical and surgical care treatment and also including defined day care procedures (as

- b. As on the date of commencement of the Policy Cover Period, the AB-NHPM Sum Insured in respect of the Risk Cover for each AB-NHPM Beneficiary Family Unit shall be **Rs. 5,00,000 (Rupees Five Lakh Only)** per family per annum on family floater basis. This shall be called the **Sum Insured**, which shall be fixed irrespective of the size of the AB-NHPM Beneficiary Family Unit, subject to **Section 4.2**.

4.2 AB-NHPM Sum Insured on a Family Floater Basis

- a. The Insurer shall ensure that the Scheme's RC shall be provided to each AB-NHPM Beneficiary Family Unit on a **family floater basis** covering all the members of the AB-NHPM Beneficiary Family Unit including Senior Citizens, i.e., the Sum Insured shall be available to any or all members of such Beneficiary Family Unit for one or more Claims during each Policy Cover Period. New family members may be added after due approval process as defined by the Government.
- b. The maximum liability of the Insurer on a family floater basis for one or more Claims under the RC during any Policy Cover Period shall not exceed Rs. 5,00,000 (Rupees Five Lakh Only) in respect of a AB-NHPM Beneficiary Family Unit .

5. Benefit Package: AB-NHPM Cover

5.1 Benefits under AB-NHPM Risk Cover

- a. The benefits within this Scheme under the Basic Risk Cover are to be provided on a cashless basis to the AB-NHPM Beneficiaries up to the limit of their annual coverage and includes:
 - (i) Hospitalization expense benefits
 - (ii) Day care treatment benefits (as applicable)
 - (iii) Follow-up care benefits
 - (iv) Pre and post hospitalization expense benefits
 - (v) New born child/ children benefits
- b. The details of benefit package including list of exclusions are furnished in **Annex 2.2: 'Exclusions to the Policy'** and **Annex 2.3: 'Packages and Rates'**.
- c. For availing any treatment in any empanelled hospitals, preauthorisation is required to be taken for all cases.
- d. Except for exclusions listed in **Annex 2.2**, services for any other surgical treatment services will also be allowed, in addition to the procedures listed in **Annex 2.3**, of upto a limit to any AB-NHPM Beneficiary, provided the services are within the sum insured available and pre-authorisation has been provided by the insurance company.

5.2 Exclusions under AB-NHPM Insurance Cover

- a. Each of the benefits specified above in **Sections 5.1** shall be **available for irrespective of any pre-existing conditions, diseases, illnesses or injuries** affecting the AB-NHPM Beneficiaries on the date of commencement of each Policy Cover Period, subject only to the exclusions as provided in **Annex 2.2**.

5.3 Benefits Available only through Empanelled Health Care Providers

- a. The benefits under the AB-NHPM Risk Cover shall only be available to a AB-NHPM Beneficiary through an EHCP after Aadhaar based identification as far as possible. In case Aadhaar is not available then other defined Government recognised ID will be used for this purpose.
- b. The benefits under the AB-NHPM Cover shall, subject to the available AB-NHPM Sum Insured, be available to the AB-NHPM Beneficiary on a cashless basis at any EHCP.
- c. Specialized tertiary level services shall be available and offered only by the EHCP empanelled for that particular service. Not all EHCPs can offer all tertiary level services, unless they are specifically designated by the UTHA for offering such tertiary level services.

6. Package Rates

- a. The Insurer shall reimburse claims of public and private health care providers under the AB-NHPM based on Package Rates determined as follows:
 - (i) If the package rate for a medical treatment or surgical procedure requiring Hospitalization or Day Care Treatment (as applicable) is fixed in **Annex 2.3**, then the Package Rate so fixed shall apply for the Policy Cover Period.
 - (ii) If the package rate for a surgical procedure requiring Hospitalization or Day Care Treatment (as applicable) is not listed in **Annex 2.3**, then the Insurer may pre-authorise an appropriate amount or
 - (iii) the flat daily package rates specified in **Annex 2.3** shall apply as per the pre-authorisation by the insurer.
 - (iv) If the treatment cost is more than the benefit coverage amount available with the beneficiary families then the remaining treatment cost will be borne by the AB-NHPM Beneficiary family..
 - (v) The follow up care prescription for identified packages are set out in **Annex 2.3**.
 - (vi) In case of AB-NHPM Beneficiary is required to undertake multiple surgical treatment, then the highest package rate shall be taken at 100%, thereupon the 2nd treatment package shall taken as 50% of package rate and 3rd treatment package shall be at 25% of the package rate.
 - (vii) Surgical and Medical packages will not be allowed to be availed at the same time.
 - (viii) Certain packages as mentioned in **Annex 2.3** will only be reserved for Public EHCPs as decided by the UTHA. They can be availed in Private EHCPs only after a referral from a Public EHCP is made.

- (ix) Certain packages as indicated in **Annex 2.3** have differential pricing NABH and Non-NABH, for Hospitals running PG/ DNB Course, for rural and urban EHCPs and for EHCPs in aspirational districts as identified by NITI Aayog.
- b. These package rates (in case of surgical procedures or interventions or day care procedures, as applicable) or flat per day rate (in case of medical treatments) will include:
- (i) Registration charges.
 - (ii) Bed charges (General Ward).
 - (iii) Nursing and boarding charges.
 - (iv) Surgeons, Anaesthetists, Medical Practitioner, Consultants fees etc.
 - (v) Anaesthesia, Blood Transfusion, Oxygen, O.T. Charges, Cost of Surgical Appliances etc.
 - (vi) Medicines and drugs.
 - (vii) Cost of prosthetic devices, implants etc.
 - (viii) Pathology and radiology tests: radiology to include but not be limited to X-ray, MRI, CT Scan, etc.
 - (ix) Diagonysis and Tests, etc
 - (x) Food to patient.
 - (xi) Pre and Post Hospitalisation expenses: Expenses incurred for consultation, diagnostic tests and medicines before the admission of the patient in the same hospital and cost of diagnostic tests and medicines and up to 15 days of the discharge from the hospital for the same ailment/ surgery.
 - (xii) Any other expenses related to the treatment of the patient in the hospital.
- c. During the Third Policy Cover Period, revision of the published Package Rates may be carried out, through bilateral arrangements with any Empanelled Health Care Providers upon adherence of due procedure and prior approval of NHA in a limited bandwidth, respectively.
- d. The UTHA and Insurer shall publish the Package Rates on its website in advance of each Policy Cover Period.
- e. As part of the regular review process, the Parties (the Insurer and EHCP) shall review information on incidence of common medical treatments or surgical procedures that are not listed in **Annex 2.3** and that require hospitalization or day care treatments (as applicable).
- f. Either Party may suggest the inclusion of additional Package for determination of rates following due diligence and procedures and based on the incidence of diseases or reported medical conditions and other relevant data. The Parties shall then agree on the package rates for such medical treatments or surgical procedures, as the case may be; but the decision of the UTHA in this regard shall be final and binding on the Insurer. The agreed package rates shall be deemed to have been included in **Annex 2.3** with effect from the date on which the Parties have mutually agreed to the new package rates in writing.

- g. No claim processing of package rate for a medical treatment or surgical procedure or day care treatment (as applicable) that is determined or revised shall exceed the sum total of Risk Cover for a AB-NHPM Beneficiary Family Unit.

However, package rates for some medical treatment or surgical procedures may exceed the Sum Insured limit, which in turn would enable AB-NHPM beneficiaries to avail treatment of such medical conditions or surgical procedures on their own cost / expenses at the negotiated rate rather than on an open-ended or fee for service basis.

7. Identification of AB-NHPM Beneficiary Family Units

- a. Identification of AB-NHPM Beneficiary Family Units will be based on the deprivation criteria of D1, D2, D3, D4, D5 and D7, Automatically Included category and 11 broadly defined occupational un-organised workers (in Urban Sector) of the Socio-Economic Caste Census (SECC) database of the UT Administration along with the Non SECC beneficiary family category added by the UT Administration of Daman Diu and Dadra Nagar Haveli i.e Resident families whose annual income is below Rs.1 lakhs and All Families whose annual income is above Rs.1 lakhs.
- b. The beneficiaries will be identified using Aadhaar and/or Ration Card and / or any other specified identification document produced by the beneficiary at the point of contact. Once successfully identified, the beneficiary will be provided with a print of AB-NHPM e-card which can be used as reference while availing benefits.
- c. Detailed guidelines for beneficiary identification are provided in **Annex 2.4**.

d. Enrollment of Non SECC Family Units:

- i) Enrolment procedure:
The enrolment of the Non SECC beneficiary family of the UT Administration of Daman Diu and Dadra Nagar Haveli as mentioned below,
 - a) Resident families whose annual income is below 1 lakh
 - b) All families whose annual income is above 1 lakh

The enrollment will be undertaken by the Insurance Company selected and approved by the UT Administration. The Insurer shall enroll beneficiaries and issue e cards. The process of enrolment is as per Annexure 2.15.

- ii) Period of Enrolment:
The Period of Enrolment of Non SECC Families will be one year in both the UT's of Daman Diu and Dadra Nagar Haveli. From the date of start of enrolment up to two months the premium would be charged as full and for the rest of the period it will be charged on pro rata basis.

iii) Enrolment Criteria :

The following documents would be required for enrolment of this scheme:

- a) For resident families whose annual income is below 1 lakh –
Income Certificate issued by respective Mamlatdar (not more than 1 year old), Resident certificate/Proof any other 32 listed resident proof, Aadhaar Card (Optional)
- b) For All families whose annual income is above 1 lakh –
Premium payment receipt given by insurer, Resident proof (any of the 32 listed resident proof) and Aadhaar Card (Optional).
The list of resident proof are provided in Annexure-2.16.

8. Empanelment of Health Care Providers

- a. All public hospitals with inpatient facilities (Community Health Centre and above) shall deemed to be empanelled.
- b. Private healthcare providers (both for profit and not for profit) which provide hospitalization and/or day care services (as applicable) would be eligible for empanelment under AB-NHPM, subject to their meeting of certain requirements (empanelment criteria) in the areas of infrastructure, manpower, equipment (IT, help desk etc.) and services (for e.g. liaison officers to facilitate beneficiary management) offered, which can be seen at **Annex 2.5** of this document.

- c. At the time of empanelment, those Hospitals that have the capacity and which fulfill the minimum criteria for offering tertiary treatment services as prescribed by the UTHA would be specifically designated for providing such tertiary care packages.
- d. The UTHA shall be responsible for empanelment and periodic renewal of empanelment of health care providers for offering services under the AB-NHPM. The UTHA may undertake this function either directly or through the selected Insurance Company. However, the final decision regarding empanelment of hospital will rest with UTHA.
- e. Under circumstances of any dispute, final decision related to empanelment of health care providers shall vest exclusively with the UTHA.
- f. Detailed guidelines regarding empanelment of health care providers are provided at **Annex 2.5**.

9. Agreement with Empanelled Health Care Providers

- a. Once a health care provider is found to be eligible for empanelment, the UTHA and the selected Insurance Company shall enter into a Provider Service Agreement with such health care provider substantially in the form to be provided for the medical treatments, surgical procedures, day care treatments (as applicable), and follow-up care for which such health care provider meets the infrastructure and personnel requirements.
- b. This Provider Service Agreement shall be a tripartite agreement where the Insurer shall be the third party.
- c. The Agreement of an EHCP shall continue for a **period of at least 3 years** from the date of the execution of the Provider Services Agreement, unless the EHCP is de-empanelled in accordance with the **AB-NHPM guidelines** and its agreement terminated in accordance with its terms.
- d. The Insurer agrees that neither it nor its outsourced agency will enter into any understanding with the EHCP that are in contradiction to or that deviates from or breaches the terms of the Insurance Contract between the UTHA and the Insurer or tripartite Provider Service Agreement with the EHCP.
- e. If the Insurer or its outsource agency or any of its representatives violates the provisions of **Section 9.d.** above, it shall be deemed as a material breach and the UTHA shall have the right to initiate appropriate action against the Insurer or the EHCP or both.
- f. As a part of the Agreement, the Insurer shall ensure that each EHCP has within its premises the required IT infrastructure (hardware and software) as per the AB-NHPM guidelines. All Private EHCPs shall be responsible for all costs related to hardware and maintenance of the IT infrastructure. For all Public EHCPs the costs related to hardware and maintenance of the IT infrastructure shall be borne by the Insurance

Company. The EHCPs may take Insurance Company's support may be sought for procurement of such hardware by the EHCPs, however the ownership of all such assets, hardware and software along with its licenses, shall irrevocably vest with the EHCP.

10. De-empanelment of Health Care Providers

- a. The UTHA, either on its own or through Insurance Company, shall de-empanel an EHCP from the AB-NHPM, as per the guidelines mentioned in **Annex 2.5**
- b. Notwithstanding a suspension or de-empanelment of an EHCP, the Insurer shall ensure that it shall honour all Claims for any expenses that have been pre-authorized or are legitimately due before the effectiveness of such suspension or de-empanelment as if such de-empanelled EHCP continues to be an EHCP.

11. Insurance Contract Period

11.1 Term of the Insurance Contract with the Insurer

- a. The Insurance Contract that will be signed between the Insurer and the UTHA pursuant to this Tender Document, shall be for a period of one year and will be extendable for one more year if mutually agreed.

11.2 Issuance of Policy

- a. For the purpose of issuance of a policy, all eligible beneficiary family units in the entire UT of Daman Diu and Dadra Nagar Haveli shall be covered under one policy. This policy shall be issued by the insurer before the commencement of the policy start date.
- b. Notwithstanding any delay by the Insurer in issuing or failure to issue a Policy for a UT of Daman Diu and Dadra Nagar Haveli, the Insurer agrees that the Policy Cover Period for such UT shall commence on the date determined in accordance with **Section 11.4** and **Section 11.5** and that it shall provide the AB-NHPM Beneficiaries in that UTs with the AB- NHPM Cover from that date onwards.
- c. In the event of any discrepancy, ambiguity or contradiction between the terms and conditions set out in the Insurance Contract and a Policy issued for a UT by the Insurer, the terms of the Insurance Contract shall prevail for the purpose of determining the Insurer's obligations and liabilities to the UTHA and the AB-NHPM Beneficiaries.

11.3 Commencement of Policy Cover Period in the Union Territory

- a. The Policy Cover Period under the Policy for a State/UT shall commence from the date decided and announced by the UTHA.

- b. The Insurer shall use its best efforts to issue Policies for the UT in the Service Area covering all AB-NHPM beneficiaries as per the AB-NHPM Beneficiary Database.

11.4 Policy Cover Period

In respect of policy, the Policy Cover Period shall be for a period of 12 months from the date of commencement of such Policy Cover Period, i.e., until 2359 hours on the date of expiration of the twelfth month from the date of commencement determined in accordance with **Section 11.5.1** Provided that upon early termination of this Insurance Contract, the Policy Cover Period for the UT shall terminate on the date of such termination, wherein the premium shall be paid on pro-rata basis after due adjustment of any recoveries on account of termination.

11.4.1 Policy Cover Period for the AB-NHPM Beneficiary Family Unit

- a. During the Policy Cover Period for UT, the policy cover shall commence **from 0000 hours on the date indicated by the UTHA.**
- b. The end date of the policy cover for each State/UT be 12 months from the date of start of the Policy Cover.

11.5 Cancellation of Policy Cover

Upon early termination of the Insurance Contract between the UTHA and the Insurer, all Policies issued by the Insurer pursuant to the Insurance Contract shall be deemed cancelled with effect from the Termination Date subject to the Insurer fulfilling all its obligations at the time of Termination as per the provisions of the Insurance Contract.

For implications and protocols related to early termination, refer to **Section 30.**

12.Registration and Premium

12.1 Payment of Premium

- a. The UTHA shall ensure payment of the premium as per the following schedule:

No.	Central & State Premium Split Ratio	Instalment 1 (On or before the commencement of the Policy Cover Period)	Instalment 2 (After completion of 2 nd Quarter of the Policy Cover Period)	Instalment 3 (After completion of 10 months of the Policy Cover Period)
i.	For Union Territories without Legislation: Centre: 100%	45% of (Central Government Share)	45% of (Central Government Share)	10% of (Central Government Share)

- b. The Grant-in-Aid shall be released into Escrow Account to be opened by UTHA, wherein the contribution of the Central Government, Union Territories. The UTHA shall make the payment to the respective Insurance Companies through the aforesaid Escrow Account.
- c. Detailed premium payment guidelines for SECC families are provided at **Annex 2.6**
- d. Detailed premium payment guidelines for non SECC families are provided at **Annex 2.6**

12.2 Refund of Premium and Payment of Additional Premium at the end of contract period

- a. The UTHA shall issue a letter to the Insurer stating the Insurer's average Claim Ratio for all 12 months of Policy Cover Period for the UT. In the letter, the UTHA shall indicate the amount of premium that the Insurer shall be obliged to return. The amount of premium to be refunded shall be calculated based on the provisions of **Section 12.2.b**.
- b. After adjusting a defined percent for expenses of management (including all costs excluding only service tax and any cess, if applicable) and after settling all claims, if there is surplus: 100 percent of leftover surplus should be refunded by the Insurer to the UTHA within 30 days. The percentage that will be need to be refunded will be as per the following:
 - i. Administrative cost allowed 10% if claim ratio less than 60%.
 - ii. Administrative cost allowed 15% if claim ratio between 60-70%.
 - iii. Administrative cost allowed 20% if claim ratio between 70-80%.

- c. All the surplus as determined through formula mentioned above should be refunded by the insurer to the UTHA within 30 days.
- d. If the Insurer delays payment of or fails to pay the refund amount within 60 days of the date of expiration of the Policy Cover Period, then the Insurer shall be liable to pay interest at the rate of one percent of the refund amount due and payable to the UTHA for every 7 days of delay beyond such 60 day period.
- e. If the Insurer fails to refund the Premium within such 90-day period and/ or the default interest thereon, the UTHA shall be entitled to recover such amount as a debt due from the Insurer through means available within law.
- f. The UTHA is under no obligation to pay any further premium to the Insurer if claim ratio of the Insurer is upto 120 percent.
- g. If the Insurer's average Claim Ratio for the full 12 months is in excess of 120 percent, then the UTHA will be liable to pay 50% of additional claim cost in excess of the total Premium already paid by it and remaining 50% shall be borne by the insurance company. The total premium, including this additional claim cost, shall be borne by UTHA only till the ceiling limit of premium set under AB-NHPM for Central and State Governments' share. After the ceiling is reached claims cost will need to be borne entirely by the Insurer.

13. Cashless Access of Services

- a. The AB-NHPM beneficiaries shall be provided treatment free of cost for all such ailments covered under the Scheme within the limits/ sub-limits and sum insured, i.e., not specifically excluded under the Scheme.
- b. The EHCP shall be reimbursed as per the package cost specified in the Tender Document agreed for specified packages or as pre-authorised amount in case of unspecified packages.
- c. The Insurer shall ensure that each EHCP shall at a minimum possess the Hospital IT Infrastructure required to access the AB-NHPM Beneficiary Database and undertake verification based on the Beneficiary Identification process laid out, using unique AB-NHPM Family ID on the AB-NHPM Card and also ascertain the balance available under the AB-NHPM Cover provided by the Insurer.
- d. The Insurer shall provide each EHCP with an operating manual describing in detail the verification, pre-authorisation and claims procedures.
- e. The Insurer shall train Ayushman Mitras that will be deputed in each EHCP that will be responsible for the administration of the AB-NHPM on the use of the Hospital IT infrastructure for making Claims electronically and providing Cashless Access Services.

- f. The EHCP shall establish the identity of the member of a AB-NHPM Beneficiary Family Unit by Aadhaar Based Identification System (No person shall be denied the benefit in the absence of Aadhaar Card) and ensure:
- (i) That the patient is admitted for a covered procedure and package for such an intervention is available.
 - (ii) AB-NHPM Beneficiary has balance in her/ his AB-NHPM Cover amount.
 - (iii) Provisional entry shall be made on the server using the AB-NHPM ID of the patient. It has to be ensured that no procedure is carried out unless provisional entry is completed through blocking of claim amount.
 - (iv) At the time of discharge, the final entry shall be made on the patient account after completion of Aadhaar Card Identification Systems verification or any other recognised system of identification adopted by the UTHA of AB-NHPM Beneficiary Family Unit to complete the transaction.

14.Pre-authorisation of Procedures

- a. All procedures in **Annex 2.3** that are earmarked for pre-authorisation shall be subject to mandatory pre-authorisation. In addition, in case of Inter-State portability, all procedures shall be subject to mandatory pre-authorisation irrespective of the pre-authorisation status in **Annex 2.3**.
- b. No EHCP shall, under any circumstances whatsoever, undertake any such earmarked procedure without pre-authorisation unless under emergency. Process for emergency approval will be followed as per guidelines laid down under AB-NHPM
- c. Request for hospitalization shall be forwarded by the EHCP after obtaining due details from the treating doctor, i.e. “request for authorisation letter” (RAL). The RAL needs to be submitted online through the Scheme portal and in the event of any IT related problem on the portal, then through email or fax. The medical team of Insurer would get in touch with the treating doctor, if necessary.
- d. The RAL should reach the authorisation department of the Insurer within 6 hours of admission in case of emergency.
- e. In cases of failure to comply with the timelines stated in above **Section 14.d**, the EHCP shall forward the clarification for delay with the request for authorisation.
- f. The Insurer shall ensure that in all cases pre-authorisation request related decisions are communicated to the EHCP within 12 hours for all normal cases and within 1 hours for emergencies. If there is no response from the Insurer within 12 hours of an EHCP filing the pre-authorisation request, the request of the EHCP shall be deemed to be automatically authorised.
- g. The Insurer shall not be liable to honour any claims from the EHCP for procedures featuring in **Annex 2.3**, for which the EHCP does not have a pre-authorisation, if prescribed.

- h. Reimbursement of all claims for procedures listed under **Annex 2.3** shall be as per the limits prescribed for each such procedure unless stated otherwise in the pre-authorisation letter/communication.
- i. The RAL form should be dully filled with clearly mentioned Yes or No. There should be no nil, or blanks, which will help in providing the outcome at the earliest.
- j. The Insurer guarantees payment only after receipt of RAL and the necessary medical details. Only after the Insurer has ascertained and negotiated the package with the EHCP, shall issue the Authorisation Letter (AL). This shall be completed within 24 hours of receiving the RAL.
- k. In case the ailment is not covered or the medical data provided is not sufficient for the medical team of the authorisation department to confirm the eligibility, the Insurer can deny the authorisation or seek further clarification/ information.
- l. The Insurer needs to file a report to the UTHA explaining reasons for denial of every such pre-authorisation request.
- m. Denial of authorisation (DAL)/ guarantee of payment is by no means denial of treatment by the EHCP. The EHCP shall deal with such case as per their normal rules and regulations.
- n. Authorisation letter (AL) will mention the authorisation number and the amount authorized as a package rate for such procedure for which package has not been fixed earlier. The EHCP must see that these rules are strictly followed.
- o. The authorisation is given only for the necessary treatment cost of the ailment covered and mentioned in the RAL for hospitalization.
- p. The entry on the AB-NHPM portal for claim amount blocking as well at discharge would record the authorisation number as well as package amount agreed upon by the EHCP and the Insurer.
- q. In case the balance sum available is less than the specified amount for the Package, the EHCP should follow its norms of deposit/running bills etc. However, the EHCP shall only charge the balance amount against the package from the AB-NHPM beneficiary. The Insurer upon receipt of the bills and documents would release the authorized amount.
- r. The Insurer will not be liable for payments in case the information provided in the RAL and subsequent documents during the course of authorisation is found to be incorrect or not fully disclosed.
- s. In cases where the AB-NHPM beneficiary is admitted in the EHCP during the current Policy Cover Period but is discharged after the end of the Policy Cover Period, the claim

has to be paid by the Insurer from the Policy which was operating during the period in which the AB-NHPM beneficiary was admitted.

15. Portability of Benefits

- a. The benefits of AB-NHPM will be portable across the country and a beneficiary covered under the scheme will be able to get benefits under the scheme across the country at any EHCP.
- b. Package rates of the hospital where benefits are being provided will be applicable while payment will be done by the insurance company that is covering the beneficiary under its policy.
- c. The Insurer undertakes that it will honor claims from any empanelled hospital under the scheme within India and will settle claims within 30 days of receiving them.
- d. To ensure true portability of AB-NHPM, UT Administration shall enter into arrangement with ALL other States that are implementing AB-NHPM for allowing sharing of network hospitals, transfer of claim & transaction data arising in areas beyond the service area.
- e. Detailed guidelines of portability are provided at **Annex 2.7**

16. Claims Management

- a. All EHCPs shall be obliged to submit their claims within 24 hours of discharge in the format prescribed by the Insurer.
- b. The Insurer shall be responsible for settling all claims **within 15 days after receiving all the required information/ documents.**
- c. Guidelines for submission of claims, claims processing, handling of claim queries, dealing with fraudulent claims and all other related details are furnished in **Annex 2.7.**

17. Project Offices of the Insurer

17.1 Project Office at the Union Territory Level

The Insurer shall establish a Project Office at a convenient place at Silvassa for the UT of Dadra Nagar Haveli and at Daman for the UT of Daman Diu for coordination with the UTHA on a regular basis.

17.2 District Offices

- a. The Insurer shall set up an office in each of the districts of the UT of Daman, Diu & Dadra & Nagar Haveli in each of the three districts

- b. Each District Office shall be responsible for coordinating the Insurer’s activities at the district level with the UTHA’s district level administration.

17.3 Organizational Set up and Functions

- a. In addition to the support staff for other duties, the Insurer shall recruit or employ experienced and qualified personnel exclusively for the purpose of implementation of the AB-NHPM and for the performance of its obligations and discharge of its liabilities under the Insurance Contract:
- (i) One Union Territory Coordinator who shall be responsible for implementation of the Scheme and performance of the Insurance Contract in the UT.
 - (ii) One full time District Coordinator for each of the districts who shall be responsible for implementation of the Scheme in each of the districts.
 - (iii) One full time district medical officer for each of the districts who shall be responsible for medical audits, fraud control etc.
 - (iv) One district grievance officer for each of the districts who shall be responsible for grievances in the district.

The Union Territory Coordinator shall be located in the Project Office and each District Coordinator shall be located in the relevant District Office.

Role of District Coordinator

- To coordinate and ensure smooth implementation of the Scheme in the district or district cluster.
 - To follow up with the EHCP to ensure that the IT infrastructure installed is fully functional at all times.
 - Liaise with the district officials of the UTHA to addressing operational issues as and when they arise.
 - Liaise with the District Grievance Redressal Cell for resolving all complaints.
- b. In addition to the personnel mentioned above, the Insurer shall recruit or employ experienced and qualified personnel for each of the following roles within its organisation exclusively for the purpose of the implementation of the Scheme:
- (i) To undertake Information Technology related functions which will include, among other things, collating and sharing claims related data with the UTHA and running of the website at the UT level and updating data at regular intervals on the website. The website shall have information on AB-NHPM in the local language and English with functionality for claims settlement and account information access for the AB-NHPM Beneficiaries and the EHCP.
 - (ii) To implement the grievance redressal mechanism and to participate in the grievance redressal proceedings provided that such persons shall not carry out any other functions simultaneously if such functioning will affect their independence as members of the grievance redressal committees at different levels.

- (iii) To coordinate the Insurer's UT level obligations with the UT level administration of the UTHA.
- c. In addition to the personnel mentioned above, the Insurer shall recruit or employ experienced and qualified personnel for each of the following roles within its organisation at the district level, exclusively for the purpose of the implementation of the AB-NHPM:
- (i) To undertake the Management Information System (MIS) functions, which include creating the MIS dashboard and collecting, collating and reporting data.
 - (ii) To generate reports in formats prescribed by the UTHA from time to time or as specified in the Scheme Guidelines, at monthly intervals.
 - (iii) To undertake the Pre-authorisation functions under AB-NHPM.
 - (iv) To undertake paperless claims settlement for the Empanelled Health Care Providers with electronic clearing facility, including the provision of necessary Medical Practitioners to undertake investigation of claims made.
 - (v) To undertake internal monitoring and control functions.
 - (vi) To undertake feedback functions which include designing feedback formats, collecting data based on those formats from different stakeholders like AB-NHPM beneficiaries, the EHCPs etc., analysing the feedback data and recommending appropriate actions.
 - (vii) To coordinate the Insurer's district level obligations with the district level administration of the UTHA.
- d. The Insurer shall not be required to appoint the concerned personnel if it has outsourced any of the roles and functions listed in the above sections to third parties in accordance with Section 20.
- e. Provided, however, that the Insurer shall not outsource any roles or functions that are its core functions as a health insurer or that relate to its assumption of risk under AB-NHPM Cover or that the Insurer is prohibited from outsourcing under the Insurance Laws, including but not limited to: implementation of the grievance redressal mechanism, managing its District Offices, undertaking pre-authorisation (other than in accordance with the Health Insurance Regulations), undertaking Claims Payments (other than in accordance with the Health Insurance Regulations). The insurer may hire reinsurance company (ies) as per the IRDA guidelines 2016 (including order of preference).
- f. The Insurer shall provide a list of all such appointments and replacement of such personnel to the UTHA within 30 days of all such appointments and replacements. The Insurer shall ensure that its employees coordinate and consult with the UTHA's corresponding personnel for the successful implementation of AB-NHPM and the due performance of the Insurer's obligations and discharge of the Insurer's liabilities under the Insurance Contract and the Policies issued hereunder.

- g. The Insurer shall complete the recruitment of such employees within 45 days of the signing of the Insurance Contract and in any event, prior to commencement of the Policy Cover Period.

18. Capacity Building Interventions

The Insurer shall, at a minimum, conduct the following training:

Empanelled Health Care Provider Training

- a. The Insurer shall provide training to the Ayushman Mitras for all EHCPs in a Union Territory at least once every 6 months, that is, at least twice during each Policy Cover Period for such UT. Such training shall minimum include: list of covered procedures and prices, pre-authorisation procedures and requirements, IT training for making online Claims and ensuring proper installation and functioning of the Hospital IT Infrastructure for each Empanelled Health Care Provider.
- b. The Insurer shall organize training workshops for each public EHCP (including Community Health Centres- CHCs and Primary Health Centres- PHCs) at the hospital premises at least once every 6 months, that is, at least twice during each Policy Cover Period for a UT's and at any other time requested by the EHCP, to increase knowledge levels and awareness of the hospital staff.
- c. If a particular EHCP frequently submits incomplete documents or incorrect information in Claims or in its request for authorisation as part of the pre-authorisation procedure, then the Insurer shall undertake a follow-up training for such EHCP.

19. Outsourcing of Non- core Business by Insurer to an Agency

- a. The Insurer shall notify the UTHA of the agencies or service providers that it wishes to appoint within three days of NOA as per details in the clause 11.1.2 b of Volume 1 of this tender document.
- b. The agency or service provider to be appointed by the insurer shall be as per the latest regulations issued by IRDAI.
- c. For the purpose of hiring an outsourced agency or service provider the Insurer shall enter into a Service Level Agreement with the concerned agency or service provider and within 14 days submit a redacted copy to the UTHA.
- d. The insurer may hire a reinsurer as per IRDA guidelines 2016 (including order of preference) and share the details with the UTHA and NHA before the signing of the contract.

- e. The Insurer in all cases shall ensure that the appointment and functioning of agency or service provider shall be in due compliance with latest regulations of IRDAI and any deviation in this manner shall be considered a case of breach of the contract.

20. Management Information System

- a. All Management Information System (MIS) shall be on a centralised web-based architecture designed by the MoHFW, GoI for the purposes of the Scheme.
- b. The Insurer shall maintain a MIS dashboard that will act as a visual interface to provide at-a-glance views on key ratios and measures of data regarding the implementation of the Scheme.
- c. The Insurer shall update the information on the MIS dashboard real time and shall provide the UTHA and any number of authorized representatives of the UTHA or its advisors/ consultants with access to the various modules on the MIS dashboard. The UTHA and the MoHFW, GoI shall have the right to download, print or store the data available on the MIS dashboard.
- d. In addition, the Insurer shall submit reports to the UTHA regarding health-service usage patterns, Claims data and such other information regarding the delivery of benefits as may be required by the UTHA on a monthly basis.
- e. In addition, the Insurer shall be responsible for submitting such other data and information as may be requested by the UTHA and/ or to the MoHFW, GoI and to submit such reports in formats as required by and specified by the UTHA from time to time.
- f. All data generated by the Insurer in relation to the implementation and management of the Scheme and/or in performing its obligations under the Insurance Contract shall be the property of the UTHA and MoHFW, GoI. The Insurer undertakes to handover all such information and data to the UTHA within 10 days of the expiration or cancellation of the Policy for that UT's and on the expiration or early termination of the Insurance Contract.

21. Commitments of the Insurer

The Insurer shall undertake the following tasks which are necessary for successful implementation of the Scheme. These are indicative but not exhaustive.

- a. Set up a fully operational Project and District office within 15 days of signing the Insurance Contract with the UTHA.
- b. Oversee IT infrastructure in EHCPs including training of EHCP staff on the same.
- c. Issue AB-NHPM Cover as per the provisions of this Scheme for all the validated AB-NHPM Beneficiaries on the database provided to it by the UTHA.

- d. It will be the responsibility of the incoming Insurer to ascertain the details about the existing hardware and software and to undertake necessary modifications (if necessary) at EHCP's cost if the hardware is not working because of compatibility issues.
- e. Only in the cases where the hardware is not in working condition or is reported lost, it will be the responsibility of the EHCP to arrange for the necessary hardware.
- f. Settle legitimate and due claims of the EHCPs within the allocated timeframe of 15 days.
- g. Participate in and coordinate timely redressal of grievances in close coordination with the concerned Grievance Redressal Committee.
- h. Comply with the orders of the concerned Grievance Redressal Committee should an order be issued against the Insurer itself.
- i. Abide by the terms and conditions of the Insurance Contract throughout the tenure of the Contract.
- j. If required, enter into a service agreement with the outsource agency within a period of 14 days from signing of the Insurance Contract with the UTHA. For reinsurer, the agreement shall be done before signing of the contract with UTHA.
- k. Ensuring that the contact details of the UT Coordinator of the Insurer and the nodal officer of the EHCP (as the case may be) are updated on the AB-NHPM website.
- l. Ensure provision of services in absence of internet connectivity as provided in **Section 22**.

22. Plan for Provision of Services in the Absence of Internet Connectivity

The Insurer agrees that if, in the implementation of the Scheme and use of the prescribed technology and systems, there is an issue causing interruption in the provision of Cashless Access Services, the Insurer shall:

- a. make all efforts to put in place an alternate mechanism to ensure continued provision of Cashless Access Services to the AB-NHPM Beneficiaries in accordance with the methodology prescribed in the AB-NHPM Guidelines;
- b. take all necessary measures to fix the technology or related issues to bring the Cashless Access Services back onto the online platform within the earliest possible time in close coordination with the UTHA; and
- c. furnish all data/information in relation to the cause of interruptions, the delay or other consequences of interruptions, the mitigating measures taken by the Insurer and any

other related issues to the UTHA in the format prescribed by the UTHA at that point in time.

23. Monitoring and Verification

23.1 Scope of Monitoring

- a. Monitoring under AB-NHPM shall include supervision and monitoring of all the activities under the AB-NHPM undertaken by the Insurer and ensuring that the Insurer complies with all the provisions of the Insurance Contract signed with the Union Territory Health Agency (UTHA) and all contracts and sub-contracts/ agreements issued by the Insurer pursuant to the Insurance Contract with the UTHA for implementation of the Scheme.
- b. Monitoring shall include but not be limited to:
 - i. Overall performance and conduct of the Insurer.
 - ii. Claims management process.
 - iii. Grievance redressal process.
 - iv. Any other aspect/ activity of the Insurer related to the implementation of the Scheme.

23.2 Monitoring Activities to be undertaken by the Insurer

23.2.1 General Monitoring Obligations

Under the AB-NHPM, the Insurer shall monitor the entire process of implementation of the Scheme on an ongoing basis to ensure that it meets its obligations under its Insurance Contract with the UTHA. Towards this obligation the Insurer shall undertake, **but not be limited** to, the following tasks:

- a. Ensure compliance to all the terms, conditions and provisions of the Scheme.
- b. Ensure monitoring of processes for seamless access to cashless health care services by the AB-NHPM beneficiaries under the provisions of the Scheme.
- c. Ensure monitoring of processes for timely processing and management of all claims of the EHCPs.
- d. Ensure fulfilment of minimum threshold levels as per the agreed Key Performance Indicators (KPIs).
- e. Ensure compliance from all its sub-contractors, vendors and intermediaries hired/ contracted by the Insurer under the Scheme for the fulfilment of its obligations.

23.2.2 Medical Audit

Scope

- a. The scope of medical audit under the Scheme shall focus on ensuring comprehensiveness of medical records and shall include but not be limited to:
 - (i) Completeness of the medical records file.
 - (ii) Evidence of patient history and current illness.
 - (iii) Operation report (if surgery is done).
 - (iv) Patient progress notes from admission to discharge.
 - (v) Pathology and radiology reports.
- b. If at any point in time the UTHA issues Standard Treatment Guidelines for all or some of the medical/ surgical procedures, assessing compliance to Standard Treatment Guidelines shall be within the scope of the medical audit.

Methodology

- c. The Insurer shall conduct the medical audit through on-site visits to the concerned EHCPs for inspection of records, discussions with the nursing and medical staff.
- d. The indicative process of conducting medical audits is set out below and based on this the Insurer shall submit its detailed audit methodology to the UTHA for approval:
 - (i) The auditor shall check the data before meeting the EHCP authorities.
 - (ii) The audit should preferably be conducted in the presence of the EHCP's physician/ treating doctor.
- e. The medical audit will include a review of medical records in the format specified in **Annex 2.8**.

Personnel

- f. All medical audits should compulsorily be done by MBBS doctors or Specialists as required who are a part of the Insurer's or the Outsourced agency or is otherwise duly authorized to undertake such medical audit by the Insurer or the outsourced agency. The Insurer shall share the profiles of all such auditors hired/empanelled by it for medical audit purposes under the Scheme.

Frequency and Sample

- g. The number of medical audits to be conducted by the Insurer will be a five percent of the total cases hospitalized in each of the EHCP in the current quarter. The sample shall be selected in a manner to ensure that over a period of one year every district and every EHCP is included at least once in the medical audits.

23.2.3 Hospital Audit

- a. The Insurer will conduct hospital audit for every single EHCP visited by it as a part of the medical audit as described in **Section 23.2.2** above.

- b. Hospital audit shall be conducted as per the format prescribed in **Annex 2.9**.
- c. Hospital audit will focus on compliance to EHCP's obligations like operational help desk, appropriate signage of the Scheme prominently displayed, etc. details of which are captured in **Annex 2.9**.

23.3 Monitoring Activities to be undertaken by the Union Territory Health Agency

23.3.1 Audits by the Union Territory Health Agency

- a. Audit of the audits undertaken by the Insurer: The UTHA shall have the right to undertake sampled audits of all audits (Medical Audit and Hospital Audit) undertaken by the Insurer.
- b. Direct audits: In addition to the audit of the audits undertaken by the Insurer referred in **Section 23.3.1.a**, the UTHA shall have the right to undertake direct audits on a regular basis conducted either directly by it or through its authorized representatives/agencies including appointed third parties. Direct audits shall include:
 - (i) Claims audit: For the purpose of claims audit, the UTHA shall constitute a **Claims Review Committee (CRC)** that shall look into 100 percent of the claims rejected or partially settled by the Insurer to assure itself of the legitimacy of the Insurer's decisions. Claims settlement decisions of the Insurer that are disputed by the concerned EHCP shall be examined in depth by the CRC after such grievance of the EHCP is forwarded by the concerned Grievance Redressal Committee (GRC) to the CRC.

CRC shall examine the merits of the case within 30 working days and recommend its decision to the concerned GRC. The GRC shall then communicate the decision to the aggrieved party (the EHCP) as per the provisions specified in the Section of Grievance Redressal Mechanism.

During the claims audit the UTHA shall look into the following aspects (indicative, not exhaustive):

- Evidence of rigorous review of claims.
- Comprehensiveness of claims submissions (documentation) by the EHCPs.
- Number of type of queries raised by the Insurer during review of claims – appropriateness of queries.
- Accuracy of claims settlement amount.

- (ii) Concurrent Audits: The UTHA shall have the right to set up mechanisms for concurrent audit of the implementation of the Scheme and monitoring of Insurer's performance under this Insurance Contract.

23.3.2 Spot Checks by the Union Territory Health Agency

- a. The UTHA shall have the right to undertake spot checks of district offices of the Insurer and the premises of the EHCP without any prior intimation.
- b. The spot checks shall be random and will be at the sole discretion of the UTHA.

23.3.3 Performance Review and Monitoring Meetings

- a. The UTHA shall organize fortnightly meetings for the first three months and monthly review meetings thereafter with the Insurer. The UTHA shall have the right to call for additional review meetings as required to ensure smooth functioning of the Scheme.
- b. Whereas the UTHA shall issue the Agenda for the review meeting prior to the meeting while communicating the date of the review meeting, as a general rule the Agenda shall have the following items:
 - (i) Review of action taken from the previous review meeting.
 - (ii) Review of performance and progress in the last quarter: utilization pattern, claims pattern, etc. This will be done based on the review of reports submitted by the Insurer in the quarter under review.
 - (iii) KPI Results review – with discussions on variance from prescribed threshold limits, if any.
 - (iv) Contracts management issue(s), if any.
 - (v) Risk review, fraud alerts, action taken of fraud alerts.
 - (vi) Any other item.
- c. All meetings shall be documented and minutes shared with all concerned parties.
- d. Apart from the regularly quarterly review meetings, the UTHA shall have the right to call for interim review meetings as and when required on specific issues.

23.4 Key Performance Indicators for the Insurer

- a. A set of critical indicators where the performance level below the threshold limit set, shall attract financial penalties and shall be called **Key Performance Indicators (KPI)**. For list of KPIs, see **Annex 2.10**.

23.5 Measuring Performance

- a. Performance shall be measured quarterly against the KPIs and the thresholds for each indicator.
- b. Indicator performance results shall be reviewed in the quarterly review meetings and reasons for variances, if any, shall be presented by the Insurer.

- c. All penalties imposed by the UTHA on the Insurer shall have to be paid by the Insurer within 60 days of such demand.
- d. Based on the review the UTHA shall have the right to issue rectification orders demanding the performance to be brought up to the levels desired as per the AB-NHPM Guidelines.
- e. All such rectifications shall be undertaken by the Insurer within 30 days of the date of issue of such Rectification Order unless stated otherwise in such Order(s).
- f. At the end of the rectification period, the Insurer shall submit an Action Taken Report with evidences of rectifications done to the UTHA.
- g. If the UTHA is not satisfied with the Action Taken Report, it shall call for a follow up meeting with the Insurer and shall have the right to take appropriate actions within the overall provisions of the Insurance Contract between the UTHA and the Insurer.

24. Fraud Control and Management

- a. The Scheme shall use an integrated centralized IT platform for detecting outlier behaviour and predictive modelling to identify fraud.
- b. The MIS software will be designed to generate automatic reports and present trends including outlier behaviours against the list of trigger alerts.
- c. For an indicative (not exhaustive) list of fraud triggers that may be automatically and on a real-time basis be tracked by the centralised AB-NHPM IT platform, refer to **Annex 2.11**. The Insurer shall have capacities and track the indicative (not exhaustive) triggers and it can add more triggers to the list.
- d. Seamless integration of the centralised AB-NHPM IT platform with Union Territory level servers shall ensure real time alerts to the UTHAs for immediate intimation to the Insurer and for detailed investigations.
- e. For all trigger alerts related to possible fraud at the level of EHCPs, the Insurer shall take the lead in immediate investigation of the case in close coordination and under constant supervision of the UTHA.
- f. Investigations pursuant to any such alert shall be concluded within 15 days and all final decision related to outcome of the Investigation and consequent penal action, if the fraud is proven, shall vest solely with the UTHA.
- g. The UTHA shall take all such decision within the provisions of the Insurance Contract and be founded on the Principles of Natural Justice.

- h. The UTHA shall on an ongoing basis measure the effectiveness of anti-fraud measures in the Scheme through a set of indicators. For a list of such indicative (not exhaustive) indicators, refer to **Annex 2.12**.

25. Reporting Requirements

- a. The Insurer shall submit the following reports as per the scheduled provided in the table below:

No.	Report	Frequency	Deadline
(i)	Medical & Hospital Audit Reports	For each audit	Within 10 days of completing the audit
(ii)	Medical & Hospital Audit Summary Reports	Quarterly	Within 10 th day of the month following the end of the quarter
(iii)	Claims/ Utilization Summary Reports	Monthly	Within 5 th day of the month following the end of the month
(iv)	Overall Scheme Progress Reports	Monthly	Within 10 th day of the month following the end of the quarter

- b. All reports shall be uploaded by the Insurer online on the UTHA web portal.
- c. The Insurer shall receive auto-acknowledgement immediately on submission of the report.
- d. The UTHA shall review all progress reports and provide feedback, if any, to the Insurer.
- e. All Audits reports shall be reviewed by the UTHA and based on the audit observations, determine remedial actions, wherever required.

26. Events of Default of the Insurer and Penalties

26.1 Events of Default

- a. Following instances would constitute Events of Default for the Insurer which may lead to termination of the Insurance Contract with the UTHA:
- (i) Performance against KPI is below the threshold specified in **Annex 2.10** for two consecutive quarters.
 - (ii) Intentional or unintentional act of undisputedly proven fraud committed by the Insurer.
- b. Further each of the following events or circumstances, to the extent not caused by a default of the UTHA or Force Majeure, shall be considered for the purposes of the Insurance Contract as Events of Default of the Insurer which, if not rectified within the time period permitted, may lead to Termination of the Insurance Contract:

- (i) The Insurer has **failed to perform or discharge any of its obligations** in accordance with the provisions of the Insurance Contract with UTHA unless such event has occurred because of a Force Majeure Event, or due to reasons solely attributable to the UTHA without any contributory factor of the Insurer.
- (ii) The Insurer has successively **infringed the terms and conditions** of the Insurance Contract and/or has failed to rectify the same even after the expiry of the notice period for rectification of such infringement then it would amount to material breach of the terms of the Insurance Contract by the Insurer.
- (iii) If at any time **any payment**, assessment, charge, lien, penalty or damage herein specified to be paid by the Insurer to the UTHA, or any part thereof, **shall be in arrears and unpaid**;
- (iv) **Any representation** made or warranties given by the Insurer under the Insurance Contract is found to be **false or misleading**;
- (v) The Insurer engaging or knowingly has allowed any of its employees, agents, tenants, contractor or representative to engage in any activity prohibited by law or which constitutes a breach of or an offence under any law, in the course of any activity undertaken pursuant to the Insurance Contract;
- (vi) The Insurer has been adjudged as bankrupt or become insolvent:
- (vii) Any petition for winding up of the Insurer has been admitted and liquidator or provisional liquidator has been appointed or the Insurer has been ordered to be wound up by Court of competent jurisdiction, except for the purpose of amalgamation or reconstruction with the prior consent of the UTHA, provided that, as part of such or reconstruction and the amalgamated or reconstructed entity has unconditionally assumed all surviving obligations of the Insurer under the Insurance Contract;
- (viii) The Insurer has abandoned the Project Office(s) of the AB-NHPM and is non-contactable.

26.2 Penalties

- a. KPI performance related penalties are provided in the KPI table in **Annex 2.10**.
- b. Apart from the KPI related penalties, the UTHA shall impose the following penalties on the Insurer which have been referred to in the other sections of this Tender Document:

No.	Additional Defaults	Penalty
(i)	If premium refund is not made by the Insurer to the UTHA within 30 days of the communication for refund sent by the UTHA to the Insurer	1% penal interest for every week of delay or part thereof and if not received within 30 days, penal interest to be recovered through legal means
(ii)	If the premium is not paid to the Insurer, by the UTHA within 6 months of the commencement of the AB-NHPM Cover	Interest @ 1% of the premium amount for every 7 days' delay shall be paid by the UTHA to the Insurer
(iii)	If claim payment to the hospital is delayed beyond defined period of 15 days.	An interest of 1% for every seven day of delay after 15 days

(iv)	For claims outside UT, if claim payment to the hospital is delayed beyond defined period of 30 days.	An interest of 1% for every seven day of delay after 30 days
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27. Coordination Committee

27.1 Constitution and Membership

- a. The UTHA shall, within 15 days of the date of execution of this Insurance Contract, establish a coordination committee (the **Coordination Committee**) which shall meet quarterly to perform its functions.
- b. The Coordination Committee shall be constituted as follows:
 - (i) Secretary (Health) DD & DNH -Chairperson
 - (ii) Director, Medical & Health Services DD & DNH -Member
 - (iii) Mission Director NHM - Member
 - (iv) The UT Nodal Officer and one other member nominated by the UTHA.
 - (v) The UT Coordinator of the Insurance Company and one other member from the Corporate/ regional office of the Insurer. Union Territory may add additional members, if required.

27.2 Roles and Responsibilities

The key functions and role of the **Coordination Committee** shall include but not be limited to:

- a. Ensuring smooth interaction and process flow between the UTHA and the Insurer.
- b. Reviewing the implementation and functioning of the Scheme and initiating discussions between the Parties to ensure efficient management and implementation of the Scheme.
- c. Reviewing the performance of the Insurer under the Insurance Contract.
- d. Any other matter that the Parties may mutually agreed upon.

28. Grievance Redressal

A robust and strong grievance redressal mechanism has been designed for AB-NHPM. The District authorities shall act as a frontline for the redressal of Beneficiaries' / Providers / other Stakeholder's grievances. The District authorities shall also attempt to solve the grievance at their end. The grievances so recorded shall be numbered consecutively and the Beneficiaries / Providers or any other aggrieved party shall be provided with the number assigned to the grievance. The District authorities shall provide the Beneficiaries /

Provider or any other aggrieved party with details of the follow-up action taken as regards the grievance as per the process laid down. The District authorities shall also record the information in pre-agreed format of any complaint / grievance received by oral, written or any other form of communication.

Under the Grievance Redressal Mechanism of AB-NHPM, set of three tier Grievance Redressal Committees have been set up to attend to the grievances of various stakeholders at different levels. Details of Grievance Redressal mechanisms and guidelines for this purpose are provided at **Annex 2.14**.

29. Termination of the Insurance Contract and Consequences

29.1 Grounds for Termination

- a. The Insurance Contract may be terminated also on the occurrence of one or more of the following events:
 - (i) the Insurer fails to duly obtain a renewal of its registration with the IRDAI or the IRDAI revokes or suspends the Insurer's registration for the Insurer's failure to comply with applicable Insurance Laws or the Insurer's failure to conduct the general or health insurance business in accordance with applicable Insurance Laws or the code of conduct issued by the IRDAI; or
 - (ii) the Insurer's average Turn-around Time over a period of 90 days is in excess of 45 days per Claim provided all premium due is paid by the UTHA in time to the Insurer; or
 - (iii) the Insurer has failed to pay any of the Liquidated Damages/ penalties within 60 days of receipt of a written notice from the UTHA requesting payment thereof; or
 - (iv) the Insurer's liability for Liquidated Damages for any Policy Cover Period would exceed the Aggregate Liquidated Damages Liability Cap of five percent; or
 - (v) the Insurer is otherwise in material breach of this Insurance Contract that remains uncured despite receipt of a 60-day cure notice from the UTHA; or
 - (vi) any representation, warranty or undertaking given by the Insurer proves to be incorrect in a material respect or is breached; or
 - (vii) Non-performance on KPIs.
 - (viii) Fraudulent practices
- b. Termination shall take place following the legal protocols specified in the Insurance Contract (refer to Volume III of this Tender Document).
- c. Premature termination of Insurance Contract shall give the following rights to the UTHA:
 - (i) The performance guarantee of the Insurer may be forfeited in full.
 - (ii) Quantify pending dues of the Insurer to the UTHA and pending claims of the EHCP and ensure recovery from the UTHA.
 - (iii) Quantify premium to be refunded on account of premature termination in lieu of the remaining Policy Cover Period.

- (iv) Demand that the Insurer unconditionally migrates the Policies of all the AB-NHPM beneficiaries to another Insurance Company at a time and as per the guidelines issued.

29.2 Migration of Policies Post Termination

- a. At least 120 days prior to the expiration of this Insurance Contract or the Termination Date, the UTHA may issue a written request to the Insurer seeking a migration of the Policies for all the districts in the Service Area (**Migration Request**) to another insurance company (**New Insurer**).
- b. Once the UTHA has issued such a Migration Request:
 - (i) The UTHA shall have the right to identify the New Insurer to whom the Policies will be migrated up to 30 days prior to the expiration date or the Termination Date.
 - (ii) The UTHA shall also have the right to withdraw the Migration Request at any time prior to the 30 day period immediately preceding the expiration date or the Termination Date. If the UTHA chooses to withdraw the Migration Request, then the remaining provisions of this **Section 30.2** shall not apply from the date of such withdrawal and this Insurance Contract shall terminate forthwith upon the withdrawal of the Migration Request.
- c. Upon receiving the Migration Request, the Insurer shall commence preparing Claims data, and current status of implementation of training provided to Empanelled Health Care Providers and any other information sought by the UTHA in the format prescribed by the UTHA at that point in time.
- d. Within 7 days of receiving notice of the New Insurer, the Insurer shall promptly make available all of the data prepared by it to the New Insurer.
- e. The Insurer shall not be entitled to:
 - (i) refuse to honour any Claims made by the EHCPs on or before the date of expiration or the Termination Date until the migration process has been completed and the New Insurer assumes all of the risks under the Policies for the Service Area; or
 - (ii) cancel the Policies for the Service Area until the migration process has been completed and the New Insurer assumes all of the risks under the Policies for the Service Area; or
 - (iii) charge the UTHA, the New Insurer or any third person with any commission, additional charges, loading charges or otherwise for the purpose of migrating the Policies to the New Insurer.
- f. The Insurer shall be entitled to retain the proportionate Premium for the period between the date on which a termination notice has been issued and the earlier to occur of: (x) the date on which the New Insurer assumes all the risks under the Policies; and (y) the date of withdrawal of the Migration Request (the **Migration Termination Date**).

Annexes: Volume II

Annex 2.1 AB-NHPM Beneficiaries

For the UT of Daman & DIU, district wise profile of the identified families is given below:

District : Daman & Diu	No. of AB-NHPM Beneficiary Family Units eligible for cover under the Scheme
Approx. Total number of Families.	95,917
Total Eligible AB-NHPM Beneficiary Family Units proposed to be covered under the Scheme	10,191
Approx. Non SECC Families.	85,726

For the UT of Dadra Nagar Haveli, district wise profile of the identified families is given below:

District : Dadra Nagar Haveli	No. of AB-NHPM Beneficiary Family Units eligible for cover under the Scheme
Approx. Total number of Families.	1,02,709
Total Eligible AB-NHPM Beneficiary Family Units proposed to be covered under the Scheme	31,299
Approx. Non SECC Families.	73,410

Annex 2.2 Exclusions to the Policy

The Insurance Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

1. **Conditions that do not require hospitalization:** *Condition that do not require hospitalization and can be treated under Out Patient Care. Outpatient Diagnostic, Medical and Surgical procedures or treatments unless necessary for treatment of a disease covered under day care procedures (as applicable) will not be covered.*
2. *Except those expenses covered under pre and post hospitalisation expenses, further expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes only during the hospitalized period and expenses on vitamins and tonics etc unless forming part of treatment for injury or disease as certified by the attending physician.*
3. *Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc. unless arising from disease or injury and which requires hospitalisation for treatment.*
4. **Congenital external diseases:** *Congenital external diseases or defects or anomalies, Convalescence, general debility, “run down” condition or rest cure.*
5. **Fertility related procedures:** *Hormone replacement therapy for Sex change or treatment which results from or is in any way related to sex change.*
6. **Vaccination:** *Vaccination, inoculation or change of life or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness. Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident),*
7. **Suicide:** *Intentional self-injury/suicide*

Annex 2.3 Packages and Rates

Index

S.No	Specialty	No. of packages	No. of packages mandated for pre-authorization
1	Cardiology	38	38
2	Cardio-thoracic surgery	71	71
3	Cardio-vascular surgery	21	20
4	Ophthalmology	42	42
5	ENT	94	5
6	Orthopaedics	101	26
7	Polytrauma	13	0 (only for extended ICU stay)
8	Urology	161	10
9	Obstetrics & Gynaecology	73	41
10	General Surgery	253	0
11	Neurosurgery	82	29
12	Interventional Neuroradiology	12	12
13	Plastic & reconstructive	9	9
14	Burns management	12	2
15	Oral and Maxillofacial Surgery	9	9
16	Paediatric medical management	100	100 (only for extensions)
17	Neo-natal	10	10
18	Paediatric cancer	12	12
19	Paediatric surgery	34	1
20	Medical packages	70	70 (only for extensions)
21	Oncology	112	112
22	Emergency Room Packages (Care requiring less than 12 hrs stay)	4	0
23	Mental Disorders Packages	17	17 (extensions only)
	Total	1350	636 (47 %)

ALL PACKAGES WILL INCLUDE DRUGS, DIAGNOSTICS, CONSULTATIONS, PROCEDURE, STAY AND FOOD FOR PATIENT

Performance-linked Incentive:

A performance-linked payment system has been designed to incentivize hospitals to continuously improve quality and patient safety, based on successive milestones. Hospitals qualifying for NABH entry-level accreditation will receive an additional 10%, while those qualifying for full accreditation will receive an additional 15%. To promote equity in access, hospitals providing services in aspirational districts will receive an additional 10%. Also teaching hospitals running PG/ DNB courses would receive an additional 10 % rate.

In addition, States/UTs have the flexibility to increase rates up to 10 % or reduce them as much as needed to suit local market conditions. Further States could retain their existing package rates, even if they are higher than the prescribed 10 % flexibility slab.

I. CARDIOLOGY

Total no: of packages: 38

No: of packages mandated for pre-authorization: 38

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as ECHO, ECG, pre/ post-op X-ray, label/ carton of stents used, pre and post-op blood tests (USG, clotting time, prothrombin time, international normalized ratio, Hb, Serum Creatinine), angioplasty stills showing stents & post stent flow, CAG report showing blocks (pre) and balloon and stills showing flow (post) etc. will need to be submitted/ uploaded for pre-authorization/ claims settlement purposes. The costs for such investigations will form part of the approved package cost.

- It is prescribed as standard practice to use medicated stents (approved by FDA/DCGI) where necessary. Further the carton/ sticker detailing the stent particulars needs to be submitted as part of claims filing by providers.
- It is also advised to perform cardiac catheterization as part of the treatment package for congenital heart defects.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Balloon Atrial Septostomy	18,000	2D ECHO report	2D ECHO report	
2	Balloon Aortic Valvotomy	25,000	2D ECHO report	2D ECHO report	

3	Balloon Mitral Valvotomy	27,500	2D ECHO report	2D ECHO report	
4	Balloon Pulmonary Valvotomy	25,000	2D ECHO report	2D ECHO report	
5	Vertebral Angioplasty with single stent (medicated)	50,000	2D ECHO + Angiogram report	Post op. Angiogram report + carton of the stent used approved by FDA/DCGI only	2
6	Vertebral Angioplasty with double stent(medicated)	65,000	2D ECHO + Angiogram report	Post op. Angiogram report+ cartons of the stents used approved by FDA/DCGI only	2
7	Carotid angioplasty with stent (medicated)	130,000	Angiogram report & film showing the lesion	Post lesion + XRAY + Doppler+ carton of the stent used approved by FDA/DCGI only	2
8	Renal Angioplasty with single stent (medicated)	50,000	ECG, 2D ECHO, CAG stills showing blocks & Reports	Post op. Angiogram report, showing stent & post Stent flow + carton of the stents used approved by FDA/DCGI only	2
9	Renal Angioplasty with double stent (medicated)	65,000	ECG, 2D ECHO, CAG stills showing blocks & Reports	Post op. Angiogram report, showing stents & post Stent flow + cartons of the stents used approved by FDA/DCGI only	2
10	Peripheral Angioplasty with balloon	25,000	2D ECHO, CAG stills showing blocks & Reports	Post procedure Angio stills	2
11	Peripheral Angioplasty with stent (medicated)	50,000	2D ECHO , ANGIOGRAM report & stills	Post procedure Angio stills + carton of the stents used approved by FDA/DCGI only	2
12	Coarctation dilatation	25,000	2D ECHO report	2D ECHO report + stills of ECHO	
13	Medical treatment of Acute MI with Thrombolysis /Stuck Valve Thrombolysis	10,000	2D ECHO, CPK-MB,CAG, ECG with report, TROPONINE-T report	2D ECHO, ECG, Lab Investigation (Troponine - T report)	
14	ASD Device Closure	80,000	2D ECHO report - TRPG	2D ECHO stills showing the device + Report	
15	VSD Device Closure	80,000	2D ECHO report -	2D ECHO stills showing the	

			TRPG	device + Report	
16	PDA Device Closure	40,000	2D ECHO report	2D ECHO stills showing the device + Report	
17	PDA multiple Coil insertion	20,000	2D ECHO report	2D ECHO stills showing the coil + Report	
18	PDA Coil (one) insertion	15,000	2D ECHO report	2D ECHO stills showing the coil + Report	
19	PDA stenting	40,000	2D ECHO, Angiogram report & stills	Post procedure Angio stills	
20	Pericardiocentesis	4,000	2D ECHO report	2D ECHO report	
21	Temporary Pacemaker implantation	5,000	ECG + Report by cardiologist	X Ray showing the pacemaker in situ	
22	Permanent pacemaker implantation (only VVI) including Pacemaker value/pulse generator replacement (DOUBLE CHAMBER)	60,000	ECG + Report by cardiologist + Anigiogram report if done	X Ray showing the pacemaker in situ	7 (2-day ICU stay)
23	Permanent pacemaker implantation (only VVI) including Pacemaker value/pulse generator replacement (SINGLE CHAMBER)	50,000	ECG + Report by cardiologist + Anigiogram report if done	X Ray showing the pacemaker in situ	7 (2-day ICU stay)
24	PTCA - single stent (medicated, inclusive of diagnostic angiogram)	65,000	ECG, 2D ECHO, CAG stills showing blocks & Reports	Post op. Angiogram report, showing stent & post Stent flow + carton of the stents used approved by FDA/DCGI only	3
25	PTCA - double stent (medicated, inclusive of diagnostic angiogram)	90,000 (Rs. 27,890 for every additional stent – as per NPPA capping)	ECG, 2D ECHO, CAG stills showing blocks & Reports	Post op. Angiogram report, showing stent & post Stent flow + carton of the stents used approved by FDA/DCGI only	3
26	PTSMA	25,000	ECG, 2D ECHO, CAG stills showing blocks & reports	Post op. Angiogram report, showing stent & post Stent flow + carton of the stents used	3

				approved by FDA/DCGI only	
27	Pulmonary artery stenting	40,000	2D ECHO, Angiogram report & stills	Post procedure Angio stills	
28	Pulmonary artery stenting (double)	65,000	2D ECHO, Angiogram report & stills	Post procedure Angio stills	
29	Right ventricular outflow tract (RVOT) stenting	40,000	2D ECHO, Angiogram report & stills	Post procedure Angio stills	
30	Rotablation+ Balloon Angioplasty	65,000	CAG Report with stills showing blocks	CAG stills with balloon and stills with post flow	
31	Rotablation+ Balloon Angioplasty + 1 stent (medicated)	100,000	ECG, 2D ECHO, CAG stills showing blocks & Reports	Post op. Angiogram report, showing stent & post Stent flow + carton of the stents used approved by FDA/DCGI only	
32	Rotablation+ Balloon Angioplasty + 2 stent (medicated)	125,000	ECG, 2D ECHO, CAG stills showing blocks & Reports	Post op. Angiogram report, showing stent & post Stent flow + carton of the stents used approved by FDA/DCGI only	
33	Thrombolysis for peripheral ischemia	10,000	Peripheral Angiogram /Doppler Report with Stills	Post procedure Angio stills	
34	Bronchial artery Embolisation (for Haemoptysis)	25,000	Chest x-Ray/CT Scan, Hb, Serum Creatinine	Chest x-Ray/CT Scan, Hb, Serum Creatinine	2
35	Percutaneous Transluminal Tricuspid Commissurotomy (PTTC)	25,000	2D ECHO	2D ECHO	2
36	Coiling - Pseudoaneurysms of Abdomen	55,000	Prothrombin Time (PT), International normalized ratio (INR) Hb, Serum Creatinine	CT, Prothrombin Time (PT), International normalized ratio (INR) Hb, Serum Creatinine	2
37	Embolization - Arteriovenous Malformation (AVM) in the Limbs	40,000	Ultrasound, CT PT, INR, Hb, Serum Creatinine	Ultrasound, CT PT, INR, Hb, Serum Creatinine	2
38	Catheter directed Thrombolysis for: Deep vein thrombosis (DVT), Mesenteric Thrombosis &	50,000	CT/MRI, Prothrombin Time (PT),	CT/MRI, Prothrombin Time (PT), International normalized	2

Peripheral vessels		International normalized ratio (INR) Hb, Serum Creatinine	ratio (INR) Hb, Serum Creatinine	
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II. CARDIO THORACIC SURGERY

Total no: of packages: 71

No: of packages mandated for pre-authorization: 71

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as ECHO, ECG, pre/ post-op X-ray, post-op scar photo, CAG/ CT/ MRI reports etc. will need to be submitted/ uploaded for pre-authorization/ claims settlement purposes. The costs for such investigations will form part of the approved package cost.

- It is also advised to perform cardiac catheterization as part of the treatment package for congenital heart defects.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Coronary artery bypass grafting (CABG)	90,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7
2	Coronary artery bypass grafting (CABG) with Intra-aortic balloon pump (IABP)	110,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7
3	Coronary artery bypass grafting (CABG) + one mechanical Valve Replacement + Intra-aortic balloon pump (IABP)	150,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7
4	Coronary artery bypass grafting (CABG) with LV Aneurysmal repair	100,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7

5	Coronary artery bypass grafting (CABG) with Mitral Valve repair without ring	100,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7
6	Coronary artery bypass grafting (CABG) with Mitral Valve repair with ring	125,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7
7	Coronary artery bypass grafting (CABG) with post MI Ventricular Septal Defect (Ventricular Septal Defect) repair	100,000	2D ECHO + CAG report	ECHO, Post op X Ray ,scar photo	5 to 7
8	Open Mitral Valvotomy	75,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
9	Closed Mitral Valvotomy	30,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
10	Open Pulmonary Valvotomy	75,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
11	Mitral Valve Repair	80,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
12	Tricuspid Valve Repair	80,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
13	Aortic Valve Repair	80,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
14	Ring for any Valve Repair	30,000	2D ECHO	ECHO, Post op X Ray ,scar photo	7
15	Mitral Valve Replacement (bi-leaflet mechanical (pyrolite carbon) valve)	120,000	2D ECHO	ECHO, Post op X Ray ,scar photo	10
16	Mitral Valve Replacement (biological valve)	125,000	2D ECHO	ECHO, Post op X Ray ,scar photo	10
17	Aortic Valve Replacement (bi-leaflet mechanical (pyrolite carbon) valve)	120,000	2D ECHO	ECHO, Post op X Ray ,scar photo	10
18	Aortic Valve Replacement (biological valve)	125,000	2D ECHO	ECHO, Post op X Ray ,scar photo	10
19	Tricuspid Valve Replacement (bi-leaflet mechanical (pyrolite carbon) valve)	120,000	2D ECHO	ECHO, Post op X Ray ,scar photo	10
20	Tricuspid Valve Replacement (biological valve)	125,000	2D ECHO	ECHO, Post op X Ray ,scar photo	10

21	Double Valve Replacement (bi-leaflet mechanical (pyrolite carbon) valve)	150,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
22	Double Valve Replacement (biological valve)	155,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
23	Ross Procedure	105,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
24	Atrial Septal Defect (ASD)	75,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
25	Ventricular Septal Defect (VSD)	75,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
26	Atrioventricular septal defect/ Atrioventricular (AV) Canal Defect	100,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
27	Intracardiac repair (ICR) for Tetralogy of Fallot (TOF)	100,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
28	Pulmonary Valvotomy + Right Ventricular Outflow Tract (RVOT) Resection	90,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
29	Aortopulmonary Window (AP Window)	90,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
30	Surgery for Hypertrophic Obstructive Cardiomyopathy (HOCM)	90,000	2D ECHO/TEE + Chest Xray AP view /Cardiac MRI	ECHO,Post op X Ray ,scar photo	10
31	Ebsteins	90,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
32	Fontan	90,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
33	Total Anomalous Pulmonary Venous Connection (TAPVC)	105,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
34	Any RV to PA conduit (Valved)	115,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
35	Arterial Switch Operation	120,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
36	Double Switch Operation	120,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10

37	Sennings	105,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
38	Mustards	105,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
39	Truncus Arteriosus Surgery	115,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
40	Root Replacement (Aortic Aneurysm/ Aortic Dissection) / Bentall Procedure	145,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
41	Aortic Arch Replacement	160,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
42	Aortic Aneurysm Repair using Cardiopulmonary bypass (CPB)	150,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
43	Aortic Aneurysm Repair without using Cardiopulmonary bypass (CPB)	75,000	2D ECHO	ECHO,Post op X Ray ,scar photo	10
44	Pulmonary Embolectomy	90,000	2D ECHO + ABG report + CT Chest report	ECHO,Post op X Ray ,scar photo	5
45	Surgery for Cardiac Tumour/ Left Atrial (LA) Myxoma/ Right Atrial (RA) Myxoma	95,000	2D ECHO + CT Chest report	ECHO,Post op X Ray ,scar photo	
46	Patent Ductus Arteriosus (PDA) Closure	30,000	2D ECHO	ECHO,Post op X Ray ,scar photo	
47	Coarctation Repair	30,000	2D ECHO + CAG report	Doppler report with stills	
48	Coarctation Repair with interposition graft	38,000	2D ECHO + CAG report	Doppler report with stills	
49	Blalock–Thomas–Taussig (BT) Shunt (inclusives of grafts)	30,000	2D ECHO	ECHO,Post op X Ray ,scar photo	
50	Glenn Shunt (without cardiopulmonary bypass)	35,000	2D ECHO	ECHO,Post op X Ray ,scar photo	
51	Central Shunt	50,000	2D ECHO	ECHO,Post op X Ray ,scar photo	
52	Pericardiectomy	30,000	2D ECHO	ECHO,Post op X Ray ,scar photo	

53	Pulmonary AV Fistula surgery	45,000	CT Chest	ECHO, Post op X Ray ,scar photo	
54	Lung Cyst	45,000	CT Chest	ECHO, Post op X Ray ,scar photo	7
55	Space-Occupying Lesion (SOL) mediastinum	45,000	CT Chest	ECHO, Post op X Ray ,scar photo	
56	Surgical Correction of Bronchopleural Fistula	50,000	CT Chest	ECHO, Post op X Ray ,scar photo	10
57	Diaphragmatic Eventeration	40,000	CT Chest	ECHO, Post op X Ray, scar photo	10
58	Oesophageal Diverticula /Achalasia Cardia	35,000	Barium Study + CT Chest	ECHO, Post op X Ray, scar photo	10
59	Diaphragmatic Injuries/Repair	35,000	CT Chest	ECHO, Post op X Ray, scar photo	10
60	Thoracotomy, Thoraco Abdominal Approach	30,000	CT Chest	Post op X Ray, scar photo	10
61	Foreign Body Removal with scope	20,000	CT Chest + Bronchoscopy report	Endoscopy Picture	2
62	Bronchial Repair Surgery for Injuries due to FB	35,000	CT Chest + Bronchoscopy report	Endoscopy Picture	7
63	Lung Injury repair	35,000	CT Chest	Post op X Ray, scar photo	7
64	Thyomectomy	35,000	CT Chest	Post op X Ray, scar photo	
65	Pulmonary Valve Replacement	120,000	2D ECHO	ECHO, Post op X Ray, scar photo	10
66	Intercostal Drainage and Management of ICD, Intercostal Block, Antibiotics & Physiotherapy	10,000	Pre-Op X-ray / CT Scan	Post Op X-ray / CT Scan	7
67	Encysted Empyema/Pleural Effusion - Tubercular	10,000	Pre-Op X-ray / CT Scan	Post Op X-ray / CT Scan	
68	First rib Excision by transaxillary approach, Excision of cervical rib / fibrous band / muscle by cervical approach	30,000	Pre-Op X-ray / CT Scan	Post Op X-ray / CT Scan, scar photo	7
69	Congenital Cystic Lesions	30,000	Pre-Op X-ray / CT Scan	Post Op X-ray / CT Scan, scar photo	7
70	Pulmonary Sequestration Resection	40,000	Pre-Op X-ray / CT Scan	Post Op X-ray / CT Scan, scar photo	7

71	Pulmonary artero venous malformation	40,000	Pre-Op X-ray / CT Scan	Post Op X-ray / CT Scan, scar photo	7
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III. CARDIO VASCULAR SURGERY

Total no: of packages: 21

No: of packages mandated for pre-authorization: 20

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as ECHO, ECG, post-op scar photo, clinical photos of graft/ filter/ balloon & post flow, Angiography/ CT/ MRI/ Doppler/ CT angiogram reports etc. will need to be submitted/ uploaded for pre-authorization/ claims settlement purposes. The costs for such investigations will form part of the approved package cost.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Thromboembolectomy (pre-auth not required, usually done as emergency)	20,000	Duplex ultrasound/Angio report	Scar photo + Post op CT angio	3
2	Surgery for Arterial Aneurysm -Upper/Distal Abdominal Aorta	90,000	CT Angio Report	Scar photo + Post op CT angio	10
3	Intrathoracic Aneurysm-Aneurysm not Requiring Bypass Techniques	90,000	CT Angio Report	Scar photo + Post op CT angio	10
4	Intrathoracic Aneurysm-Requiring Bypass Techniques	125,000	CT Angio Report	Scar photo + Post op CT angio	10
5	Surgery for Arterial Aneurysm Renal Artery	40,000	Renal arterial Doppler, Angiogram	Doppler Report + scar photo	

6	Operations for Congenital Arteriovenous Fistula	15,000	Regional Angiogram & Stills	Scar photo	
7	Operations for Stenosis of Renal Arteries	40,000	Renal arterial Doppler, angiogram & Stills	Doppler Report + scar photo	
8	Aorto Bi Iliac / Bi femoral /Axillo bi femoral bypass with Synthetic Graft	90,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + scar photo	7
9	Femoro Distal / Femoral - Femoral / Femoral infra popliteal Bypass with Vein Graft	50,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + Duplex ultrasound, scar photo	7
10	Femoro Distal / Femoral - Femoral / Femoral infra popliteal Bypass with Synthetic Graft	70,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + Duplex ultrasound, scar photo	7
11	Axillo Brachial Bypass using with Synthetic Graft	65,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + Duplex ultrasound, scar photo	7
12	Brachio - Radial Bypass with Synthetic Graft	30,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + Duplex ultrasound, scar photo	5
13	Excision of body Tumor with vascular repair	35,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + Duplex ultrasound, scar photo	7
14	Carotid artery bypass with Synthetic Graft	60,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + Duplex ultrasound, scar photo	7
15	Excision of Arterio Venous malformation - Large	50,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + scar photo	7

16	Excision of Arterio Venous malformation - Small	30,000	Angiogram/spiral CT Angiogram reports	Stills showing the procedure with graft + scar photo	7
17	Deep Vein Thrombosis (DVT) - Inferior Vena Cava (IVC) filter	80,000	Color doppler	X-ray abdomen showing the filter + scar photo	7
18	Carotid endarterectomy	32,000	Angiogram	Stills showing the procedure with graft + scar photo	7
19	Aortic Angioplasty with two stents / Iliac angioplasty with stent Bilateral	90,000	ECG, 2D ECHO, CAG stills showing blocks	Angioplasty stills showing Balloon & post flow + scar photo	7
20	Bilateral thrombo embolectomy	30,000	Duplex ultrasound/Angiogram - pre or intra operative	Duplex ultrasound + scar photo	7
21	Aorto-uni-iliac/uni-femoral bypass with synthetic graft	70,000	Angiogram/ Computed Tomography Angiography (3D- CTA)/Magnetic Resonance Angiography	Duplex ultrasound + scar photo	7

IV. OPHTHALMOLOGY

Total no: of packages: 42

No: of packages mandated for pre-authorization: 42

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Following might be considered during claims submission & processing:

- Following cataract surgery that implants an IOL, it is prescribed to mention/ attach the barcode no. on the lens used during claims submission by the provider as means to provide information on expiration dates and details from manufacturers for increased quality and safety.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Buckle Removal	5,000			D
2	Canaliculo Dacryocysto Rhinostomy	10,000			1
3	Capsulotomy (YAG)	1,500			D
4	Corneal Grafting	8,500			D
5	Prophylactic Cryoretinopexy- Closed	2,500			1
6	Cyclocryotherapy/Cyclophotocoagulation	3,000			D
7	Pterygium + Conjunctival Autograft	9,000			D
8	Dacryocystectomy with implants	10,000			D
9	Enucleation	6,000			1
10	Enucleation with Implant	11,000			1
11	Exenteration	15,000			D
12	Glaucoma Surgery (Trabeculectomy only) with or without Mitomycin C, including postoperative medications for 12 weeks (and wherever surgical or laser procedures required for bleb augmentation and anterior chamber maintenance)	10,000			D
13	Intraocular Foreign Body Removal from Anterior Segment	4,000			D
14	Intraocular Foreign Body Removal from Posterior Segment	20,000			D
15	Lenectomy /pediatric lens aspiration	9,000			D
16	Limbal Dermoid Removal	4,000			D
17	Surgical Membranectomy	8,000			D
18	Perforating Corneo - Scleral Injury	10,000			2
19	Ptosis Surgery	10,000			D
20	IRIS Prolapse – Repair	4,000			D
21	Retinal Detachment Surgery	15,000			2
22	Small Tumour of Lid – Excision + Lid Reconstruction	10,000			D

23	Socket Reconstruction with amniotic membrane	8,000			1
24	Iridectomy – Laser	2,000			D
25	Iridectomy – Surgical	3,000			D
26	Iris cyst removal	2,500			D
27	Vitrectomy	7,500			1
28	Vitrectomy + Retinal Detachment surgery (pre-auth required)	17,500			1
29	Cataract with foldable hydrophobic acrylic IOL by Phaco emulsification tech	7,500			D
30	Cataract with non-foldable IOL using SICS technique	5,000			D
31	Cataract with foldable hydrophobic acrylic IOL by Phaco emulsification tech + Glaucoma	10,500			
32	Cataract with non-foldable IOL using SICS technique + Glaucoma	6,500			
33	Conjunctival tumour excision + AMG	5,000			D
34	Entropion correction	4,000			D
35	Ectropion correction	5,000			D
36	Evisceration	3,500			D
37	Laser for retinopathy (per sitting)	1,500			D
38	Lid tear	5,000			D
39	Orbitotomy	10,000			D
40	Squint correction (per muscle)	4,000			D
41	Anterior Chamber Reconstruction +Perforating corneo - Scleral Injury + IOL	11,500			2
42	PRP - Retinal Laser including 3 sittings	5,000			D

V. OTORHINOLARYNGOLOGY

Total no: of packages: 94

No: of packages mandated for pre-authorization: 5

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Not required (select packages)

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
Ear					
1	Aural polypectomy	4,000			1
2	Labyrinthectomy	20,000			2
3	Mastoidectomy	12,500			2
4	Mastoidectomy cortical modified/ radical	11,500			2
5	Mastoidectomy with tympanoplasty	16,000			2
6	Myringoplasty	7,500			2
7	Myringoplasty with Ossiculoplasty	13,500			2
8	Myringotomy – Bilateral	6,000			2
9	Myringotomy – Unilateral	3,500			2
10	Myringotomy with Grommet - One ear	6,500			2
11	Myringotomy with Grommet - Both ear	8,500			2
12	Ossiculoplasty	9,500			2
13	Partial amputation – Pinna	4,000			1
14	Excision of Pinna for Growths (Squamous/Basal) Injuries - Total Amputation & Excision of External Auditory Meatus	8,000			3
15	Excision of Pinna for Growths (Squamous/Basal) Injuries Total Amputation	6,500			3
16	Stapedectomy	10,000			3
17	Tympanoplasty	9,000			3
18	Vidian neurectomy – Micro	9,000			3
19	Ear lobe repair - single (daycare)	1,500			D
20	Excision of Pinna for Growth (Squamous/Basal/ Injuries) Skin and Cartilage	4,000			D
21	Excision of Pinna for Growth (Squamous/Basal/ Injuries) Skin Only	2,500			D
22	Pharyngectomy and reconstruction	15,000			2
23	Skull base surgery (pre-auth required)*	37,000	Yes	Yes	3
24	Total Amputation & Excision of External Auditory Meatus	7,500			3
25	Tympanotomy	4,000			2
26	Removal of foreign body from ear	3,000			D
27	Aural polypectomy +Tympanoplasty	10,000			3

Nose				
28	Ant. Ethmoidal artery ligation - open/ endoscopic	11,000		3
29	Antrostomy – Bilateral	8,500		3
30	Antrostomy – Unilateral	6,000		3
31	Cryosurgery	3,000		1
32	CSF Rhinorrhoea – Repair	14,000		3
33	Septoplasty + FESS	11,500		2
34	Ethmoidectomy – External	11,500		2
35	Fracture reduction nose with septal correction	8,000		1
36	Fracture - setting maxilla	8,000		2
37	Fracture - setting nasal bone	5,000		1
38	Functional Endoscopic Sinus (FESS)	11,000		1
39	Intra Nasal Ethmoidectomy	5,000		1
40	Rhinotomy – Lateral	7,500		2
41	Nasal polypectomy – Bilateral	9,000		1
42	Nasal polypectomy – Unilateral	6,000		1
43	Turbinectomy Partial – Bilateral	3,000		1
44	Turbinectomy Partial – Unilateral	2,000		1
45	Radical fronto ethmo sphenodectomy	18,000		5
46	Rhinoplasty	15,000		3
47	Septoplasty	5,000		1
48	Youngs operation	3,000		1
49	Angiofibrom Excision	18,000		3
50	Cranio-facial resection	22,500		2
51	Endoscopic DCR	7,000		1
52	Endoscopic Hypophysectomy	21,000		2
53	Intranasal Diathermy	3,000		1
54	Rhinosporeidiosis	5,000		2
55	Septo-rhinoplasty	12,500		2
Throat				
56	Adeno Tonsillectomy	8,000		1
57	Adenoidectomy	5,000		1
58	Arytenoidectomy	10,000		2

59	Choanal atresia	12,500				2
60	Tonsillectomy + Myrinogotomy	10,000				3
61	Pharyngeal diverticulum's – Excision	10,000				2
62	Laryngectomy with block dissection	25,000				3
63	Laryngofissure	5,000				2
64	Laryngopharyngectomy	20,000				2
65	Maxilla – Excision	12,500				2
66	Oro Antral fistula	7,500				2
67	Parapharyngeal – Exploration	12,500				2
68	Parapharyngeal Abscess – Drainage	12,500				2
69	Peritonsillar abscess under LA	2,500				D
70	Pharyngoplasty	10,000				2
71	Retro pharyngeal abscess – Drainage	5,000				D
72	Tonsillectomy + Styloidectomy	10,000				2
73	Thyroglossal Fistula/ cyst – Excision	7,000				2
74	Tonsillectomy – (Uni/ Bilateral)	7,500				1
75	Total Parotidectomy	18,000				2
76	Superficial Parotidectomy	12,000				4
77	Uvulopharyngo Plasty	14,000				2
78	Commondo Operation (glossectomy)	17,500				4
79	Excision of Branchial Cyst	7,000				3
80	Excision of Branchial Sinus	7,000				3
81	Excision of Cystic Hygroma Major/ Extensive	10,000				3
82	Excision of Cystic Hygroma Minor	5,000				2
83	Excision of the Mandible Segmental	7,500				3
84	Hemi-mandibulectomy with graft	15,000				3
85	Hemiglossectomy	6,000				3
86	Palatopharyngoplasty	10,000				2
87	Partial Glossectomy	5,000				3
88	Ranula excision	5,000				3
89	Removal of Submandibular Salivary gland	5,000				3
90	Total Glossectomy	15,000				3
91	Total Laryngectomy + Neck dissection (pre-auth)*	25,000	Yes	Yes		4

92	Laryngopharyngectomy with Gastric pull-up/ jejunal graft (pre-auth)*	30,000	Yes	Yes	4
93	Excision of CA cheek/ oral cavity + radial forearm flap (pre-auth)*	30,000	Yes	Yes	4
94	Excision of growth Jaw + free fibular flap reconstruction (pre-auth)*	30,000	Yes	Yes	4

*Procedures can be done only in specialty centres

VI. ORTHOPAEDICS

Total no: of packages: 101

No: of packages mandated for pre-authorization: 26

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Selective packages

Pre-authorization remarks: Prior approval must be taken for all replacement surgeries and others as indicated.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	AC joint reconstruction/ Stabilization/ Acromionplasty Nonoperative management is recommended for Rockwood type I and II injuries, whereas surgical reconstruction is recommended for type IV and VI separations. The management for type III and V injuries is more controversial and is determined on a case-by-case basis (pre-auth)	25,000	X rays of affected limb, MRI of shoulder	X rays of affected limb	4
2	Accessory bone – Excision (limbs) – congenital Accessory digits sometime can be removed (pre-auth)	6,000	X rays of affected limb	X rays of affected limb	3
3	Amputation - Below Elbow	15000			5
4	Amputation - Above Elbow	15000			5
5	Amputation – one or more fingers	6,000			1
6	Amputation – Wrist	15,000			4

7	Amputation - one or more toes/ digits	6,000			1
8	Amputation – Below Knee	15000			5
9	Amputation – Above Knee	18000			5
10	Foot & Hand Amputation (whole/ partial)	15000			5
11	Disarticulation (hind & for quarter)	25,000	Clinical and radiological investigations	Clinical and radiological investigations	10-15 days of hospital stay
12	Anterior Spine Fixation	35,000	Clinical and radiological investigations	Clinical and radiological investigations	6
13	Posterior Spine Fixation	20,000	Clinical and radiological investigations	Clinical and radiological investigations	5
14	Osteochondroma excision/ Excision of Exostosis	10,000	Clinical and radiological investigations	Clinical and radiological investigations	4
15	Excision Arthroplasty	15,000	Clinical and radiological investigations	Clinical and radiological investigations	4
16	Arthorotomy of any joint	15,000			7-10 days hospital stay for iv antibiotics
17	Arthrodesis Ankle Triple	15,000	Clinical and radiological investigations	Clinical and radiological investigations	6
18	Excision Arthroplasty of Femur head	22,500			6
19	Bimalleolar Fracture Fixation	15,000			6
20	Bone Tumour Excision + reconstruction using implant (malignant/ benign)	50,000	Clinical and radiological investigations	Clinical and radiological investigations	4
21	Bone Tumour (malignant/ benign) curettage and bone grafting	20,000	Clinical and radiological investigations	Clinical and radiological investigations	
22	Bone Tumour Excision (malignant/ benign) + Joint replacement (depending upon type of joint and implant)	1,50,000	Clinical and radiological	Clinical and radiological	

			investigations	investigations	
23	Clavicle fracture management - conservative (daycare)	3,000			D
24	Close Fixation - Hand Bones	4,000			3
25	Close Fixation - Foot Bones	4,000			2
26	Close Reduction - Small Joints	4,000			1
27	Closed Interlock Nailing + Bone Grafting – femur	19,000			5
28	Closed Interlocking Intermedullary	17,500			5
29	Closed Interlocking Tibia + Orif of Fracture Fixation	25,000			5
30	Closed Reduction and Internal Fixation with K wire	6,000			5
31	Closed Reduction and Percutaneous Screw Fixation (neck femur)	15,000			5
32	Closed Reduction and Percutaneous Pinning	15,000			2
33	Closed Reduction and Percutaneous Nailing	20,000			5
34	Closed Reduction of the Hip (including hip Spika)	7,000			2
35	Debridement & Closure of Major injuries - contused lacerated wounds (anti-biotic + dressing) - minimum of 3 sessions	7,000			2
36	Debridement & Closure of Minor injuries	3000			2
37	Closed reduction of dislocation (Knee/ Hip)	6,000			D
38	Closed reduction of dislocation (Shoulder/ Elbow)	5,000			D
39	Duputryen's Contracture release + rehabilitation	10,000			5
40	Exploration and Ulnar nerve Repair	10,000			4
41	External fixation - Long bone	15,000			4
42	External fixation - Small bone	10,000			2
43	External fixation - Pelvis	15,000			5
44	Fasciotomy	7,000			2
45	Fixator with Joint Arthrolysis	20,000			7
46	Fracture - Acetabulum	30,000			7
47	Fracture - Fibula Internal Fixation	10,000			4
48	Fracture - Hip Internal Fixation (Intertrochanteric Fracture with implant) + rehabilitation	17,000			7
49	Fracture - Humerus Internal Fixation	17,000			7
50	Fracture - Olecranon of Ulna	10,000			2
51	Fracture - Radius Internal Fixation	10,000			2

52	Fracture - TIBIA Internal Fixation plating	17,000			4
53	Fracture - Ulna Internal Fixation	10,000			4
54	Head Radius – Excision	8,000			3
55	High Tibial Osteotomy	17,000			5
56	Closed reduction + Hip Spica	7,000			D
57	Internal Fixation Lateral Epicondyle	10,000			4
58	Internal Fixation of other Small Bones (metatarsals)	10,000			3
59	Limb Lengthening	25,000			10
60	Llizarov Fixation	10,000			6
61	Multiple Tendon Repair	20,000	Clinical + electro-diagnostic studies	Clinical Photographs Showing scar	5
62	Nerve Repair Surgery	15,000	Clinical + electro-diagnostic studies	Clinical Photographs Showing scar electro-diagnostic studies	6
63	Nerve Transposition/Release/ Neurolysis	8,000			6
64	Open Reduction Internal Fixation (2 Small Bones)	10,000			3
65	Open Reduction Internal Fixation (Large Bone)	20,000			6
66	Open Reduction of CDH	30,000			7
67	Open Reduction of Small Joint	15,000			1
68	Open Reduction with bone grafting of nonunion	20,000			3
69	Osteotomy -Small Bone	17,000			5
70	Osteotomy -Long Bone	30,000			7
71	Patellectomy	8,000			7
72	Pelvic Osteotomy with fixation with plaster	30,000			10
73	Percutaneous - Fixation of Fracture	7,000			6
74	Excision of Bursa	3,000			2
75	Reconstruction of ACL/PCL with implant and brace	30,000	Clinical and radiological investigations	Clinical and radiological investigations	3
76	Sequestrectomy of Long Bones + anti-biotics + dressing	25,000			7
77	Tendo Achilles Tenotomy	5,000			2
78	Tendon Grafting	15,000			2

79	Tendon Release/ Tenotomy	5,000			2
80	Tenolysis	5,000			2
81	Tension Band Wiring Patella	15,000			3
82	Application of P.O.P. casts for Upper & Lower Limbs	3,000			D
83	Application of P.O.P. Spikas& Jackets	3,500			D
84	Application of Skeletal Traction with pin	3,000			D
85	Application of Skin Traction	1,000			D
86	Head radius - Excision + Fracture - Ulna Internal Fixation	20,000			3
87	External fixation - both bones of forearms	25,000			5
88	Fracture intercondylarHumerus + olecranon osteotomy	20,000			5
89	Correction of club foot per cast	15,000			D
90	Arthroscopic Meniscus Repair/ Meniscectomy	20,000	Clinical and radiological investigations	Clinical and radiological investigations	3
91	Total Hip Replacement (cemented)	75,000	Clinical and radiological investigations	Clinical and radiological investigations	7
92	Total Hip Replacement (cementless)	90,000	Clinical and radiological investigations	Clinical and radiological investigations	7
93	Total Hip Replacement (hybrid)	75,000	Clinical and radiological investigations	Clinical and radiological investigations	7
94	Bipolar Hemiarthroplasty (hip & shoulder)	40,000	Clinical and radiological investigations	Clinical and radiological investigations	7
95	Unipolar Hemiarthroplasty	30,000	Clinical and radiological investigations	Clinical and radiological investigations	7
96	Total Knee Replacement	80,000	Clinical and radiological investigations	Clinical and radiological investigations	7
97	Elbow replacement	40,000	Clinical and	Clinical and	7

			radiological investigations	radiological investigations	
98	Arthrodesis of shoulder	40,000	Clinical and radiological investigations	Clinical and radiological investigations	7
99	Arthrodesis of Knee (with implant)	40,000	Clinical and radiological investigations	Clinical and radiological investigations	7
100	Arthrodesis of Wrist (with implant)	30,000	Clinical and radiological investigations	Clinical and radiological investigations	7
101	Arthrodesis of Ankle (with implant)	30,000	Clinical and radiological investigations	Clinical and radiological investigations	7

VII. POLYTRAUMA

Total no: of packages: 13

No: of packages mandated for pre-authorization: 0

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as pre/ post-op X-ray, CT report, post-op scar photo, electro-diagnostic studies etc. will need to be submitted/ uploaded for pre-authorization/ claims settlement purposes. The costs for such investigations will form part of the approved package cost.

- The minimum length of hospital stay admissible for polytrauma cases would be on a case-by-case depending on the nature, type and vitals (for e.g. coagulation parameters). However weekly submission of clinco-radiological vitals is desired.
- ICU requirement will be Rs.5000 per day (surgical) (beyond 24 hours mandatory pre-authorization)
- Procedures are available in Specialty Centres.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/	Minimum Number of Days Admission
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				Evidence for approval of claim	(Including Days in intensive care units)
1	Nerve Plexus injuries, Tendon injury repair/reconstruction/ Transfer	50,000	Nerve conduction velocity (NCV) + CT	Clinical Photographs with Graft site + Showing scar POST OP ELECTRO DISGNOSTIC STUDY	5-10 Days
2	Plexus injury along with Vascular injury repair/ graft	60,000	Pre-op. Doppler study, Nerve Conduction study, + CT	Post-op. Doppler study, Clinical photo showing scar	5-10 Days
3	Internal fixation with Flap cover Surgery for wound in compound fracture	40,000	PRE OP CLINICAL PICSTURE X-RAY/CT	Post- op. X-ray, Clinical Photograph showing flap cover	5-10 Days
4	Head injury requiring Facio-Maxillary Injury repairs & fixations (including implants)	35,000	X-RAY/CT	Clinical Photograph showing scar + post op. XRAY	5-10 Days
5	Internal fixation of Pelviacetabular fracture	40,000	X-RAY/CT	Clinical Photograph showing scar + post op. XRAY	5-10 Days
6	Craniotomy and evacuation of Haematoma – subdural/Extra dural along with fixation of fracture of single long bone	60,000	Pre-op. X-ray + CT	Post-Op. X-ray/CT + scar photo	5-10 Days
7	Craniotomy and evacuation of Haematoma – subdural/Extra dural along with fixation of fracture of 2 or more long bone.	75,000	Pre-op. X-ray + CT	Post-Op. X-ray/CT + scar photo	5-10 Days
8	Visceral injury requiring surgical intervention along with fixation of fracture of single long bone.	30,000	Pre-op. X-ray, CT scan + Ultra sound/ X-ray	Post-Op. X-ray + scar photo	5-10 Days
10	Visceral injury requiring surgical intervention along with fixation of fracture of 2 or more long bones.	45,000	Pre-op. X-ray, CT scan + Ultra sound/ X-ray	Post-Op. X-ray + scar photo	5-10 Days
11	Chest injury with one fracture of long bone (with implants)	35,000	Pre-op. X-ray of fracture CHEST XRAY	Post-Op. X-ray + scar photo	5-10 Days
12	Chest injury with fracture of 2 or more long bones	45,000	Pre-op. X-ray of fracture	Post-Op. X-ray + scar photo	5-10 Days
13	Emergency tendons repair ± Peripheral Nerve repair/ reconstructive	30,000	Clinical + electro/	Clinical Photographs	5-10 Days

	surgery		diagnostic reports	with Graft site + Showing scar MRI	
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VIII. UROLOGY

Total no. of packages: 161

No. of packages mandated for pre-authorization: 10

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Selective packages

Pre-authorization remarks: Prior approval must be taken for surgeries requiring use of Deflux injection, Botox Injection, inflatable penile prosthesis, urinary sphincter and metallic stents.

- Further it is also mandated to get approval for all non-surgical conditions (involving evaluation/ investigation/ therapeutic management / follow-up visits) as indicated.
- For any procedure whose charges are Rs. 15,000 or higher, extra costs (in the sense other packages) cannot be clubbed/ claimed from the following: cystoscopy, ureteric catheterization, retrograde pyelogram, DJ stenting, nephrostomy – as they would form part of such packages costing Rs. 15,000 or higher as per the need.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Adrenalectomy-unilateral, open	25,000			7
2	Adrenalectomy-unilateral, Laparoscopic	30,000			3
3	Adrenalectomy-bilateral, open	32,000			7
4	Adrenalectomy-bilateral, Laparoscopic	40,000			5
5	Paraganglioma excision with liver mobilization	50,000			
6	Nephrectomy (Benign) Open	25,000			5

7	Nephrectomy (Benign) Laparoscopic	30,000			3
8	Nephrectomy-Radical (Renal tumor) Open	25,000			5
9	Nephrectomy-Radical (Renal tumor) Laparoscopic	30,000			3
10	Nephrectomy-Partial or Hemi, Open	30,000			5
11	Nephrectomy-Partial or Hemi, Laparoscopic	35,000			5
12	Nephro ureterectomy (Benign) Open	25,000			5
13	Nephro ureterectomy (Benign) Laparoscopic	30,000			3
14	Nephro ureterectomy with cuff of bladder Open	30,000			5
15	Nephro ureterectomy with cuff of bladder Laparoscopic	35,000			3
16	Pyeloplasty/pyeloureterostomy/pyelopyelostomy Open	25,000			3
17	Pyeloplasty/pyeloureterostomy/pyelopyelostomy Laparoscopic	30,000			2
18	Endopyelotomy (retrograde with laser/bugbee)	25,000			1
19	Endopyelotomy (antegrade with laser/bugbee)	28,000			2
20	Ureterocalycostomy Open	25,000			5
21	Ureterocalycostomy Laparoscopic	30,000			3
22	Uretero-ureterostomy Open	25,000			3
23	Uretero-ureterostomy Laparoscopic	35,000			3
24	PCNL (Percutaneous Nephrolithotomy) - Bilateral	40,000			3
25	PCNL (Percutaneous Nephrolithotomy) - Unilateral	25,000			3
26	Extracorporeal shock-wave Lithotripsy (SWL) stone, with or without stent (one side)	13,000			D (up to 3 sittings)
27	Extracorporeal shock-wave Lithotripsy (SWL) stone, with or without stent (both sides)	26,000			D (up to 3 sittings)
28	Pyelolithotomy-Open	20,000			3
29	Pyelolithotomy-Laparoscopic	30,000			2
30	Nephrolithotomy-Open	20,000			3
31	Anatrophic nephrolithotomy	30,000			5
32	Perinephric Abscess drainage (percutaneous)	10,000			2
33	Perinephric Abscess drainage (Open)	20,000			3
34	Renal Cyst deroofing or marsupialization-Open	20,000			3

35	Renal Cyst deroofing or marsupialization-Laparoscopic	30,000			3
36	Nephrostomy-percutaneous ultrasound guided	10,000			D
37	Ureterolithotomy-Open	20,000			3
38	Ureterolithotomy-Laparoscopic	30,000			3
39	Ureteroscopy+stone removal with lithotripsy, lower ureter, unilateral	20,000			1
40	Ureteroscopy+stone removal with lithotripsy, upper ureter, unilateral	25,000			1
41	Ureteroscopy+stone removal with lithotripsy, bilateral	30,000			1
42	Ureterotomy (Cutaneous)	20,000			2
43	Endoureterotomy (laser/bugbee)	20,000			1
44	Ureteric reimplantation-unilateral-open	20,000			3
45	Ureteric reimplantation-bilateral-open	25,000			3
46	Ureteric reimplantation-unilateral-Laparoscopic	30,000			3
47	Ureteric reimplantation-bilateral-Laparoscopic	35,000			3
48	Uretero-vaginal/uterine fistula repair open	27,000			3
49	Uretero-vaginal/uterine fistula repair Laparoscopic	37,000			3
50	Ureterolysis-open, for retroperitoneal fibrosis (with or without omental wrapping)	20,000			3
51	Ureterolysis-Laparoscopic, for retroperitoneal fibrosis (with or without omental wrapping)	30,000			3
52	Boari flap for ureteric stricture, open	30,000			3
53	Boari flap for ureteric stricture, Laparoscopic	40,000			3
54	Ileal replacement for ureteric stricture	40,000			5
55	DJ stent unilateral including cystoscopy, ureteric catheterization, retrograde pyelogram	10,000			D
56	DJ stent bilateral including cystoscopy, ureteric catheterization, retrograde pyelogram	10,000			D
57	Ureteric sampling including cystoscopy, ureteric catheterization, retrograde pyelogram	10,000			D
58	Ureterocele incision including cystoscopy, ureteric catheterization, retrograde pyelogram	15,000			1
59	Urachal Cyst excision -open	15,000			2

60	Cystolithotomy-open, including cystoscopy	15,000			2
61	Cystolithotripsy/Urethral Stone endoscopic, including cystoscopy	15,000			1
62	TURBT (Transurethral Resection of the Bladder Tumor)	25,000			2
63	TUR-fulgration (Transurethral fulgration of the Bladder Tumor)	18,000			2
64	Intravesical BCG/Mitomycin 6 induction cycles (weekly for 6 weeks-total cost of 6 cycles)	12,000			D
65	Intravesical BCG/Mitomycin maintenance for 12 doses (total cost of 12 doses)	24,000			D
66	Post TURBT - Check Cystoscopy (Per sitting) with or without cold-cup biopsy	10,000			D
67	Diagnostic Cystoscopy	5,000			D
68	Bladder Neck incision-endoscopic	15,000			1
69	Extrophy Bladder repair including osteotomy if needed + epispadias repair + ureteric reimplant	50,000			5
70	Bladder injury repair (as an independent procedure with or without urethral injury)	20,000			3
71	Bladder injury repair (only to be used if done as a part of ongoing laparotomy/other surgery)	10,000			2
72	Bladder injury repair with colostomy (as an independent procedure with or without urethral injury)	25,000			5
73	Partial Cystectomy-open	20,000			3
74	Partial Cystectomy-Laparoscopic	30,000			3
75	Radical cystectomy with neobladder-open	50,000			7
76	Radical cystectomy with continent diversion-open	50,000			7
77	Radical Cystectomy with Ileal Conduit-open	50,000			7
78	Radical Cystectomy with ureterostomy-open	35,000			7
79	Radical Cystectomy with ureterosigmoidostomy-open	35,000			7
80	Other Cystectomies	30,000			2
81	Suprapubic Cystostomy - Open, as an independent procedure	10,000			D
82	Suprapubic Drainage - Closed/Trocar	5,000			D
83	VVF/Uterovaginal Repair - Transvaginal approach	25,000			5

84	VVF/Uterovaginal Repair - Abdominal,Open	25,000			5
85	VVF/Uterovaginal Repair - Abdominal, Laparoscopic	30,000			5
86	Hysterectomy as part of VVF/uterovaginal fistula repair (top-up)	5,000			
87	Urethrovaginal fistula repair	30,000			3
88	Y V Plasty of Bladder Neck/Bladder Neck Reconstruction	20,000			5
89	Augmentation cystoplasty-open	30,000			5
90	Augmentation cystoplasty-Laparoscopic	40,000			5
91	Open bladder diverticulectomy with/without ureteric re-implantation	25,000			3
92	Open simple prostatetctomy for BPH	25,000			3
93	TURP-Transurethral Resection of the Prostate, BPH, Monopolar/Bipolar/Laser	25,000			2
94	Holmium Laser Prostatectomy	40,000			2
95	TURP/Laser + Circumcision	30,000			2
96	TURP/Laser + Cystolithotripsy	30,000			2
97	TURP/Laser + Cystolithotomy-open	35,000			2
98	TURP/Laser + Orchidectomy	30,000			2
99	TURP/Laser + TURBT	30,000			2
100	TURP/Laser + URS with stone removal	40,000			2
101	TURP/Laser + VIU (visual internal Ureterotomy)	40,000			2
102	TURP/Laser + Hydrocele surgery	40,000			2
103	TURP/Laser + Hernioplasty	40,000			2
104	TURP/Laser + Urethral dilatation-non endoscopic	40,000			2
105	TURP/Laser + Urethral dilatation-endoscopic	40,000			2
106	Radical prostatectomy - open	50,000			5
107	Radical prostatectomy - laparoscopic	70,000			5
108	Transrectal Ultrasound guided prostate biopsy (minimum 12 core)	10,000			
109	Reduction of Paraphimosis	2,000			D
110	Excision of Urethral Caruncle	6,000			1
111	Meatoplasty	3,500			1
112	Meatotomy	3,500			1

113	Post Urethral Valve fulguration	10,000			1
114	Urethroplasty-End to end	20,000			3
115	Urethroplasty-Substitution-single stage	30,000			5
116	Urethroplasty-Substitution-two stage	35,000			5
117	Urethroplasty-Transpubic	30,000			5
118	Urethroplasty-two stage without substitution	30,000			5
119	Perineal Urethrostomy without closure	20,000			2
120	Urethrorectal fistula repair	40,000			6
121	Urethral Dilatation-non endoscopic as an independent procedure	2,000			D
122	Urethral Dilatation-endoscopic as an independent procedure	5,000			D
123	Internal Ureterotomy including cystoscopy as an independent procedure	10,000			1
124	Hypospadias repair-single stage	20,000			3
125	Hypospadias repair-two or more stage	30,000			3
126	Orchiopexy-without laparoscopy, unilateral	15,000			2
127	Orchiopexy-without laparoscopy, bilateral	15,000			2
128	Orchiopexy-with laparoscopy, unilateral	30,000			2
129	Orchiopexy-with laparoscopy, bilateral	30,000			2
130	Stress incontinence surgery, open	20,000			4
131	Stress incontinence surgery, laparoscopic	30,000			4
132	Stress incontinence surgery with slings	35,000			3
133	Partial Penectomy	15,000			2
134	Total Penectomy + Perineal Urethrostomy	20,000			2
135	Ilio-Inguinal lymphadenectomy-unilateral	15,000			3
136	Ilio-Inguinal lymphadenectomy-bilateral	25,000			3
137	Pelvic lymphadenectomy open, after prior cancer surgery	25,000			3
138	Pelvic lymphadenectomy laparoscopic, after prior cancer surgery	30,000			3
139	Orchiectomy-High inguinal	12,000			1
140	Orchiectomy-simple	10,000			D
141	Bilateral Orchidectomy for hormone ablation	10,000			D
142	Retroperitoneal lymph node dissection-open	25,000			3

143	Retroperitoneal lymph node dissection-Laparoscopic	35,000			3
144	Infertility-Scrotal exploration unilateral	10,000			D
145	Infertility-Scrotal exploration bilateral	12,000			D
146	Infertility-Vasoepididymostomy, microsurgical, unilateral	15,000			D
147	Infertility-Vasoepididymostomy, microsurgical, bilateral	20,000			D
148	Varicocele-unilateral-non microsurgical	10,000			1
149	Varicocele-unilateral-microsurgical	12,000			1
150	Varicocele-bilateral-non microsurgical	15,000			1
151	Varicocele-bilateral-microsurgical	20,000			1
152	Penile prosthesis insertion, Malleable (Indian implant)	30,000			3
153	Priapism-aspiration/shunt	15,000			2
154	Neurogenic bladder-Package for evaluation/investigation (catheter + ultrasound + culture + RGU/ MCU) for 1 month (medicines - antibiotics). Follow up visit once in 3 months	7,500			
155	Chronic prostatitis-Package for evaluation/investigation (ultrasound + culture + prostate massage) for 1 month (medicines). Follow up visit once in 3 months	2,500			
156	Emergency management of Ureteric stone - Package for evaluation/investigation (ultrasound + culture) for 3 weeks (medicines).	3,500			
157	Emergency management of Hematuria	2,000/ DAY			7
158	Emergency management of Acute retention of Urine	2,000/ DAY			3
159	Acute management of upper urinary tract trauma – conservative	2,000/ DAY			
160	Urinary tract trauma – open surgery (exploratory)	20,000			5
161	Urinary tract trauma – Laparoscopy surgery	30,000			5

IX. OBSTETRICS & GYNAECOLOGY

Total no: of packages: 73

No: of packages mandated for pre-authorization: 41

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Selective packages

Pre-authorization remarks: Prior approval must be taken for all elective Surgeries/Procedures. Although the following packages, namely C-Section, High Risk Delivery, Hysterectomy are primarily for government facilities, they are open to the private hospitals upon referral by government hospitals/Doctors.

- Packages will include drugs, diagnostics, consultations, procedures, stay and food for patient. Medical conditions during pregnancy such as Hypertension, Diabetes etc are to be treated as per medical packages

S. No	Treatment/Procedure/Investigation	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
A. Abdominal Surgeries					
Benign Conditions					
1	Hysterectomy ± Salpingo-oophorectomy	20,000			5
2	Abdominal Myomectomy	16,000			5
3	Surgeries for Prolapse - Sling Surgeries	16,000			5
4	Surgeries for Stress Incontinence 'Burch'	35,000			5
5	Hysterotomes - 2nd Trimester abortions	5,000			D
6	Incisional Hernia Repair	15,000			3
B. Vaginal Surgeries					
7	Radical Hysterectomy (Wertheims)	20,000			5
8	Laparotomy and proceed for Ovarian Cancers. Omentomy with Bilateral Salpingo-oophorectomy	20,000			5
9	Non descent vaginal hysterectomy	14,000			4
10	Vaginal hysterectomy with anterior and posterior colpoperineorrhaphy	16,000			5

11	Vaginal surgical repair for vesico-vaginal fistula	10,000			5
12	Sacrocolpopexy	16,000			7
13	Repair for rectovaginal fistulas	10,000			3
14	Vaginoplasty	10,000			3
15	LLETZ	15,000			3
16	Colpotomy	1,200			D
17	Dilation and Evacuation (D&E)	5,000			D
18	Cervical biopsy and Polypectomy	3,000			D
19	Bartholins Cyst Enucleation/ Incision drainage	3,000			D
20	Vulvectomy simple	15,000			3
21	Radical Vulvectomy	15,000			3
C. Laparoscopic Procedures					
22	Diagnostic laparoscopy	11,000			3
23	Laparoscopic hysterectomy (TLH)	20,000			5
24	Laparoscopic myomectomy	15,000			3
25	Laparoscopic cystectomy	15,000			5
26	Laparoscopic ovariectomy	10,000			3
27	Laparoscopic adhesiolysis	6,000			1
28	Laparoscopic tubal surgeries - salpingectomy, salpingotomy	11,000			3
D. Hysteroscopic Surgeries					
29	Diagnostic hysteroscopy	6,000			1
30	Hysteroscopic myomectomies	6,000			1
31	Hysteroscopic adhesiolysis	6,000			1
32	Hysteroscopic polypectomy	3,000			2
33	Hysteroscopic IUCD removal	3,000			1
E. Pregnancy					
34	Caesarian Delivery	9,000			5
35	Caesarian hysterectomy	16,000			5
36	High risk deliveries <ul style="list-style-type: none"> • Premature delivery 	9,000			3

	<ul style="list-style-type: none"> • Expected Gestation at delivery less than 35 weeks • Mothers with eclampsia or imminent eclampsia • Obstructed labour, • Major Fetal malformation requiring intervention immediately after birth • Mothers with severe anaemia (<7 g/dL) • Other maternal and fetal conditions as per guidelines-Such as Rh haemolytic disease, uncontrolled diabetes, severe growth retardation etc that qualify for high risk delivery etc. 				
37	Manual removal of placenta	5,000			2
38	Laparotomy for ruptured ectopic	10,000			5
39	MTP > 12 weeks	6,500			1
40	MTP upto 12 weeks	5,000			1
41	MTP upto 8 weeks	3,500			1
42	McDonald's stitch	4,000			D
43	Shirodkar's stitch	4,000			D
44	Tuboplasty	10,000			5
45	Laparotomy for broad ligament haematoma	16,000			3
46	Trans-vaginal tape/ Trans-obturator tape	5,000			D
F. Other procedures					
47	Abdominal Perineal neo construction Cx + Uteria + Vagina	20,000			
48	Ablation of Endometriotic Spot + Adhenolysis	10,000			
49	Ablation of Endometriotic Spot +Salpingostomy	10,000			
50	Adhenolysis + Hernia - Ventral - Lipectomy/Incision	16,000			
51	Adhenolysis+ Ovarian Cystectomy	10,000			
52	Adhenolysis+ Salpingostomy	10,000			

53	Broad Ligment Haemotoma drainage	10,000			
54	Brust abdomen repair	14,000			
55	Cone Biopsy Cervix	1,000			
56	Conventional Tubectomy	4,000			
57	Cyst -Vaginal Enuclation	3,000			
58	Cyst-Labial	3,000			
59	Cystocele - Anterior repair	12,000			
60	Cystocele - Anterior Repair + Perineal Tear Repair	13,000			
61	D&C (Dilatation &curretage) + Electro Cauterisation Cryo Surgery	4,000			
62	D&C (Dilatation&curretage)	3,000			
63	Diagnostic laparoscopy & hysteroscopy for infertility	5,000			
64	Electro Cauterisation Cryo Surgery	4,000			
65	Exploration of abdominal haematoma (after laparotomy + LSCS)	14,000			
66	Fractional Curretage	4,000			
67	Gaping Perineal wound secondary suturing/ episiotomy	2,500			
68	HaematoColpo/Excision - Vaginal Septum	5,000			
69	Hymenectomy& Repair of Hymen	7,000			
G. Procedures for Fetal Medicines (pre-auth)					
70	Amniocentesis	5,000			D
71	Chorionic villus sampling	5,000			D
72	Cordocentesis	5,000			D
73	Intrauterine transfusions	10,000			D

X. GENERAL SURGERY

Total no: of packages: 253

No: of packages mandated for pre-authorization: 0

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: only for Mesh Rs.5000 for one level

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Adventitious Burse – Excision	10,000			3
2	Anterior Resection for CA	15,000			4
3	Appendicectomy	10,000			2
4	Appendicular Abscess – Drainage	12,000			2
5	Arteriovenous (AV) Malformation of Soft Tissue Tumour - Excision	15,000			3
6	Bakers Cyst – Excision	6,000			3
7	Bilateral Inguinal block dissection	25,000			3
8	Bleeding Ulcer - Gastrectomy & vagotomy	25,000			5
9	Bleeding Ulcer - Partial Gastrectomy	25,000			5
10	Block dissection Cervical Nodes	10,000			3
11	Branchial Fistula	14,000			3
12	Breast Lump - Left – Excision	5,000			2
13	Breast Lump - Right – Excision	6,500			2
14	Branchial Cyst	10,000			2
15	Bursa – Excision	4,000			2
16	Bypass - Inoperable Pancreas	15,000			4
17	Cervial Lymphnodes – Excision	2000			1
18	Colostomy	10,000			4
19	Cyst over Scrotum – Excision	2,000			1
20	Cystic Mass – Excision	2,000			1
21	Dermoid Cyst - Large – Excision	4,000			D
22	Dermoid Cyst - Small – Excision	2,000			D

23	Drainage of Ischio Rectal Abscess	4,000			1
24	Incision and Drainage of large Abscess	4,000			D
25	Drainage of Psoas Abscess	7,500			2
26	Drainage of Subdiaphragmatic Abscess	10,000			3
27	Drainage Pericardial Effusion	13,750			5
28	Duodenal Diverticulum	20,000			5
29	Duodenal Jejunostomy	20,000			5
30	Duplication of Intestine	18,000			5
31	Hydrocele + Orchidectomy	8,000			2
32	Epididectomy	8,000			3
33	Epididymal Swelling –Excision	6,000			2
34	Epidymal Cyst	4,000			D
35	Evacuation of Scrotal Hematoma	5,000			2
36	Excision Benign Tumor -Small intestine	15,000			5
37	Excision Bronchial Sinus	8,000			D
38	Drainage of liver Abscess	8,000			3
39	Excision Filarial Scrotum	5,000			3
40	Excision Mammary Fistula	5,000			2
41	Excision Meckel's Diverticulum	15,000			3
42	Excision Pilonidal Sinus	8,000			2
43	Excision Small Intestinal Fistula	15,000			5
44	Excision of Growth from Tongue only	6,000			1
45	Excision of Growth from Tongue with neck node dissection	15,000			4
46	Excision of Swelling in Right Cervical Region	5,000			1
47	Excision of Large Swelling in Hand	3,000			D
48	Excision of Small Swelling in Hand	1,500			D
49	Excision of Neurofibroma	3,000			2
50	Excision of Sinus and Curettage	5,000			2
51	Fibroadenoma – Bilateral	8,000			2
52	Fibroadenoma – Unilateral	7,000			2
53	Fissurectomy	8,000			2
54	Fissurectomy and Haemorrhoidectomy	12,000			2

55	Eversion of Hydrocele Sac – Bilateral	10,000			2
56	Eversion of Hydrocele Sac – Unilateral	5,000			2
57	Fissurectomy with Sphincterotomy	15,000			2
58	Foreign Body Removal in Deep Region requiring GA	5,000			2
59	Fundoplication	20,000			3
60	G J Vagotomy/ Vagotomy + Pyloroplasty	15,000			5
61	Ganglion - large – Excision	3,000			1
62	Ganglion - Small – Excision	2,000			D
63	Gastrojejunostomy	15,000			4
64	Gastrostomy	15,000			4
65	Graham's Operation for duodenal perforation	15,000			5
66	Granuloma – Excision	2,000			1
67	Haemangioma – Excision (large)	10,000			3
68	Haemangioma – Excision (small)	5,000			2
69	Haemorrhage of Small Intestine	15,000			3
70	Hepatic Resection (lobectomy)	20,000			7
71	Hernia – Epigastric	11,000			2
72	Hernia – Incisional	15,000			3
73	Hernia - Repair & release of obstruction	15,000			3
74	Hernia – Umbilical	11,000			3
75	Hernia – Femoral	10,000			2
76	Hernioplasty – Inguinal	10,000			3
77	Herniorraphy	9,000			2
78	Hiatus Hernia – abdominal	15,000			5
79	Hydatid Cyst of Liver	12,500			3
80	Hydrocele - Excision – Unilateral	5,000			2
81	Hydrocele - Excision – Bilateral	10,000			2
82	IlieoSigmoidostomy	17,000			5
83	Infected Bunion Foot – Excision	4,000			1
84	Inguinal Node (dissection) - Unilateral	10,000			2
85	Intestinal perforation	12,500			5
86	Intestinal Obstruction	12,500			5

87	Intussusception	15,000			6
88	Jejunostomy	10,000			5
89	Gastric Perforation	15,000			5
90	Intestinal Perforation (Resection Anastomosis)	20,000			5
91	Appendicular Perforation	15,000			5
92	Burst Abdomen Obstruction	15,000			6
93	Closure of Hollow Viscus Perforation	15,000			5
94	Laryngectomy & Pharyngeal Diverticulum (Throat)	15,000			3
95	Ileostomy	10,000			4
96	Lipoma excision	2,500			D
97	Loop Colostomy Sigmoid	12,000			4
98	Mastectomy	12,000			2
99	Mesenteric Cyst – Excision	16,000			3
100	Mesenteric Caval Anastomosis	15,000			5
101	Microlaryngoscopic Surgery	15,000			3
102	Oesophagoscopy for foreign body removal	7,500			D
103	Oesophagectomy	17,500			5
104	Portal Hypertension shunt surgery t	18,000			5
105	Pelvic Abscess - Open Drainage	10,000			4
106	PancreaticoDuodenectomy	25,000			6
107	Distal Pancreatectomy with PancreaticoJejunostomy t	25,000			7
108	Papilloma Rectum – Excision	4,000			2
109	Haemorrhoidectomy+ Fistulectomy	10,000			2
110	Growth in the Scalp – Excision	4,000			1
111	Porto Caval Anastomosis	15,000			5
112	Pyeloplasty	10,000			4
113	Radical Mastectomy	10,000			2
114	Radical Neck Dissection – Excision	15,000			6
115	Hernia – Spigelian	5,000			3
116	Rectal Dilation	2,000			1
117	Prolapse of Rectal Mass – Excision	10,000			2

118	Rectopexy	10,000			3
119	Repair of Common Bile Duct	15,000			3
120	Resection Anastomosis (Large Intestine)	15,000			7
121	Resection Anastomosis (Small Intestine)	15,000			7
122	Retroperitoneal Tumor – Excision	20,000			5
123	Haemorrhoidectomy	5,000			2
124	Salivary Gland – Excision	10,000			3
125	Segmental Resection of Breast	10,000			3
126	Scrotal Swelling (Multiple) – Excision	5,000			2
127	Sigmoid Diverticulum	15,000			6
128	Simple closure - Peptic perforation	15,000			5
129	Sinus – Excision	5,000			2
130	Soft Tissue Tumor (small) – Excision	5,000			2
131	Soft Tissue Tumor (large) – Excision	10,000			3
132	Splenectomy	25,000			6
133	Submandibular Lymph node – Excision	5,000			2
134	Submandibular Mass Excision + Reconstruction	20,000			5
135	Swelling in foot (small) – Excision	1,500			D
136	Swelling in foot (large) – Excision	3,500			1
137	Coloectomy – Total	20,000			6
138	Pharyngectomy& Reconstruction – Total	20,000			6
139	Tracheal Stenosis (End to end Anastamosis) (Throat)	15,000			6
140	Tracheoplasty (Throat)	15,000			6
141	Umbilical Sinus – Excision	5,000			2
142	Varicose Veins - Excision and Ligation	10,000			3
143	Vasovasostomy	12,000			3
144	Volvlous of Large Bowel	25,000			4
145	Cleft lip operation	12,000			2
146	Cleft palate repair	12,000 (for each stage)			2
147	Cleft lip & palate operation	15,000 (for each stage)			5

148	Aneurysm not Requiring Bypass Techniques t	36,000			
149	Aneurysm Resection & Grafting	36,000			
150	Arterial Embolectomy	10,000			
151	Carotid artery aneurysm repair	20,000			
152	Carotid Body tumour - Excision	20,000			
153	Cholecystectomy & Exploration of CBD	22,000			6
154	Cholecystostomy	10,000			6
155	Congenital Arteriovenous Fistula (large)	20,000			
156	Congenital Arteriovenous Fistula (small)	10,000			
157	Decortication (Pleurectomy)	20,000			
158	Dissecting Aneurysms	36,000			
159	Distal Abdominal Aorta repair	36,000			
160	Estlander Operation (lip)	7,000			1
161	Excision and Skin Graft of Venous Ulcer	15,000			
162	Excision of Parathyroid Adenoma/Carcinoma	22,000			
163	Flap Reconstructive Surgery	20,000			
164	Split thickness skin grafts – Small (< 4% TBSA)	5,000			D
165	Split thickness skin grafts – Medium (4 - 8% TBSA)	10,000			D
166	Split thickness skin grafts – Large (> 8% TBSA)	15,000			D
167	Free Grafts - Wolfe Grafts	10,000			
168	Hemi thyroidectomy	10,000			
169	Total thyroidectomy	20,000			
170	Laparoscopic Hernia Repair	18,000			3
171	Lap. Assisted left Hemi colectomy t	25,000			5
172	Lap. Assisted Right Hemi colectomy t	25,000			5
173	Lap. Assisted small bowel resection	15,000			3
174	Lap. Assisted Total Colectomy	25,000			5
175	Lap. Cholecystectomy & CBD exploration	20,000			3
176	Lap. For intestinal obstruction	15,000			5
177	Lap. Hepatic resection	25,000			5
178	Lap. Hydatid of liver surgery	20,000			5
179	Laparoscopic Adhesiolysis	15,000			5

180	Laparoscopic Appendectomy	18,000			3
181	Laparoscopic Cholecystectomy	15,000			5
182	Laparoscopic cystogastrostomy	20,000			5
183	Laparoscopic Gastrostomy	12,000			5
184	Laparoscopic Hiatus Hernia Repair	22,000			5
185	Laparoscopic Pyloromyotomy	20,000			5
186	Laparoscopic Rectopexy	15,000			5
187	Laparoscopic Splenectomy	16,500			5
188	Laparoscopic umbilical hernia repair	15,000			5
189	Laparoscopic ventral hernia repair	20,000			5
190	Laparotomy-peritonitis lavage and drainage	10,000			5
191	Ligation of Ankle Perforators	5,000			3
192	Lymphatics Excision of Subcutaneous Tissues In Lymphoedema	10,000			3
193	Repair of Main Arteries of the Limbs	25,000			5
194	Mediastinal Tumour	20,000			
195	Oesophagectomy for Carcinoma Oesophagus	25,000			7
196	Operation for Bleeding Peptic Ulcer	15,000			5
197	Operation for Carcinoma Lip – Vermilionectomy	10,000			6
198	Operation for Carcinoma Lip - Wedge Excision and Vermilionectomy	12,000			6
199	Operation for Carcinoma Lip - Wedge-Excision	10,000			6
200	Appendectomy - Appendicular Abscess – Drainage	12,000			5
201	Caecostomy	10,000			
202	Closure of Colostomy	5,000			
203	Coccygeal Teratoma Excision	15,000			
204	Congenital Atresia & Stenosis of Small Intestine	20,000			
205	CystoJejunostomy/or Cystogastrostomy	20,000			
206	Drainage of perivertebral abscess	10,000			
207	Hernia -hiatus-Transthoracic	25,000			5

208	Intercostal drainage	2,000			
209	Operation for carcinoma lip- cheek advancement	12,000			5
210	Thymectomy	20,000			
211	Operation of Choledochal Cyst	15,000			5
212	Operations for Acquired Arteriovenous Fistula	15,000			
213	Operations for Replacement of Oesophagus by Colon	25,000			7
214	Hemodialysis per sitting	2,000			D
215	Parapharyngeal Tumour Excision	20,000			
216	Partial/Subtotal Gastrectomy for Carcinoma	22,000			
217	Patch Graft Angioplasty	20,000			
218	Pericardiostomy	30,000			
219	Pneumonectomy	25,000			
220	Removal of Foreign Body from Trachea or Oesophagus	5,000			
221	Removal Tumours of Chest Wall	20,000			
222	Procedures Requiring Bypass Techniques	35,000			
223	Resection Enucleation of Adenoma (lung)	10,000			
224	Rib Resection & Drainage	10,000			
225	Skin Flaps - Rotation Flaps	6,200			
226	Splenectomy - For Trauma	20,000			
227	Surgery for Arterial Aneurism Spleen Artery	20,000			
228	Surgery for Arterial Aneurism –Vertebral	25,000			
229	Sympathetectomy – Cervical	5,000			
230	Temporal Bone resection	15,000			
231	Thoracostomy	10,000			
232	Thoracocentesis	1,500			
233	Thoracoplasty	20,000			
234	Thoracoscopic Decortication	25,000			
235	Thoracoscopic Hydatid Cyst excision	20,000			
236	Thoracoscopic Lobectomy	25,000			
237	Thoracoscopic Pneumonectomy	30,000			

238	Thoracoscopic Segmental Resection	25,000		
239	Thoracoscopic Sympathectomy	15,000		
240	Thrombendarterectomy	15,000		
241	Thorax (penetrating wounds)	12,500		
242	Total Thyroidectomy and Block Dissection	20,000		
243	Trendelenburg Operation	10,000		
244	Debridement of Ulcer-Leprosy	5,000		
245	Tissue Reconstruction Flap Leprosy	25,000		
246	Tendon Transfer-Leprosy	25,000		
247	Adhenolysis + Appendicectomy	20,000		
248	Hernia - Repair & release of obstruction+ Hernioplasty	20,000		
249	Aspiration of cold Abscess of Lymphnode	3,000		
250	Aspiration of Empyema	2,000		
251	AV Shunt for dialysis	6,000		
252	Peritoneal dialysis per sitting	2,000		
253	Vasectomy	2500		

XI. NEUROSURGERY

Total no: of packages: 82

No: of packages mandated for pre-authorization: 29

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Selective packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as pre/ post-op X-ray, neuro-diagnostic studies, post-operative clinical photographs showing scars etc. will need to be submitted/ uploaded for pre-authorization/ claims settlement purposes. The costs for such investigations will form part of the approved package cost.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Anterior Encephalocele	50,000			8
2	Burr hole	7,000			2
3	Burr hole with chronic Sub Dural Haematoma (including pre and post Op. CT)	20,000			
4	Carpal Tunnel Release including pre and post Op. MRI	10,000			3
5	Cervical Ribs – Bilateral	35,000			7
6	Cervical Ribs – Unilateral	20,000			5
7	CranioPlasty - Endogenous graft	20,000	CT Brain	CT + Clinical photograph showing scar	7
8	CranioPlasty - Exogenous graft	20,000+ cost of implant	CT Brain	CT + Clinical photograph showing scar	7
9	Craniostenosis	28,000			7
10	Duroplasty - Endogenous	12,500			5
11	Duroplasty - Exogenous	12,500+ implant cost			5
12	Haematoma - Brain (head injuries) (including pre and post Op. CT)	55,000			8
13	Haematoma - Brain (hypertensive)	50,000			8
14	Haematoma (Child subdural) inclusive of General anaesthesia, pre and post Op. CT	50,000			10
15	Laminectomy with Fusion and fixation	50,000			
16	Laminectomy with Fusion	40,000			6
17	Local Neurectomy	16,000			5

18	Lumbar Disc including pre and post Op. MRI	30,000			5
19	Meningocele – Anterior	36,000	Brain and spinal cord MRI	X-Ray/ Post.op scar	10 (2 day ICU stay)
20	Meningocele – Lumbar	36000	Brain and spinal cord MRI	X-Ray/ Post.op scar	10 (2 day ICU stay)
21	Meningococcal – Occipital	50,000			10
22	Micro discectomy – Cervical	40,000			10
23	Micro discectomy – Lumbar	40,000			10
24	Brachial Plexus – Repair	27,000			7
25	Shunt (peritoneal, ventriculo-atrial/ peritoneal, theco peritoneal)	30,000			7
26	Skull Traction	8,000			4
27	Spine - Canal Stenosis	40,000			6
28	Spine - Decompression & Fusion	40,000			6
29	Spine - Decompression & Fusion with fixation	50,000			
30	Spine - Extradural Tumour	30,000			7
31	Spine - Extradural Tumour with fixation	40,000			
32	Spine - Extradural Haematoma	30,000			7
33	Spine - Extradural Haematoma with fixation	40,000			
34	Spine - Intradural Tumour	40,000			7
35	Spine - Intradural Tumour with fixation	50,000			
36	Spine - Intradural Haematoma	40,000			7
37	Spine - Intradural Haematoma with fixation	50,000			
38	Spine - Intramedullar Tumour	50,000			7
39	Spine - Intramedullar Tumour - fixation	60,000			
40	Trans Sphenoidal including pre and post Op. MRI	50,000			6
41	Tumours – Supratentorial	50,000	CT	CT + Histopathological report	7
42	Tumours Meninges – Gocussa	50,000	CT	CT + Histopathological report	7
43	Tumours Meninges – Posterior	50,000	CT	CT + Histopathological report	7
44	Ventricular Puncture	15,000			3

45	Brain Biopsy	15,000			3
46	Cranial Nerve Anastomosis	32,000			5
47	Depressed Fracture	40,000			7
48	Nerve Biopsy excluding Hensens	7,000			2
49	Peripheral Neurectomy (Trigeminal)	16,500			5
50	R.F. Lesion for Trigeminal Neuralgia	16,500			3
51	Twist Drill Craniostomy	15,000			2
52	Excision of Brain TumorSupratentorial-Parasagittal	50,000	CT	CT + Histopathological report	10
53	Excision of Brain TumorSupratentorial-Basal	50,000	CT	CT + Histopathological report	10
54	Excision of Brain TumorSupratentorial-Brainstem	50,000	CT	CT + Histopathological report	10
55	Excision of Brain TumorSupratentorial-C P Angle	50,000	CT	CT + Histopathological report	10
56	Excision of Brain TumorSupratentorial& others	55,000	CT	CT + Histopathological report	10
57	Abscess Tapping single	20,000			7
58	Abscess Tapping multiple	30,000			7
59	Excision of Brain Abscess	36,000	CT Brain	CT + Clinical photograph showing scar	
60	Aneurysm Clipping including angiogram	65,000 + 15,000 each additional clip	MRA/ DSA report	CT/ X-RAY + clinical photograph showing scar	12
61	External Ventricular Drainage (EVD) including antibiotics	30,000	CT Brain	Post.op CT + Clinical photograph showing scar	
62	Spinal Fusion Procedure with implant	40,000	MRI	Post.op X-RAY	
63	Spina Bifida Surgery	36,000			10
64	Stereotactic Lesioning	60,000	CT/ MRI brain	CT/ MRI brain + Clinical photograph showing scar	
65	Posterior Cervical Discectomy without implant	30,000			

66	Posterior Cervical Fusion with implant (Lateral mass fixation)	50,000	MRI spine	X-RAY cervical spine + clinical photograph showing scar	
67	Cervical Disc Multiple level without Fusion	40,000	MRI spine	X-RAY cervical spine + clinical photograph showing scar	
68	Thoracic/Lumbar Corpectomy with fusion inclusive of implant	60,000	CT/ MRI	Clinical photograph showing scar + X-RAY	
69	Transoral surgery (Anterior) and CV Junction (Posterior Sterilization)	55,000+ cost of implant	MRI spine + X-RAY	Post.op MRI + X-RAY	12 (2 day ICU stay)
70	Trans oral Surgery	40,000			
71	Foramen Magnum Decompression	45,000			
72	Endoscopic CSF Rhinorrhea Repair	30,000+ cost of glue			
73	Muscle Biopsy with report	7,000			
74	Nerve Decompression	16,000			
75	Peripheral Nerve Surgery Major	30,000	Neuro-diagnostic studies (NCV/ EMG)	Clinical photograph showing scar	5
76	Peripheral Nerve Surgery Minor	15,000	Neuro-diagnostic studies (NCV/ EMG)	Clinical photograph showing scar	3
77	Epilepsy Surgery	50,000	CT/ MRI + Neuro-diagnostic studies (EEG)	CT + Clinical photograph showing scar	
78	Arterio venous malformation (AVM) excision (whatever size and location)	50000	MRA/ DSA report	X-RAY + Clinical photograph showing scar	
79	Scalp Arterio venous malformation (AVM)	25,000	CT/ MRI	Histopathological report + Clinical photograph showing scar	
80	Superficial Temporal Artery (STA): middle cerebral artery (MCA) or (other EC - IC) Bypass procedure	60,000	MRA/ DSA report	X-RAY + Clinical photograph showing scar	
81	Excision of Orbital Tumour	40,000	CT/ MRI	CT + Histopathological report + Clinical photograph showing scar	

82	Gamma Knife radiosurgery (GKRS)/ SRS for tumours/ Arteriovenous malformation (AVM)	75,000	CT/ MRI	Clinical photographs	
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XII. INTERVENTIONAL NEURORADIOLOGY

Total no: of packages: 12

No: of packages mandated for pre-authorization: 12

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as pre/ post-op X-ray, CT/ ultrasound report, pre and post-op blood tests, post op clinical photographs with scar etc. will need to be submitted/ uploaded for pre-authorization/ claims settlement purposes. The costs for such investigations will form part of the approved package cost.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Coil embolization for aneurysms (includes cost of first 3 coils + balloon and/ or stent if used) 1 to 20 coils may be required as per need.	1,00,000			
		Additional coil – 24,000 per coil			
2	Dural AVMs/AVFs (per sitting) with glue	70,000			
3	Dural AVMs/AVFs (per sitting) with onyx	1,50,000			
4	Carotico-cavernous Fistula (CCF) embolization with coils. [includes 5 coils, guide catheter, micro-catheter, micro-guidewire, general items]	1,50,000			
5	Carotid-cavernous Fistula (CCF) embolization with balloon (includes one balloon, guide catheter, micro-	75,000			

	catheter, micro-guidewire, general items)			
6	Cerebral & Spinal AVM embolization (per sitting). Using Histoacryl	1,00,000		
7	Parent vessel occlusion	Basic – 30,000		
		Additional coil (cost per coil) – 24,000		
		Additional balloon (cost per balloon) – 11,000		
8	Balloon test occlusion	70,000		
9	Intracranial balloon angioplasty with stenting	1,60,000		
10	Intracranial thrombolysis / clot retrieval	1,60,000		
11	Pre-operative tumour embolization (per session)	40,000		
12	Vertebroplasty	40,000		

XIII. PLASTIC & RECONSTRUCTIVE SURGERY

Total no. of packages: 9

No. of packages mandated for pre-authorization: 9

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as clinical and/or relevant imaging photographs of the patient are essential.

- In case of emergency/life-saving/ limb saving operative procedures, preauthorization may not be required. However, formal intimation should be done within 24 hours of admission.
- Procedures are predominantly available only in Specialty care centres across India

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Ear Pinna Reconstruction with costal cartilage/ Prosthesis (including the cost of prosthesis/implants). *If requiring multiple stages, each stage will cost Rs. 30,000 provided the operating surgeon demonstrates the photographic results of previous stages.	30,000			5
2	Revascularization of limb/digit	25,000			5
3	Hemangioma – Sclerotherapy (under GA)	35,000			3
4	Hemangioma – Debulking/ Excision	35,000			4
5	Tissue Expander for disfigurement following burns/ trauma/ congenital deformity (including cost of expander / implant)	50,000			5
6	Scalp avulsion reconstruction	50,000			5
7	NPWT (Inpatient only)	2,000/day			3
8	Pressure Sore – Surgery	30,000			3
9	Diabetic Foot – Surgery	30,000			3

XIV. BURNS MANAGEMENT

Total no: of packages: 12

No: of packages mandated for pre-authorization: 12 (no. 11 & 12 needs pre-auth to initiate treatment, for the rest documentation could be retrospectively sent)

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Specific Pre and Post-op Investigations such as clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns at the time of admission and follow up clinical photographs on days 5, 10, 15, 20 as per requirements on the basis of pre-authorization would need to be submitted during claims.

- Admission Criteria to be followed for selecting packages for burn injured patients:
 1. Second- and third-degree burns greater than 10% of the total body surface area in patients under 10 or over 60 years of age
 2. Second- and third-degree burns greater than 20% of the total body surface area in other age groups
 3. Significant burns of face, hands, feet, genitalia, or perineum and those that involve skin overlying major joints
 4. Third-degree burns greater than 5% of the total body surface area in any age group
 5. Inhalation injury
 6. Significant electric injury including lightning injury
 7. Significant chemical injury
 8. Burns with significant pre-existing medical disorders that could complicate management, prolong recovery, or affect mortality (e.g. diabetes mellitus, cardiopulmonary disease)
 9. Burns with significant concomitant trauma
 10. Burn injury in patients who will require special social and emotional or long-term rehabilitative support, including cases of suspected child abuse and neglect.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	% Total Body Surface Area Burns (TBSA) (thermal/ scald/ flame burns) - any % (not requiring admission). Needs at least 5-6 dressing	7,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	D
2	% Total Body Surface Area Burns (TBSA) (thermal/ scald/ flame burns): Upto 40 %; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable	40,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14

	to heal with dressings alone.		burns		days of ward stay with alternate day dressings
3	% Total Body Surface Area Burns (TBSA) (thermal/ scald/ flame burns): 40 % - 60 %; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	50,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
4	% Total Body Surface Area Burns (TBSA) (thermal/ scald/ flame burns): > 60 %; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	80,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
5	Electrical contact burns: Low voltage- without part of limb/limb loss; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	30,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
6	Electrical contact burns: Low voltage- with part of limb/limb loss; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	40,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
7	Electrical contact burns: High voltage- without part of limb/limb loss; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	50,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
8	Electrical contact burns: High voltage- with part of limb/limb loss; Includes % TBSA skin grafted, flap cover, follow-up	60,000	Clinical photograph and diagram with	Clinical photograph	Moderate to severe burns need initial ICU

	dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.		Rule of 9/ L & B Chart for extent of burns		stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
9	Chemical burns: Without significant facial scarring and/or loss of function; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	40,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
10	Chemical burns: With significant facial scarring and/or loss of function; Includes % TBSA skin grafted, flap cover, follow-up dressings etc. as deemed necessary; Surgical procedures are required for deep burns that are not amenable to heal with dressings alone.	60,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	Moderate to severe burns need initial ICU stay ranging from 2 – 5 days and then 10 - 14 days of ward stay with alternate day dressings
11	Post Burn Contracture surgeries for Functional Improvement (Package including splints, pressure garments, silicone-gel sheet and physiotherapy): Excluding Neck contracture; Contracture release with - Split thickness Skin Graft (STSG) / Full Thickness Skin Graft (FTSG)/ Flap cover is done for each joint with post-operative regular dressings for STSG / FTSG / Flap cover.	50,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	
12	Post Burn Contracture surgeries for Functional Improvement (Package including splints, pressure garments, silicone-gel sheet and physiotherapy): Neck contracture; Contracture release with - Split thickness Skin Graft (STSG) / Full Thickness Skin Graft (FTSG)/ Flap cover is done for each joint with post-operative regular dressings for STSG / FTSG / Flap cover.	50,000	Clinical photograph and diagram with Rule of 9/ L & B Chart for extent of burns	Clinical photograph	

XV. ORAL AND MAXILLOFACIAL SURGERY

Total no: of packages: 9

No: of packages mandated for pre-authorization: 9

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Required

- For Paediatric patients if general anaesthesia is required then Rs.400 extra

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Fixation of fracture of jaw with closed reduction (1 jaw) using wires - under LA	5,000			D
2	Fixation of fracture of jaw with open reduction (1 jaw) and fixing of plates/ wire – under GA	12,000			1
3	Sequestrectomy	1,500			D
4	TM joint ankylosis of both jaws - under GA	15,000			5
5	Release of fibrous bands & grafting -in (OSMF) treatment under GA	3,000			2
6	Extraction of impacted tooth under LA	500			D
7	Cyst & tumour of Maxilla/mandible by enucleation/excision/marsupialization under LA	2,500			D
8	Mandible Tumour Resection and reconstruction/Cancer surgery	6,000			3
9	Cleft lip and palate surgery	15,000 for each stage			3

XVI. PEDIATRICS MEDICAL CARE PACKAGES

Total no: of packages: 100

No: of packages mandated for pre-authorization: 100 (extensions only)

- Separate package for high end radiological diagnostic (CT, MRI, Imaging including nuclear imaging,) relevant to the illness only (no standalone diagnostics allowed) - subject to pre-authorization with a cap of Rs 5000 per family per annum within overall sum insured.
- Separate package for high end histopathology (Biopsies) and advanced serology investigations relevant to the illness only after pre-authorization with a cap of Rs 5000 per family per annum within overall sum insured.
- Blood or Blood components transfusion if required, payable separately subject to pre-authorization. Blood can be procured only through licensed blood banks as per National Blood Transfusion Council Guidelines.
- If a medical condition requiring hospitalization has not been envisaged under this list then a pre-authorization can be sought as “Unspecified Medical”

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network. Minimum criteria to elaborate on the specification of beds under various categories of admission (namely Routine ward, HDU and ICU).

Pre-authorization: Mandatory for all packages for progressive extension of treatment/ hospital stay

Pre-authorization remarks: Prior approval must be taken for all medical conditions/ packages under this domain for progressive extension of therapeutic treatments (i.e. for extending stay at 1,5,10 days stay and beyond)

- All clinical test reports, diagnosis, TPR charting, case sheet/ clinical notes and discharge summary need to be submitted for extension of packages and during claims submission.
- Legend of bed day charges:

Admission Type	Per day rate (NABH)	Per day rate (non-NABH)
Routine ward	Rs 2,000/ day	Rs 1,800/ day
HDU	Rs 3,000/ day	Rs 2,700/ day
ICU (no ventilation)	Rs 4,000/ day	Rs 3,600/ day
ICU (ventilation support)	Rs 5,000/ day	Rs 4,500/ day

S.No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)

Common illnesses with or without underlying disease				
1	Diarrhoea	Rs 2000 per day (up to a limit of 1 day after which pre-authorization needs to be sought up to a limit of 5 days)		
2	Acute dysentery			
3	Pneumonia			5
4	Urinary tract infection			
5	Acute Exacerbation of asthma			
6	Acute glomerulonephritis			5
7	Acute urticaria/ Anaphylaxis acute asthma			
8	Poisonings with normal vital signs			
9	Febrile seizures/other seizures			
10	Epileptic encephalopathy			
11	Optic neuritis			5
12	Aseptic meningitis			
13	Trauma			Severity to be checked
Common illnesses with or without underlying disease				
14	Pyrexia of unexplained origin	Rs 2,000 per day (pre-authorization needs to be sought to continue package beyond 2 and 5 day intervals - up to a limit of 10 days).		
15	Chronic cough			D
16	Wheezing			
17	Unexplained seizures			D
18	Global developmental delay/ Intellectual disability of unknown etiology			D
19	Dysmorphic children			D
20	Rickets			D
21	Unexplained severe anemia			
22	Short stature			D
23	Musculoskeletal problems			D
24	Developmental and behavioral disorders			D
Conditions that might require extended stay				
25	Diabetic ketoacidosis	Rs 2,000 per day (pre-authorization needs to be sought to continue package		
26	Nephrotic syndrome with peritonitis			
27	Pyogenic meningitis			
28	Persistent/ Chronic diarrhea			

29	Acute severe malnutrition	beyond 5 and 10 day intervals) Note: If shifted to HDU/ICU, suitable rates would need to be applied and pre-authorization be sought.			
30	Dengue				
31	Enteric fever				
32	Chikungunya				
33	Acute hepatitis				
34	Kala azar				
35	Tuberculosis				
36	HIV with complications				
37	Infantile cholestasis				
38	Haemolytic uremic syndrome				
39	ITP				
40	Juvenile myasthenia				
41	Kawasaki Disease				
42	Persistent pneumonia				
43	Empyema				
44	Immune haemolytic anemia				
45	Cyanotic spells				
46	Rheumatic fever				
47	Rheumatoid arthritis				
48	Encephalitis				10-15 DAYS
49	Chronic meningitis				10-15 DAYS
50	Intracranial ring enhancing lesion with complication (neurocysticercosis, tuberculoma)				
51	Refractory seizures				
52	Floppy infant				
53	Acute neuroregression				
54	Neuromuscular disorders				
55	Opsoclonus myoclonus syndrome				
56	Acute ataxia				
57	Steven Johnson syndrome				
58	Metabolic encephalopathy				
59	Ketogenic diet initiation in refractory epilepsy				
60	Inborn errors of metabolism				

61	Wilson's disease				
62	Celiac disease				
63	Unexplained jaundice				
64	Unexplained hepatosplenomegaly				
Serious conditions that might require admission in High Dependency Unit (HDU) - Patients sick with unstable vitals, faced with life threatening conditions, but not requiring ventilator support					
65	Severe pneumonia	<p>Rs 4,000 per day (advised to take pre-authorization beyond 1 day - up to a limit of 5 days)</p> <p>Note: If shifted to routine ward/ ICU, suitable rates would need to be applied and pre-authorization be sought.</p> <p>Extend stay beyond 5 and 10 days as required with pre-authorization</p>			
66	Severe exacerbation of asthma				
67	Acute kidney injury				
68	Poisonings				
69	Serious trauma with unstable vitals				
70	Upper GI hemorrhage				
71	Lower GI hemorrhage				
72	Acute abdomen				
73	Liver abscess				
74	Complicated malaria				
75	Severe dengue with shock				
76	Congestive cardiac failure				
77	Brain abscess				
78	Acute encephalitic syndrome				
79	Acute demyelinating myelopathy,				
80	Immune mediated CNS disorders such as autoimmune encephalitis				
81	Acute transverse myelitis				
82	Guillain Barre Syndrome				
83	Hydrocephalus				
84	Intracranial space occupying lesion				
85	Cerebral malaria				
86	Acute ischemic stroke				
87	Cerebral sino-venous thrombosis				
Critical conditions that might require admission in Intensive Care Unit (ICU) - Patients sick with unstable vitals, faced with life threatening conditions, requiring ventilator support					

88	Respiratory failure due to any causes (pneumonia, asthma, foreign body, poisoning, head injury etc.)	<p>Rs 4,000 per day in the case of no ventilation support and Rs 5,000 per day in the case of ventilation support required (advised to take pre-authorization beyond 1 day - up to a limit of 5 days)</p> <p>Note: If shifted to routine ward/ HDU, suitable rates would need to be applied and pre-authorization be sought.</p> <p>Extend stay beyond 5 and 10 days as required with pre-authorization.</p>			
89	Acute transverse myelitis				
90	Acute encephalitis –infectious/immune-mediated				
91	Convulsive & non convulsive status epilepticus				
92	Cerebral herniation				
93	Intracranial hemorrhage				
94	Hepatic encephalopathy				
95	Complicated bacterial meningitis				
96	Raised intracranial pressure				
97	Hypertensive encephalopathy				
98	CRRT (pre-auth)	8,000 per session			
99	Blood and blood component transfusion (admission for a diagnostic procedure leading to treatment requiring admission, e.g. bone marrow and bone biopsy, endoscopy, liver biopsy, bronchoscopy, CT/MRI under GA, broncho-alveolar lavage, lumbar puncture, muscle biopsy, FNAC, pleural aspiration, ascitic tapping, neostigmine challenge test etc.)	Rs 1,500 per day (up to a limit of 2 days) - needs mandatory pre-authorization			
100	Blood and blood component transfusion for indications like Thalassemia/Hemoglobinopathies-	Rs 1,500 per day (up to a limit of 2 days) -			

		needs mandatory pre-authorization			
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XVII. NEO-NATAL PACKAGES

Total no: of packages: 10

No: of packages mandated for pre-authorization: 10

- Packages would include neonates up to age of 28 days after birth. However, for infants born preterm (<37 weeks), the age limit extends to postmenstrual age (period after the first day of last menstrual period) of 44 weeks OR body weight up to 3 kg
- All the packages are inclusive of everything including drugs, diagnostics, consultations, procedures, treatment modalities that the baby would require for its management
- In case a baby in a lower cost package develops a complication requiring higher level of care, the baby should be moved for higher cost package
- For packages 2, 3, 4 and 5, mother's stay and food in the hospital [postnatal ward/special ward for such mothers] for breastfeeding, family centred care and KMC (Kangaroo Mother Care) is mandatory. In packages 2, 3, 4 and 5 mothers should be allotted KMC bed when the newborn is eligible for Kangaroo mother care. The cost of bare bed and food to the mother is included. If the mother requires treatment for her own illnesses, it would be covered under the mother's packages.
- It is MANDATORY to ensure that the neonate receives vaccination as per NATIONAL IMMUNIZATION SCHEDULE before discharge.

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for Special, Advanced (and needing surfactant therapy) and Critical Neonatal packages and for progressive extension of treatment/ hospital stay/ shifting across packages.

Pre-authorization remarks: Prior approval must be taken for progressive extension of therapeutic treatments (i.e. for extending stay beyond the prescribed limit/ in cases which might need shifting of packages based on clinical vitals and need - then the previously blocked package needs to be unblocked and the total amount of new package needs to be considered to be debited).

- All clinical test reports, diagnosis, TPR charting, case sheet/ clinical notes and discharge summary need to be submitted for extension of packages and during claims submission.

S.No	Procedure Name	Package Criteria	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Basic neonatal care package (Co-bedded with mother) (The mother must be kept in the hospital until the baby is discharged. She is provided a bed and food)	Babies that can be managed by side of mother in postnatal ward without requiring admission in SNCU/NICU: <ul style="list-style-type: none"> • Any newborn needing feeding support • Babies requiring closer monitoring or short-term care for conditions like: <ul style="list-style-type: none"> ○ Birth asphyxia (need for positive pressure ventilation; no HIE) ○ Moderate jaundice requiring phototherapy ○ Large for dates (>97 percentile) Babies ○ Small for gestational age (less than 3rd centile) 	Rs.500 per day (maximum Rs.1500)			Less than 5 days
2	Special Neonatal Care Package (Babies that required admission to SNCU or NICU)	Babies admitted for short term care for conditions like: <ul style="list-style-type: none"> • Mild Respiratory Distress/tachypnea • Mild encephalopathy • Severe jaundice requiring intensive phototherapy • Haemorrhagic disease of newborn • Unwell baby requiring monitoring • Some dehydration • Hypoglycaemia 	Rs. 3000/day (maximum of Rs18,000) (Pre-authorization is needed after 4 days)			Less than 7 days

		Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory and included in the package rate				
3	Intensive Neonatal Care Package	<p>Babies with birthweight 1500-1799 g or Babies of any birthweight and at least one of the following conditions:</p> <ul style="list-style-type: none"> • Need for mechanical ventilation for less than 24 hours or non-invasive respiratory support (CPAP, HFFNC) • Sepsis / pneumonia without complications • Hyperbilirubinemia requiring exchange transfusion • Seizures • Major congenital malformations (pre-surgical stabilization, not requiring ventilation) • Cholestasis significant enough requiring work up and in-hospital management • Congestive heart failure or shock <p>Mother's stay and food in the hospital for breastfeeding, family centred care and</p>	Rs. 5,000/day (Maximum of Rs. 50,000) Pre-authorization is needed after 5 days			7 to 14 days

		(Kangaroo Mother Care) KMC is mandatory and included in the package rate			
4	Advanced Neonatal Care Package	<p>Babies with birthweight of 1200-1499 g or Babies of any birthweight with at least one of the following conditions:</p> <ul style="list-style-type: none"> • Any condition requiring invasive ventilation longer than 24 hours • Hypoxic Ischemic encephalopathy requiring Therapeutic Hypothermia • Cardiac rhythm disorders needing intervention (the cost of cardiac surgery or implant will be covered under cardiac surgery packages) • Sepsis with complications such as meningitis or bone and joint infection, DIC or shock • Renal failure requiring dialysis • Inborn errors of metabolism <p>Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory and included in the package rate</p>	<p>Rs. 6,000/day (Maximum of Rs 75,000) Pre-authorization is needed after 7 days</p>		14 to 21 days
5	Critical Care Neonatal Package	<p>Babies with birthweight of <1200 g or Babies of any birthweight with at least one of the following conditions:</p> <ul style="list-style-type: none"> • Severe Respiratory Failure requiring High Frequency Ventilation or inhaled Nitric Oxide (iNO) 	<p>Rs. 7,000/day with (Maximum of Rs 1,20,000) Pre-authorization after 10 days</p>		21 to 42 days

		<ul style="list-style-type: none"> • Multisystem failure requiring multiple organ support including mechanical ventilation and multiple inotropes • Critical congenital heart disease <p>Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory and included in the package rate</p>				
Add-on Packages (Preauthorization is required unless there is a genuine emergency such as need for laparotomy for advanced NEC)						
Medical Packages						
6	Chronic Care Package-	<ul style="list-style-type: none"> • If the baby requires stay beyond the upper limit of usual stay in Package no 4 or 5 for conditions like severe BPD requiring respiratory support, severe NEC requiring prolonged TPN support 	Rs 3000 per day beyond the usual stay (Maximum of Rs 30,000)			
7	High Risk Newborn Post Discharge Care Package (Pre-authorized, Protocol Driven)	<ul style="list-style-type: none"> • ROP screening • Developmental assessment • Thyroid Screening • Hearing screening • Early intervention • Nutritional counselling <p>Note-Blood transfusion can be given as an add on package if indicated</p>	Rs.2400			(for 4 sessions)
Neonatal Surgical						
8		Laser Therapy for Retinopathy of Prematurity	Rs.1500 per session			

			(Irrespective of no. of eyes affected)			
9		Advanced Surgery for Retinopathy of Prematurity	Rs. 15,000			
10		Ventriculoperitoneal Shunt Surgery (VP) or Omayya Reservoir or External Drainage for Hydrocephalus	Rs.5,000			
	Other Neonatal Surgeries (The surgical packages are add-on to the neonatal packages)		Add on as specified in paediatric surgical packages and Cardiothoracic Packages			

Package Related Management Guidelines

Note: The investigations and treatment guidelines are to be done only if clinical condition warrants them

S.No	Package Category	Package Criteria	Investigations	Treatment
1	Basic neonatal care package (Co-bedded with mother)	<p>Babies that can be managed by side of mother in postnatal ward without requiring admission in SNCU/NICU:</p> <ul style="list-style-type: none"> • Any newborn needing feeding support • Babies requiring closer monitoring or short-term care for conditions like: <ul style="list-style-type: none"> ○ Birth asphyxia (need for positive pressure ventilation; no HIE) 	<p>Blood sugar Complete Blood Counts Blood group Bilirubin Coombs Test Others as</p>	<p>Monitoring Breastfeeding Support Spoon Feeds Phototherapy</p>

		<ul style="list-style-type: none"> ○ Moderate jaundice requiring phototherapy ○ Large for dates (>97 percentile) Babies ○ Small for gestational age (less than 3rd centile) 	required	
2	Special Neonatal Care Package (Babies that required admission to SNCU or NICU)	<p>Babies admitted for short term care for conditions like:</p> <ul style="list-style-type: none"> • Mild Respiratory Distress/tachypnea • Mild encephalopathy • Severe jaundice requiring intensive phototherapy • Haemorrhagic disease of newborn • Unwell baby requiring monitoring • Some dehydration • Hypoglycaemia <p>Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory</p>	<p>Blood sugar Complete Blood Picture Blood group Bilirubin Coombs Test Chest X ray CRP Micro ESR Blood Culture Electrolytes Renal function tests Coagulation profile Others as required</p>	<p>Monitoring Breastfeeding Support Spoon Feeds Gavage Feeds Intensive Phototherapy <i>Oxygen</i> <i>Intravenous Fluids</i> <i>Antibiotics</i> <i>Blood Products</i></p>
3	Intensive Neonatal Care Package	<p>Babies with birthweight 1500-1799 g or Babies of any birthweight and at least one of the following conditions:</p> <ul style="list-style-type: none"> • Need for mechanical ventilation for less than 24 hours or non-invasive respiratory support (CPAP, HFFNC) • Sepsis / pneumonia without complications • Hyperbilirubinemia requiring exchange transfusion • Seizures • Major congenital malformations (pre-surgical 	<p>Blood sugar Complete Blood Counts Blood group Bilirubin Coombs Test Chest X ray Blood Gas CRP Micro ESR</p>	<p>Monitoring Breastfeeding Support Spoon Feeds Gavage Feeds Phototherapy Oxygen Intravenous Fluids Antibiotics</p>

		<p>stabilization, not requiring ventilation)</p> <ul style="list-style-type: none"> • Cholestasis significant enough requiring work up and in-hospital management • Congestive heart failure or shock <p>Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory</p>	<p>Blood Culture CSF Studies Electrolytes Renal function tests Liver Function tests Serum Calcium Serum Magnesium USG abdomen USG Cranium Echocardiogram EEG MRI Brain Coagulation profile Others as required Screening</p>	<p>Blood Products <i>Mechanical Ventilation</i> <i>CPAP</i> <i>NIMV</i> <i>HHFNC</i> <i>Surfactant Exchange</i> <i>Transfusion</i> <i>Inotropes</i> <i>Anti-congestives</i> <i>Anti-convulsants</i></p>
4	Advanced Neonatal Care Package	<p>Babies with birthweight of 1200-1499 g or Babies of any birthweight with at least one of the following conditions:</p> <ul style="list-style-type: none"> • Any condition requiring invasive ventilation longer than 24 hours • Hypoxic Ischemic encephalopathy requiring Therapeutic Hypothermia • Cardiac rhythm disorders needing intervention (the cost of cardiac surgery or implant will be covered under cardiac surgery packages) 	<p>Blood sugar Complete Blood Counts Blood group Bilirubin Coombs Test Chest X ray Other X-rays Blood Gas CRP Micro ESR</p>	<p>Monitoring Breastfeeding Support Spoon Feeds Gavage feeds Phototherapy Oxygen Intravenous Fluids Antibiotics Blood Products</p>

		<ul style="list-style-type: none"> • Necrotising enterocolitis 2 A and above • Sepsis with complications such as meningitis or bone and joint infection, DIC or shock • Renal failure requiring dialysis • Inborn errors of metabolism <p>Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory</p>	<p>Blood Culture CSF studies Other Body Fluid Cultures Electrolytes Renal function tests Liver Function tests Serum Calcium Serum Magnesium USG abdomen USG Cranium Echocardiogram EEG ECG MRI Brain Coagulation profile Metabolic Screen Others as required Screening</p>	<p><i>Mechanical Ventilation CPAP NIMV HHFNC Surfactant Exchange Transfusion Inotropes Anti-Congestives Anti-convulsants Therapeutic Hypothermia Peritoneal Dialysis Glove Drain TPN</i></p>
5	Critical Care Neonatal Package	<p>Babies with birthweight of <1200 g or Babies of any birthweight with at least one of the following conditions:</p> <ul style="list-style-type: none"> • Severe Respiratory Failure requiring High Frequency Ventilation or inhaled Nitric Oxide (iNO) • Multisystem failure requiring multiple organ support including 	<p>Blood sugar Complete Blood Counts Blood group Bilirubin Coombs Test Chest X ray</p>	<p>Invasive Monitoring Breastfeeding Support Spoon Feeds Gavage Feeds Phototherapy</p>

		<p>mechanical ventilation and multiple inotropes</p> <ul style="list-style-type: none"> Critical congenital heart disease <p>Mother's stay and food in the hospital for breastfeeding, family centred care and (Kangaroo Mother Care) KMC is mandatory</p>	<p>Other X-rays Blood Gas CRP Micro ESR Blood Culture CSF studies Other Body Fluid Cultures Electrolytes Renal function tests Liver Function tests Serum Calcium Serum Magnesium USG abdomen USG Cranium Echocardiogram EEG ECG MRI Brain Coagulation profile Metabolic Screen Others as required Screening</p>	<p>Oxygen Intravenous Fluids Antibiotics Blood Products <i>Mechanical Ventilation</i> <i>CPAP</i> <i>NIMV</i> <i>HHFNC</i> <i>Surfactant Exchange</i> <i>Transfusion</i> <i>Inotropes</i> <i>Anti-congestives</i> <i>Anti-convulsants</i> <i>Therapeutic Hypothermia</i> <i>Peritoneal Dialysis</i> <i>Glove Drain</i> <i>TPN</i> <i>PGE1</i> <i>Inhaled Nitric Oxide</i> <i>HFO</i></p>
<p>Add-on Packages (Preauthorization is required unless there is a genuine emergency such as need for laparotomy for advanced NEC)</p>				

Medical Packages				
6	Chronic Care Package	<ul style="list-style-type: none"> If the baby requires stay beyond the upper limit of usual stay in Package no 4 or 5 for conditions like severe BPD requiring respiratory support, severe NEC requiring prolonged TPN support 		
7	High Risk Newborn Post Discharge Care Package (Pre-authorized, Protocol Driven)	<ul style="list-style-type: none"> ROP screening Developmental assessment Thyroid Screening Hearing screening Early intervention Nutritional counselling 		
Neonatal Surgical				
8		Laser Therapy for Retinopathy of Prematurity		
9		Advanced Surgery for Retinopathy of Prematurity		
10		Ventriculoperitoneal Shunt Surgery (VP) or Omayya Reservoir or External Drainage for Hydrocephalus		

XVIII. PEDIATRIC CANCER

Total no: of packages: 12

No: of packages mandated for pre-authorization: 12

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Prior approval must be taken for all treatments/ malignancies.

- The type and duration of treatment is different for all cancers. It is very important to complete the entire treatment which may in some cases last for up to 3 years. For certain cancers like Chronic Myeloid Leukemia (CML) the treatment is lifelong.
- Cancer care treatments are advised to go through a clinical treatment approval process before initiating the best suitable treatment. A clinical treatment approval process is mandated for cancer care, since it involves a multi-modal approach covering surgical, chemotherapy and radiation treatments and appropriate supportive care that could assess to determine the best course of patient management for such conditions.
- There should be pre-authorization at each step for cancer care treatments. It is prescribed that decision regarding appropriate patient care for cancer care treatments should be taken by a multidisciplinary tumor board for tumors requiring multimodal treatment (if available within the treating hospital or if not then it could be sent to the nearest regional cancer centre (RCC) for approval) that should include a highly trained team of Surgical, Radiation and Medical/ Pediatric Oncologist in order to ensure the most appropriate treatment for the patient. A detailed Oncology Treatment Plan Approval form is annexed. This could prove to be very vital for the target group in focus based on factors other than age alone, such as implications on the financial cover and to avoid unnecessary treatments. Further the design of the package and its step-wise approach also reflects the same.
- Relapse/recurrence may sometimes occur during/ after treatment. Retreatment is often possible which may be undertaken after evaluation by a Medical/ Pediatric Oncologist/ tumor board with prior approval and pre authorization of treatment.
- Chemotherapy is given per weight (body surface area). Clinical treatment approval/ pre authorization and communication is necessary to ensure each child receives the recommended dose of medicines. Under or over dosing is dangerous. So, dosing will differ in young children and older children.
- Only in Specialty care hospitals.

S.No	Name of Cancer	Chemotherapy (including Diagnostics)			Radiation	Surgery	Supportive care/ rehabilitation	Total permissible treatment scenario rates (INR)
		Induction	Consolidation	Maintenance				
1	Acute lymphoblastic leukemia	55,000	35,000	15,000	5,000	N/A	20,000	1,30,000
2	Acute Myeloid leukemia	55,000	35,000	N/A	N/A	N/A	30,000	1,20,000
3	Hodgkin Lymphoma	45,000	N/A	N/A	±10,000	N/A	15,000	70,000

	(Favorable group)						
4	Hodgkin Lymphoma (Unfavorable Group)	70,000		15,000	N/A	25,000	1,10,000
5	Non Hodgkin Lymphoma	1,00,000		N/A	N/A	50,000	1,50,000
6	Retinoblastoma (Intraocular)	45,000		± 10,000	10,000	20,000	85,000
7	Retinoblastoma (Extraocular)	65,000		10,000	N/A	35,000	110,000
8	Brain Tumors	40,000		30,000	40,000	25,000	1,35,000
9	Wilms tumor	20,000		± 5000	20,000	N/A	45,000
10	Histiocytosis	45,000		N/A	N/A	5,000	50,000
11	Bone tumors/soft tissue sarcomas	80,000		25,000	80,000 including prosthesis	50,000	2,35 ,000
12	Chronic Myeloid Leukemia	80,000		N/A	N/A	20,000	1,00,000

XIX. PEDIATRIC SURGERY

Total no: of packages: 35

No: of packages mandated for pre-authorization: 1

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Required for 1 package

S. No	Procedure Name	Rates (INR)	Pre-op Investigations	Post-op Investigations/	Minimum Number of Days Admission (Including Days
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			for approval	Evidence for approval of claim	in intensive care units)
1	Ankyloglossia Major	15,000			
2	Ankyloglossia Minor	5,000			
3	Hernia & Hydrocele	20,000			
4	Sacrococcygeal Teratoma	20,000			
5	Undescended Testis - Bilateral-Palp + Nonpalp	15,000			
6	Undescended Testis - Bilateral Palpable	15,000			
7	Undescended Testis - Bilateral Non-Palpable	20,000			
8	Undescended Testis - Reexploration/ Second Stage	20,000			
9	Undescended Testis - Unilateral-Palpable	15,000			
10	Ano Rectal Malformation - Abd-Perineal PSARP	20,000			
11	Ano Rectal Malformation – Anoplasty	20,000			
12	Ano Rectal Malformation – Cutback	20,000			
13	Ano Rectal Malformation - PSARP	20,000			
14	Ano Rectal Malformation - Redo Pullthrough	15,000			
15	Ano Rectal Malformation - Transposition	15,000			
16	Anti GERD Surgery	10,000			
17	Duplication Cyst Excision	20,000			
18	Fecal Fistula Closure	25,000			
19	Gastrostomy + Esophagoscopy+ Threading	20,000			
20	GI Tumor Excision	30,000			
21	Hirschsprung’s Disease - Myectomy	25,000			
22	Hirschsprung’s Disease - Pull Through	20,000			
23	Hirschsprung’s Disease - Retal Biopsy-Punch	10,000			
24	Hirschsprung’s Disease - Retal Biopsy –Open	10,000			
25	Hirschsprung’s Disease - Sphincterotomy	15,000			
26	Intussusception - Non –Operative Reduction in infants	20,000			

27	Intussusception – Operative in infants	25,000			
28	Ladds Procedure	30,000			
29	Rectal Polypectomy - Sigmoidoscopic (Ga)	8,000			
30	Retro-Peritoneal Lymphangioma Excision	25,000			
31	Congenital Diaphragmatic Hernia	25,000			
32	Congenital Lobar Emphysema	25,000			
33	Exomphalos/gastroschisis	25,000			
34	Cleft Lip and Palate Surgery	15,000 per stage	Yes	Yes	3

XX. MEDICAL PACKAGES

Total no: of packages: 70

No: of packages mandated for pre-authorization: 70 (extensions only)

- Separate package for high end radiologic diagnostic (CT, MRI, Imaging including nuclear imaging,) relevant to the illness only (no standalone diagnostics allowed) - subject to pre-authorization with a cap of Rs 5000 per family per annum within overall sum insured.
- Separate package for high end histopathology (Biopsies) and advanced serology investigations relevant to the illness only (no standalone diagnostics allowed) - after pre-authorization with a cap of Rs 5000 per family per annum within overall sum insured.
- Blood or Blood components transfusion if required, payable separately subject to pre-authorization. Blood can be procured only through licensed blood banks as per National Blood Transfusion Council Guidelines.
- Endoscopy for therapeutic purpose subject to pre-authorization with a cap of Rs.5000 per family per annum
- If a medical condition requiring hospitalization has not been envisaged under this list then a pre-authorization can be sought as “Unspecified Medical”

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network. Minimum criteria to elaborate on the specification of beds under various categories of admission (namely Routine ward, HDU and ICU)

Pre-authorization: Mandatory for all packages for progressive extension of treatment/ hospital stay

Pre-authorization remarks: Prior approval must be taken for all medical conditions/ packages under this domain for progressive extension of therapeutic treatments (i.e. for extending stay at 1,5,10 days stay and beyond)

- All clinical test reports, diagnosis, TPR charting, case sheet/ clinical notes and discharge summary need to be submitted for extension of packages and during claims submission.
- Legend of bed day charges:

Admission Type	Per day rate (NABH)	Per day rate (non-NABH)
Routine ward	Rs 2,000/ day	Rs 1,800/ day
HDU	Rs 3,000/ day	Rs 2,700/ day
ICU (no ventilation)	Rs 4,000/ day	Rs 3,600/ day
ICU (ventilation support)	Rs 5,000/ day	Rs 4,500/ day

S.No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
Common illnesses with or without underlying disease					
1	Acute gastroenteritis with moderate dehydration	Rs 2000 per day (Admission beyond 1 day requires pre-authorization)			
2	Recurrent vomiting with dehydration				
3	Dysentery				

4	Renal colic			
5	Acute bronchitis			
6	Pneumothroax			
7	Accelerated hypertension			
8	Congestive heart failure			
9	Severe anemia			
10	Diabetic ketoacidosis			
11	Acute febrile illness			
12	Acutre excaberation of COPD			
13	UTI			
14	Malaria			
15	Dengue fever			
16	Chikungunya fever			
17	Leptospirosis			
18	Enteric fever			
19	Pneumonia			
20	Acute excaberation of ILD			
21	Liver abscess			
22	Acute viral hepatitis			
23	Snake bite			
24	Acute organophosphorus poisoning			
25	Other poisoning			
26	Pyrexia of unknown origin			
27	Pericardial/ Pleural tuberculosis			
28	Systematic lupus erythematosus			
29	Vasculitis			
30	Seizures			
31	Bacterial/ fungal endocarditis			

32	Acute inflammatory demyelinating polyneuropathy	Rs 2,000 per day (pre-authorization needs to be sought to continue package beyond 5 and 10 day intervals) Note: If shifted to HDU/ ICU, suitable rates would need to be applied and pre-authorization be sought.			
33	Lung abscess/ Empyema				
34	Acute and chronic meningitis				
35	Viral encephalitis				
36	Persistent/ Chronic diarrhoea				
37	Acute and chronic pancreatitis				
38	Visceral leishmaniasis				
39	HIV with complications				
40	Neuromuscular disorders				
41	Metabolic encephalopathy				
42	Sickle cell Anemia				
Serious conditions that might require admission in High Dependency Unit (HDU) - Patients sick with unstable vitals, faced with life threatening conditions, but not requiring ventilator support					
43	Poisonings with unstable vitals	Rs 3,000 per day (advised to take pre-authorization beyond 5 day - up to a limit of 10 days and also beyond to continue package) Note: If shifted to routine ward/ ICU, suitable rates would need to be applied and pre-authorization be sought If only in general ward then Rs.2000			
44	Type 1/2 respiratory failure				
45	Acute asthmatic attack				
46	Acute exacerbation of COPD				
47	Severe pneumonia				
48	Acute gastroenteritis with severe dehydration				
49	Hypertensive emergencies				
50	Dengue hemorrhagic fever/Dengue shock syndrome				
51	Complicated malaria				
52	Heat stroke				
53	Hyperosmolar Non-Ketotic coma				
54	Cerebrovascular accident				
55	Severe sepsis/Septic shock				
56	Upper GI bleeding (conservative)				

57	Upper GI bleeding (endoscopic)			
58	Lower GI hemorrhage			
59	Immune mediated CNS disorders such as autoimmune encephalitis			
60	Acute transverse myelitis			
61	Guillian Barre Syndrome			
62	Hydrocephalus			
63	Cerebral sino-venous thrombosis			
64	AKI/ renal failure(dialysis payable separately as an add on package for)			
Critical conditions that might require admission in Intensive Care Unit (ICU) - Patients sick with unstable vitals, faced with life threatening conditions, requiring ventilator support				
65	Status epilepticus	Rs 4,000 per day in the case no ventilation support and Rs 5,000 per day in the case of ventilation support required (advised to take pre-authorization beyond 5 days for admission up to a limit of 10 days and mandated to again take pre-authorization beyond 10 days) Note: If shifted to routine ward/ ICU, suitable rates would need to be applied and pre-authorization be sought		
66	Status asthmaticus			
67	Respiratory failure due to any cause (pneumonia, asthma, COPD, ARDS, foreign body, poisoning, head injury etc.)			
68	Blood and blood component transfusion (admission for a diagnostic procedure leading to treatment requiring admission, e.g. bone marrow and bone biopsy, endoscopy, liver biopsy, bronchoscopy, CT/MRI under GA,	Rs 2,000 per day (up to a limit of 2 days) - needs mandatory pre-authorization		

	broncho-alveolar lavage, lumbar puncture, muscle biopsy, pleural aspiration, ascitic tapping etc.)				
69	Plasmapheresis (pre-auth)	2,000 per session			
70	Haemodialysis/Peritoneal Dialysis (only for ARF)	2,000 per session			

XXI. ONCOLOGY

Total no: of packages: 112

No: of packages mandated for pre-authorization: 112

Empanelment classification: Advanced criteria

Procedures under this domain need to have specialized infrastructure and HR criteria. In-order to be eligible to provide services under this domain, the provider needs to qualify for advanced criteria as indicated for the corresponding specialty under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Mandatory for all packages

Pre-authorization remarks: Prior approval must be taken for all treatments/ malignancies.

- The type and duration of treatment is different for all cancers. It is very important to complete the entire treatment which may in some cases last longer than a year. Relapse/recurrence may sometimes occur.
- Cancer care treatments are advised to go through a clinical treatment approval process before initiating the best suitable treatment. A clinical treatment approval process is mandated for cancer care, since it involves a multi-modal approach covering surgical, chemotherapy and radiation treatments and appropriate supportive care that could assess to determine the best course of patient management for such conditions.
- There should be pre-authorization at each step for cancer care.
- However it is advised that decision regarding appropriate patient care for cancer care treatments would need to be taken by a multidisciplinary tumor board (if available within the treating hospital or if not then it could be sent to the nearest regional cancer centre (RCC) for approval) that should include a highly trained team of Surgical, Radiation and Medical Oncologist in order to ensure the most appropriate treatment for the patient. A detailed Oncology Treatment Plan Approval form is annexed. This could prove to be very vital, such as implications on the financial cover and to avoid unnecessary treatments.

- For Radiotherapy, generic packages have been listed irrespective of primary tumor site. However cost of packages may differ depending upon the technique of radiotherapy used like 3DCRT/IMRT/IGRT etc.
- Packages under surgical oncology might not be exhaustive, since there are significant overlaps with packages under other specialty domains. Such packages may be used as deemed necessary.

Radiotherapy:

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Cobalt 60 External Beam Radiotherapy (Radical/Adjuvant / Neoadjuvant)	20,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
2	Cobalt 60 External Beam Radiotherapy (Palliative)	10,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
3	Linear Accelerator External Beam Radiotherapy (Palliative)	20,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
4	Linear Accelerator, External Beam Radiotherapy 3D CRT/2D Planning (Radical/Adjuvant/ Neoadjuvant)	50,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
5	Linear Accelerator, External Beam Radiotherapy IMRT (Intensity Modulated Radiotherapy) (Radical/Adjuvant/Neoadjuvant)	75,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
6	Linear Accelerator External Beam Radiotherapy IGRT (Image Guided radiotherapy) (Radical/Adjuvant/Neoadjuvent)	120,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
7	SRT(Stereotactic radiotherapy)	70,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
8	SRS (Streotactic radiosurgery)	70,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
9	Respiratory Gating along with Linear Accelerator planning	70,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
10	Electron beam with Linear accelerator (Radical)	50,000	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
11	Tomotherapy(Radical/Adjuvant/Neoadjuvant)	75,000	Blood test + CT + Biopsy	Data of RT treatment	

				plan & dose	
12	Brachytherapy High Dose Radiation (Intracavitary)	4,500 per fraction (maximum 4 sessions)	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
13	Brachytherapy High Dose Radiation (Interstitial)	30,000 (one application, multiple dose)	Blood test + CT + Biopsy	Data of RT treatment plan & dose	
14	Brachytherapy High Dose Radiation (Intraluminal)	4,500 per fraction (maximum 4 sessions)	Blood test + CT + Biopsy	Data of RT treatment plan & dose	

Surgical Oncology:

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in intensive care units)
1	Tracheal resection	25,000	CECT, Biopsy	Clinical photograph showing scar, HPE report	
2	Sternotomy with superior mediastinal dissection	40,000	CECT, Biopsy	Clinical photograph showing scar, HPE report	
3	Substernal bypass	30,000	Biopsy	Clinical photograph showing scar, HPE	
4	Resection of nasopharyngeal tumour	40,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	
5	Myocutaneous flap	20,000	Biopsy	Clinical photograph showing scar	
6	Fasciocutaneous flap	15,000	Biopsy	Clinical photograph showing scar	
7	Palatectomy- Soft palate	20,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	
8	Palatectomy- Hard palate	20,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	
9	Microvascular reconstruction	45,000	Biopsy	Clinical photograph showing scar	
10	Composite resection	40,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	
11	Composite resection with reconstruction(excluding microvascular)	60,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	
12	Neck dissection-selective	12,000	Biopsy/FNAC	Clinical photograph showing scar, HPE report	
13	Neck dissection-comprehensive	16,000	Biopsy/FNAC	Clinical photograph showing scar, HPE report	
14	Total Maxillectomy	18,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	
15	Radical Maxillectomy	25,000	Biopsy, CECT/MRI	Clinical photograph showing scar, HPE report	

16	Radical parotidectomy	25,000	FNAC, CECT/MRI	Clinical photograph showing scar, HPE report
17	Partial laryngectomy (voice preserving)	20,000	Biopsy, CECT	Clinical photograph showing scar, HPE report
18	Voice prosthesis	30,000	Biopsy, CECT	Invoice of prosthesis, scar photo
19	Total Thyroidectomy with central compartment LN dissection	20,000	FNAC, CECT	Clinical photograph showing scar, HPE report
20	Total Thyroidectomy with central compartment LN dissection with Lateral LN dissection	25,000	FNAC, CECT	Clinical photograph showing scar, HPE report
21	Tracheostomy	5,000		Clinical photograph showing scar, HPE report
22	Axillary dissection	15,000	FNAC/ BIOPSY, CECT	Clinical photograph showing scar, HPE report
23	Breast conserving surgery (lumpectomy + axillary surgery)	12,000	FNAC/ BIOPSY, CECT	Clinical photograph showing scar, HPE report
24	Lung metastectomy- solitary	30,000	FNAC/ BIOPSY, CECT	Clinical photograph showing scar, HPE report, xray chest
25	Lung metastectomy- multiple (< four)	50,000	FNAC/ BIOPSY, CECT	Clinical photograph showing scar, HPE report, xray chest
26	Lung metastectomy- multiple (> four)	60,000	FNAC/ BIOPSY, CECT	Clinical photograph showing scar, HPE report, xray chest
27	Sleeve resection of lung cancer	70,000	FNAC/ BIOPSY, CECT	Clinical photograph showing scar, HPE report, xray chest
28	Oesophagectomy with two field lymphadenectomy	60,000	UGI endoscopy, Biopsy, CECT	Clinical photograph showing scar, HPE report
29	Oesophagectomy with three field lymphadenectomy	60,000	UGI endoscopy, Biopsy, CECT	Clinical photograph showing scar, HPE report
30	Enucleation of pancreatic neoplasm	25,000	CECT	Clinical photograph showing scar, HPE report
31	Radical Cholecystectomy	25,000	CECT/MRI	Clinical photograph showing scar, HPE report
32	Abdominal wall tumour resection	25,000	CECT	Clinical photograph showing scar, HPE report
33	Abdominal wall tumour resection with reconstruction	35,000	CECT	Clinical photograph showing scar, HPE report
34	Oesophageal stenting including stent cost	40,000	CECT	Stent invoice
35	Triple bypass GI tract	30,000	Biopsy, CECT, endoscopy	Clinical photograph showing scar, HPE report

36	Segmentectomy- hepatobiliary system	50,000	CECT/MRI	Clinical photograph showing scar, HPE report	
37	Radical Hysterectomy + Bilateral pelvic lymph node dissection + bilateral salpingo oophorectomy (BSO)/ ovarian transposition	50,000	CECT, biopsy	Clinical photograph showing scar, HPE report	
38	Skin Tumours Wide Excision + Reconstruction	25,000			
39	Skin Tumours Amputation	8,000			
40	Radical Vaginectomy	30,000	CECT, biopsy	HPE report	
41	Radical Vaginectomy + Reconstruction	35,000	CECT, biopsy	HPE report	
42	Bilateral Pelvic Lymph Node Dissection (BPLND)	20,000	CECT, biopsy	Clinical photograph showing scar, HPE report	
43	Radical Trachelectomy	40,000	CECT, biopsy	Clinical photograph showing scar, HPE report	
44	Vulvectomy with bilateral groin dissection	45,000	Biopsy	HPE report	
45	Limb salvage surgery for bone tumor with prosthesis	70,000	Biopsy, CECT/ MRI – local, CT – thorax , bone scan	Clinical photograph, XRAY showing prosthesis, HPE report	
46	Hemipelvectomy	45,000	Biopsy, CECT/ MRI – local	Clinical photograph showing scar, HPE report	
47	Sacral resection	40,000	Biopsy, CECT/ MRI - pelvis	Clinical photograph showing scar, HPE report	
48	Chest wall resection with reconstruction for soft tissue / bone tumors	40,000	Biopsy, CT/ XRAY - thorax	Clinical photograph showing scar, HPE report	

Medical Oncology:

S. No	Site	Procedure Name	Rates (INR)	Pre-op Investigations for approval	Post-op Investigations/ Evidence for approval of claim

1	Lymphoma, Non-Hodgkin's	Cyclophosphamide - Doxorubicin Vincristine - Prednisone (CHOP)- max 8 cycles (Per cycle)	R CHOP Regimen-25000 per cycle x6 CHOP	Biopsy, CT	Chemotherapy drug with batch number and bar code
2	Multiple Myeloma	Vincristine, Adriamycin, Dexamethasone (VAD) - cycle max 6 cycles	Bortezomib+ lenalidomide+ dexamethasone 20,000/ per cycle x6 Bortezomib+ cyclophosphamide+ dexamethasone 10000/per cycle x6 MPT melphalan, thalidomide and prednisolone 6000/per cycle x9 Bortezomib + dexamethasone 6000/per cycle x9	Bone Marrow Aspiration Report	Chemotherapy drug with batch number and bar code
3	Multiple Myeloma	Thalidomide+Dexamethasone(Oral)/ month - max 12 months	3,000	Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code

4	Colon Rectum	5-Fluorouracil-Oxaliplatin - Leucovorin (FOLFOX) - Max. 6 cycles (Per cycle)	10,000	Biopsy, CT	Chemotherapy drug batch number with bar code
5	Bone Tumors/Osteosarcoma/ Hepatoblastoma - Operable	Cisplatin/carboplatin - Adriamycin- max 6 cycles (Per cycle)	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code
6	Lymphoma, Hodgkin'S	Adriamycin Bleomycin VinblastinDacarbazine (ABVD) - max 8 cycles (Per cycle) (Day 1 & Day 15)	ABVD (day 1 and 15) 5000x2=10,000 per cycle x 6	Biopsy, CT	Chemotherapy drug batch number with bar code

7	Cervix	Cisplatin/Carboplatin (AUC2) along with RT- max 6 cycles (Per cycle)	chemo radiation 5000/per week x 6	Biopsy, CT	Chemotherapy drug batch number with bar code
8	Childhood B-Cell Lymphomas	Remove	Remove	Hematology report + Biopsy	Chemotherapy drug batch number with bar code
9	Neuroblastoma Stage I –III	Variable Regimen – Neuroblastoma - max 1 year (Per cycle)	9,000	Biopsy, CT	Chemotherapy drug batch number with bar code

10	Multiple Myeloma	Melphalan -Prednisone (oral) – per month (max 12 months) - Ovarian CA, Bone CA	1,500	Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code
11	Wilm'sTumor	SIOP/National Wilms Tumour Study Group (NWTS) regimen(Stages I - V)- max 6 months (Per month) - Wilm's tumour	7,000	Biopsy, CT	Chemotherapy drug
12	Colon Rectum	Monthly 5-FU	4,000	Biopsy, CT	Chemotherapy drug batch number with bar code
13	Breast	Paclitaxel weekly x 12 weeks	4,000	Biopsy, CT	Chemotherapy drug batch number with bar code

14	Breast	Cyclophosphamide/Methotrexate/5Fluorouracil (CMF) (Per cycle)	1,500	Biopsy, CT	Chemotherapy drug batch number with bar code
15	Breast	Tamoxifen tabs - maximum 12 cycles (Per month)	100	Biopsy, CT	Chemotherapy drug batch number with bar code
16	Breast	Adriamycin/Cyclophosphamide (AC) – per cycle (Maximum 4 cycles)	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code
17	Breast	5- Fluorouracil A-C (FAC) – per cycle (Maximum 6 cycles)	3,100	Biopsy, CT	Chemotherapy drug batch number with bar code
18	Breast	AC (AC Then Taxol)	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code

19	Small Cell Lung Cancer	Cisplastin/Etoposide (IIIB) – per cycle (Max. 6 cycles only)	4,000	Biopsy, CT	Chemotherapy drug batch number with bar code
20	Oncology oesophagus	Cisplatin + 5 FU(Neoadjuvant Chemotherapy)/Adjuvant (ADJ)- per cycle (Max. of 6 cycles only)	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code
21	Stomach	Docetaxel +Oxaliplatin+5FU 20,000 per cycle for 4 cycles CapOX- 10,000 per cycle for 8 cycles	4,000	Biopsy, CT	Chemotherapy drug batch number with bar code

22	Breast	Aromatase Inhibitors (Anastazole/Letrozole/Exemestane) - maximum 12 cycles (Per month)	900	Biopsy, CT	Chemotherapy drug batch number with bar code
23	Urinary Bladder	Weekly Cisplatin/Carboplatin- max 6 cycles with RT (Per week)	2,000	Biopsy, CT	Chemotherapy drug batch number with bar code
24	Urinary Bladder	MethotraxateVinblastin Adriamycin Cyclophosphamide (MVAC)	5,000	Biopsy, CT	Chemotherapy drug batch number with bar code
25	Retinoblastoma	Carbo/Etoposide/Vincristine-max 6 cycles (Per cycle)	4,000	Biopsy, CT	Chemotherapy drug batch number with bar code

26	Febrile Neutropenia	IV antibiotics and other supportive therapy (Per episode)	30,000	Haemogram, Blood Culture	Chemotherapy drug batch number with bar code
27	Vaginal/ Vulval Cancer	Cisplastin/5-FU	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code
28	Ovary	Carboplatin/Paclitaxel-max 6 cycles (Per cycle)	Taxol+carboplatin 15000/percyclex6 BEP regimen for germ cell tumor 10000/per cyclex4	Biopsy, CT	Chemotherapy drug batch number with bar code
29	Rectal Cancer Stage 2 And 3	Gemcitabine +capecitabine-15,000 per cycle for 6 cycles	4,000	Biopsy, CT	Chemotherapy drug batch number with bar code
30	Multiple Myeloma	Zoledronic acid - Max 12 cycles (Per month)	2,000	Biopsy, CT	Chemotherapy drug batch number with bar code

31	Gestational Trophoblast Ds. High Risk	Etoposide-Methotrexate-Actinomycin / Cyclophosphamide -Vincristine (EMA-CO)-max 6 cycles (Per cycle)	10,000	Beta - HCG report + CT	Chemotherapy drug batch number with bar code
32	Gestational Trophoblast Ds. Low Risk	Actinomycin- max 10 cycles (Per cycle)	1,000	Beta - HCG report + CT	Chemotherapy drug batch number with bar code
33	Gestational Trophoblast Ds. Low Risk	Weekly Methotrexate (Per week) max. 10 cycles	1,000	Beta - HCG report + CT	Chemotherapy drug batch number with bar code
34	Ovary Germ Cell Tumour	Bleomycin-Etoposide-Cisplatin (BEP) - max cycles 4 (Per cycle)	6,000	Biopsy, CT	Chemotherapy drug batch number with bar code

35	Prostate	Hormonal Therapy - Per month	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code
36	Testis	Bleomycin-Etoposide-Cisplatin (BEP)- max cycles 4 (Per cycle)	BEP regimen for germ cell tumour 10000/per cyclex4	Biopsy, CT	Chemotherapy drug batch number with bar code
37	Acute Myeloid Leukemia	Induction Phase, up to	Daunomycin and cytosine arabinoside (3:7) 100,000	Hematology + Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code
38	Acute Myeloid Leukemia	Consolidation Phase, up to	High dose cytosine arabinoside 75000 x 3-4 cycles	Hematology + Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code
39	Histocytosis	Variable Regimen-Histocytosis-max 1 year (Per month)	8,000	Biopsy, CT	Chemotherapy drug batch number with bar code

40	Rhabdomyosarcoma	Vincristine-Actinomycin-Cyclophosphamide (VACTC) based chemo - max 1 year (Per month) - Rhabdomyosarcoma	6,000	Biopsy, CT	Chemotherapy drug batch number with bar code
41	Ewing's Sarcoma	Variable Regimen Inv - Hematology, Biopsy – Payable	6,000	Biopsy, CT	Chemotherapy drug batch number with bar code
42	Unlisted Regimen	Palliative CT- Max 6 cycles (Per cycle)	5,000	Biopsy, CT	Chemotherapy drug batch number with bar code
43	Terminally Ill	Palliative And Supportive Therapy - Per month	3,000		
44	Acute Lymphatic Leukemia	Maintenance Phase - Per month	5000 per month x 24	Hematology + Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code

45	Acute Lymphatic Leukemia	Induction	50,000	Hematology + Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code
46	Acute Lymphatic Leukemia	Consolidation	50,000	Hematology + Bone Marrow Aspiration Report	Chemotherapy drug batch number with bar code
47	Head and Neck	Tab Gefitinib/Erlotinib-Max 1 Year (Per month)	3,000	Biopsy, CT	Chemotherapy drug batch number with bar code
48	Renal cell carcinoma	Sunitinib/ Pazopanib (per day)	2,500	Biopsy, CT	Chemotherapy drug batch number with bar code
49	chronic myeloid leukemia	Imatinib	6000/per month x 5 years		Chemotherapy drug batch number with bar code
50	Gall Bladder Cancer	Gemcitabine + cisplatin	10,000 per cycle for 6 cycle		Chemotherapy drug batch number with bar code

XXII. Emergency Room Packages (Care requiring less than 12 hrs stay)

Total no: of packages: 4

No: of packages mandated for pre-authorization: 0

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for AB-NHPM provider network.

Pre-authorization: Nil.

Comments: Patient trail to be maintained by the hospital treating the patient. To be clubbed with the payments made to the referred hospital. In case of hospitalization requiring more than 12 hrs, then patient to be admitted and treated accordingly.

S. No	Procedure Name	Rates (INR)	Pre-op Investigations for approval
1	Emergency with stable cardiopulmonary status	1000	Evaluated, stabilized, arranged referral resuscitated, provided life support
2	Emergency consultation: acute colic, high fever, cut, stitches, soft tissue injury, FB removal		Only in Public sector facilities.
3	Single bone fracture plaster, nebulization for asthmatic attack, moderate dehydration, hypoglycaemia in a diabetic, Dengue without complication, Syncope, Food poisoning etc		Only in Public sector facilities.
4	Animal bites	(500+ 300x4)	Payment after completion of 5th dose.

XXIII. MENTAL DISORDERS PACKAGES

No: of packages mandated for pre-authorization: 17(extensions only)

Empanelment classification: Essential/ Minimum criteria

In-order to be eligible to provide services under this domain, the provider needs to qualify for the basic essential/ minimum criteria as mentioned under the empanelment guidelines provided for NHPS provider network.

Pre-authorization: Mandatory for all packages for progressive extension of treatment/ hospital stay

Pre-authorization remarks: Prior approval must be taken for all mental health conditions/ packages under this domain for progressive extension of therapeutic treatments.

- Procedures can be done only in public sector hospital with Specialty available
- All clinical test reports, diagnosis, Mental Status Examination (MSE), case sheet/ clinical notes and discharge summary need to be submitted for extension of packages and during claims submission.
- No: 15 included: Cognitive Tests, Complete Haemogram, Liver Function Test, Renal Function Test, Serum Electrolytes, Electro Cardiogram (ECG), CT/MRI Brain, Electroencephalogram, Thyroid Function Test, VDRL, HIV Test, Vitamin B12 levels, Folate levels, Lipid Profile, Homocysteine levels
- Legend of bed day charges:

Routine ward	Rs 1,500/ day
HDU	Rs 2,500/ day

S.No.	Procedure Name	Rates (INR)	Pre-admission / Investigations for approval	During admission Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in High Dependency Units)
1	F00-F09 Organic, including symptomatic, mental disorders	Rs. 1500 per day (up to a limit of 2 weeks after which pre-authorization needs to be sought up to a limit of 2 weeks)	Clinical assessment and investigations	Clinical assessment & Report	Four weeks
2	F10-F19 Mental and Behavioural disorders due to psychoactive substance use				
3	F20-F29 Schizophrenia, schizotypal and delusional disorders				

4	F30-F39 Mood (affective) disorders				
5	F40-F48 Neurotic, stress-related and somatoform disorders		Clinical assessment and investigations	Clinical assessment & Report	Four weeks
6	F50-F59 Behavioural syndromes associated with physiological disturbances and physical factors				
7	F70-F79 Mental retardation				

Serious conditions that might require admission in High Dependency Unit (HDU) - Patients sick with unstable vitals, faced with life threatening conditions, but not requiring ventilator support

S.No	Procedure Name	Rates (INR)	Pre-admission / Investigations for approval	During admission Investigations/ Evidence for approval of claim	Minimum Number of Days Admission (Including Days in High Dependency Units)
8	F00-F09 Organic, including symptomatic, mental disorders	Rs. 2500 per day (up to a limit of 10 days after which pre-authorization needs to be sought up to a limit of 10 days)	Clinical assessment report / Risk Assessment + Investigation	Clinical assessment & Report	10 Days
9	F10-F19 Mental and Behavioural disorders due to psychoactive substance use				
10	F20-F29 Schizophrenia, schizotypal and delusional disorders				
11	F30-F39 Mood (affective) disorders				

12	F40-F48 Neurotic, stress-related and somatoform disorders				
13	F50-F59 Behavioural syndromes associated with physiological disturbances and physical factors				
14	F 70 – 79 Mental Retardation				
15	Pre- Electro Convulsive Therapy (ECT) and Pre- rTranscranial Magnetic Stimulation (TMS)Package *	Rs. 10,000 /-	Clinical assessment	Clinical assessment	
16	Electro Convulsive Therapy (ECT)	Rs. 3000/- per session			
17	Transcranial Magnetic Stimulation (TMS)	Rs. 1000/- per session			

Complete Hemogram, Liver Function Test, Renal Function Test, Serum Electrolytes, Electro Cardiogram (ECG), CT/MRI Brain, Electroencephalogram, Dental Examination, Cognitive Tests

**** Cognitive Tests, Complete Haemogram, Liver Function Test, Renal Function Test, Serum Electrolytes, Electro Cardiogram (ECG), CT/MRI Brain, Electroencephalogram, Thyroid Function Test, VDRL, HIV Test, Vitamin B12 levels, Folate levels, Lipid Profile, Homocysteine levels,**

Annex 2.4 Guidelines for Identification of AB-NHPM Beneficiary Family Units

The core principle for finalising the operational guidelines for proposed AB-NHPM is to construct a broad framework as guiding posts for simplifying the implementation of the Mission under the ambit of the policy and the technology while providing requisite flexibility to the States to optimally chalk out the activities related to implementation in light of the peculiarities of their own State/UT, as ownership of implementation of scheme lies with them.

- A. AB-NHPM will target deprived rural families and identified occupational category of urban workers' families as per the latest Socio-Economic Caste Census (SECC) data, both rural and urban. Additionally, along with the AB-NHPM beneficiary families, additional beneficiary families added by UT Administration is as below,
- 1) Resident families whose annual income is below Rs.1 lakhs.
 - 2) All Families whose annual income is above Rs.1 lakhs.
- Category 1) and 2) will also be known as Non SECC AB-NHPM beneficiary families.

- B. UT will be responsible for carrying out Information, Education and Communication (IEC) activities amongst targeted families such that they are aware of their entitlement, benefit cover, empanelled hospitals and process to avail the services under AB-NHPM. This will include leveraging village health and nutrition days, making available beneficiary family list at Panchayat office, visit of ASHA workers to each target family and educating them about the scheme, Mass media, etc among other activities. The following 2 IEC activities are designed to aid in Beneficiary Identification

- i) AB-NHPM Additional Data Collection drive at Gram Sabha's across India will take place on 30th April. MoHFW in collaboration with Ministry of Rural Development (MoRD) will drive collection of Ration Card, Mobile Number for each AB-NHPM household.
- ii) Government of India will send a personalised letter via mass mail to each targeted family through postal department in states launching AB-NHPM. This letter will include details about the scheme, toll free helpline number and family details and their ID under AB-NHPM
- iii) UT which are primarily covering AB-NHPM beneficiaries are encouraged to create multiple service locations where beneficiaries can check if they are covered. These include
 - Contact points or kiosks set up at CSCs, PHCs, Gram Panchayat, etc
 - Empaneled Hospital
 - Self-check via mobile or web
 - Or any other contact point as deemed fit by Union Territories

- C Beneficiary identification will include the following broad steps:
- i) The operator searches through the AB-NHPM list to determine if the person is covered.
 - ii) Search can be performed by Name and Location, Ration Card No or Mobile number (collected during data drive) or ID printed on the letter sent to family or RSBY URN
 - iii) If the beneficiary's name is found in the AB-NHPM list, Aadhaar (or an alternative government ID) and Ration Card (or an alternative family ID) is collected against the Name / Family.
 - iv) The system determines a confidence score for the link based on how close the name / location / family members between the AB-NHPM record and documents is provided.
 - v) The operator sends the linked record for approval to the Insurance company.
 - vi) If the confidence score is high, the operator can immediately issue the e-Card and admit the patient for treatment. Otherwise, the patient must be advised to wait for approval from the insurance company
 - vii) The insurance company will setup a Beneficiary approval team that works on fixed service level agreements on turnaround time. The AB-NHPM details and the information from the ID is presented to the verifier. The insurance company can either approve or recommend a case for rejection with reason.
 - viii) All cases recommended for rejection will be scrutinised by a UT team that works on fixed service level agreements on turnaround time. The UT team will either accept rejection or approve with reason.
 - ix) The e-card will be printed with the unique ID under AB-NHPM and handed over to the beneficiary to serve as a proof for verification for future reference.
- The beneficiary will also be provided with a booklet/ pamphlet with details about AB-NHPM and process for availing services.
- Presentation of this e-card (appendix 2: draft sample design) will not be mandatory for availing services. However, the e-card may serve as a tool for reinforcement of entitlement to the beneficiary and faster registration process at the hospital when needed.

- D. Addition of new family members will be allowed. This requires at least one other family member has been approved by the Insurance Company. Proof of being part of the same family is required in the form of
- i) Name of the new member is in the family ration card or UT defined family card
 - ii) A marriage certificate to a family member is available
 - iii) A birth certificate to a family member is available.

Annex 2.5 Guidelines for Empanelment of Health Care Providers and Other Related Issues

1. Basic Principles

For providing the benefits envisaged under the Mission, the Union Territory Health Agency (UTHA) through Union Territory Empanelment Committee (UTEC) will empanel or cause to empanel private and public health care service providers and facilities in their respective State/UTs as per these guidelines.

The states are free to decide the mode of verification of empanelment application, conducting the physical verification either through District Empanelment Committee (DEC) or using on-boarded insurance company, under the broad mandate of the instructions provided in these guidelines.

2. Institutional Set-Up for Empanelment

A. Union Territory Empanelment Committee (UTEC) will constitute of following members:

- Director, Medical & Health Services, DD & DNH/ Nodal Officer of Union Territory Health Authority – Chairperson
- State Programme Officer (RMNCH + A) – Member;
- Medical Superintendent, Shri Vinoba Bhave Civil Hospital – Members;
- In-charge, SSBY – Members
- Operational Manager – Members
- Monitoring & Evaluation Manager – Members
- IT support cum Data Manager – Members
- Grievance Redressal Manager – Members
- Medical Management & Quality Manager – Members
- IEC manager – Members
- Insurance Company to nominate a representative not below Additional General Manager or equivalent;

Alternatively, the UT/UTHA may continue with any existing institution under the respective UT schemes that may be vested with the powers and responsibilities of UTEC as per these guidelines.

The UTHAs through Union Territory Empanelment Committee (UTEC) shall ensure:

- Ensuring empanelment within the stipulated timeline for quick implementation of the programme;
- The empanelled provider meets the minimum criteria as defined by the guidelines for general or specialty care facilities;
- Empanelment and de-empanelment process transparency;
- Time-bound processing of all applications; and
- Time-bound escalation of appeals.

It is prescribed that at the district level, a similar committee, District Empanelment Committee (DEC) will be formed which will be responsible for hospital empanelment related

activities at the district level and to assist the SEC in empanelment and disciplinary proceedings with regards to network providers in their districts.

B. District Empanelment Committee (DEC) will constitute of the following members

- Chief Medical Officer of the district
- District Program Manager – Union Territory Health Agency
- On-boarded Insurance company representative of level not less than Additional General Manager

The DEC will be responsible for:

- Getting the field verification done along with the submission of the verification reports to the SEC through the online empanelment portal.
- The DEC will also be responsible for recommending, if applicable, any relaxation in empanelment criteria that may be required to ensure that sufficient number of empanelled facilities are available in the district.
- Final approval of relaxation will lie with UTEC
- The UTEC will consider, among other things, the reports submitted by the DEC and recommendation approve or deny or return to the hospital the empanelment request.

3. Process of Empanelment

A. Empanelment requirements

- i) The UT of Daman Diu and Dadra Nagar Haveli will empanel hospitals in their own UTs and also neighboring states & UTs.
- ii) The UT of Daman Diu and Dadra Nagar Haveli will empanel hospitals in another State/UT, even if the neighboring states/UTs are not implementing AB-NHPM
- iii) All public facilities with capability of providing inpatient services (Community Health Centre level and above) are deemed empanelled under AB-NHPM. The Union Territory Administration, Directorate of Medical & Health Department shall ensure that the enabling infrastructure and guidelines are put in place to enable all public health facilities to provide services under AB-NHPM.
- iv) Employee State Insurance Corporation (ESIC) hospitals will also be eligible for empanelment in AB-NHPM, based on the approvals.
- v) For private providers and not for profit hospitals, a tiered approach to empanelment will be followed. Empanelment criteria are prepared for various types of hospitals / specialties catered by the hospitals and attached in Annexure 1.
- vi) Hospitals may be encouraged to attain quality milestones through incentivised payment structures by the UTs within the flexibility provided by MoHFW/NHA. All hospitals may be encouraged to take NABH entry level accreditation within six months. The hospital with NABH accreditation can be incentivized for higher package rates subject to Procedure and Costing Guidelines.
- vii) Criteria for empanelment has been divided into two broad categories as given below is provided at Appendix 1.

Category 1: Minimum Criteria	Category 2: Desired Criteria
<p>All the hospitals to be empanelled under AB-NHPM have to meet the minimum criteria established under the Mission detailed in Annexure 1. No exceptions will be made for any hospital at any cost.</p>	<p>Hospitals would need to be empanelled separately for certain tertiary care packages authorized for one or more specialties (like Cardiology, Oncology, Neurosurgery etc.). This would only be applicable for those hospitals who meet the minimum criteria for the AB-NHPM.</p>

4. Awareness Generation and Facilitation

The UT Administration shall ensure that maximum number of eligible hospitals participate in the AB-NHPM, and this need to be achieved through IEC campaigns, collaboration with and district, sub-district and block level workshops.

The UT Administration should strive to encourage all eligible hospitals in their respective jurisdictions to apply for empanelment under AB-NHPM. Each district shall organise a district workshop to discuss the details of the Mission (including empanelment criteria, packages and processes) with the hospitals and address any query that they may have about the mission.

Representatives of both public and private hospitals (both managerial and operational persons) including officials from Insurance Company will be invited to participate in this workshop.

5. Online Empanelment

- A. A web-based platform will be provided for empanelment of hospitals for AB-NHPM.
- B. The hospitals can apply through this portal only, as a first step for getting empanelled in the programme.
- C. This web-based platform will be the interface for application for empanelment of hospitals under AB-NHPM.
- D. Following the workshop, the hospitals will be encouraged to initiate the process of empanelment through the web portal. Every hospital willing to get empanelled will need to visit the web portal, www.AB-NHPM.gov.in and create an account for themselves.
- E. Availability of PAN CARD number (not for public hospitals) and functional mobile number of the hospital will be mandatory for creation of this account / Login ID on the portal for the hospital.

- F. Once the login ID is created, hospital shall apply for empanelment through an online application on the web portal - www.AB-NHPM.gov.in.
- G. Each hospital will have to create a primary and a secondary user ID at the time of registration. This will ensure that the application can be accessed from the secondary user ID, in case the primary user is not available for some reason.
- H. All the required information and documents will need to be uploaded and submitted by the hospital through the web portal.
- I. Hospital will be mandated to apply for all specialties for which requisite infrastructure and facilities are available with it. Hospitals will not be permitted to choose specific specialties it wants to apply for unless it is a single specialty hospital.
- J. After registering on the web-portal, the hospital user will be able to check the status of their application. At any point, the application shall fall into one of the following categories:
- i) Hospital registered but application submission pending
 - ii) Application submitted but document verification pending
 - iii) Application submitted with documents verified and under scrutiny by DEC/SEC
 - iv) Application sent back to hospital for correction
 - v) Application sent for field inspection
 - vi) Inspection report submitted by DEC and decision pending at UTEC level
 - vii) Application approved and contract pending
 - viii) Hospital empanelled
 - ix) Application rejected
 - x) Hospital de-empanelled
 - xi) Hospital blacklisted (2 years)

6. Fast Track Approvals

- A. In order to fast track the empanelment process, the UTs may choose to auto-approve the already empanelled hospitals under UT scheme; provided that they meet the minimum eligibility criteria prescribed under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION.
- B. If already empanelled, under this route, should the UT allow the auto-approval mode, the hospital should submit their UT empanelment ID during the application process on the web portal to facilitate on-boarding of such service providers.

7. Signing of Contract

- A. Within 7 days of approval of empanelment request by UTEC, the UT Administration will sign a contract with the empanelled hospitals as per the template defined in the tender document.
- B. If insurance company is involved in implementing the scheme in the UT's, they will also be part of this agreement, i.e. tripartite agreement will be made, as the claims payment to the hospitals will be made by the insurance company.
- C. Each empanelled hospital will need to provide a name of a nodal officers who will be the focal point for the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION for administrative and medical purposes.
- D. Once the hospital is empanelled, a separate admin user for the hospital will be created to carry out transactions for providing treatment to the beneficiaries.

8. Process for Disciplinary Proceedings and De-Empanelment

- A. Institutional Process
 - i) De-empanelment process can be initiated by Insurance Company after conducting proper disciplinary proceedings against empanelled hospitals on misrepresentation of claims, fraudulent billing, wrongful beneficiary identification, overcharging, unnecessary procedures, false/misdiagnosis, referral misuse and other frauds that impact delivery of care to eligible beneficiaries.
 - ii) Hospital can contest the action of de-empanelment by Insurance Company with UTEC/UTHA. If hospital is aggrieved with actions of UTEC/UTHA, the former can approach Secretary (Health) of the UT of Daman Diu and Dadra Nagar Haveli.
 - iii) In case of states/UT's where UTEC and DEC do not have a representative of the insurance company and has opted for an insurance mode (Option 2), the UTEC and DEC will mandatorily include a representative of the Insurance Company when deliberating and deciding on disciplinary proceedings under the scheme.
 - iv) The UTEC may also initiate disciplinary proceedings based on field audit reports/survey reports/feedback reports/ complaints filed with them/ complaints.
 - v) For disciplinary proceedings, the DEC may consider submissions made by the beneficiaries (through call centre/written submissions/Emails etc.) or directions from SEC or information from other sources to investigate a claim of fraud by a hospital.
 - vi) On taking up such a case for fraud, after following the procedure defined, the DEC will forward its report to the UTEC along with its recommendation for action to be taken based on the investigation.

- vii) The UTEC will consider all such reports from the DEC's and pass an order detailing the case and the penalty provisions levied on the hospital. In case the UTEC deems it fit for de-empowerment, the order will have to be confirmed by Principal Secretary, Department of Health of the UT.
- viii) Any disciplinary proceeding so initiated shall have to be completed within 30 days.

B. Steps for Disciplinary Proceedings

Step 1 - Putting the provider on "Watch-list"

Based on the claims, data analysis and/or the provider visits, if there is any doubt on the performance of a Provider, the DEC on the request of the IC or the UTHA or on its own findings or on the directions of the UTEC, can put that hospital on the watch list. The data of such hospital shall be analysed very closely on a daily basis by the UTHA/UTEC for patterns, trends and anomalies and flagged events/patterns will be brought to the scrutiny of the DEC and the UTEC as the case may be.

The IC shall notify such service provider that it has been put on the watch-list and the reasons for the same.

Step 2 – Issuing showcause notice to the hospital

Based on the activities of the hospital if the insurer believes that there are clear grounds of hospital indulging in wrong practices, a showcause notice shall be issued to the hospital. Hospital will need to respond to the notice within 7 days of receiving it.

Step 3 - Suspension of the hospital

A Provider can be temporarily suspended in the following cases:

- i) For the Providers which are on the "Watch-list" or have been issued showcause notice if the UTEC/DEC/UTHA observes continuous patterns or strong evidence of irregularity based on either claims data or field visit of the hospital or in case of unsatisfactory reply of the hospital to the showcause notice, the hospital may be suspended from providing services to beneficiaries under the scheme and a formal investigation shall be instituted.
- ii) If a Provider is not in the "Watch-list", but the DEC/UTEC observes at any stage that it has data/ evidence that suggests that the Provider is involved in any unethical Practice/ is not adhering to the major clauses of the contract with the Insurance Company / Involved in financial fraud related to health insurance patients, it may immediately suspend the Provider from providing services to policyholders/insured patients and a formal investigation shall be instituted.

A formal letter shall be send to the concerned hospital regarding its suspension with mentioning the time frame within which the formal investigation will be completed.

Step 4 - Detailed Investigation

The detailed investigation may include field visits to the providers, examination of case papers, talking with the beneficiary/ policyholders/insured (if needed), examination of provider records etc. If the investigation reveals that the report/ complaint/ allegation against the provider is not substantiated, the Insurance Company would immediately revoke the suspension (in case of suspension) on the direction of the UTEC/DEC. A letter regarding revocation of suspension shall be sent to the provider within 24 hours of that decision.

Step 5 – Presentation of Evidence to the UTEC/DEC

The detailed investigation report should be presented to the UTEC/DEC depending on the Committee which has directed the initiation of the investigation. A detailed investigation should be carried out in stipulated time period of not more than 7 days. The insurance company (Insurance mode) will present the findings of the detailed investigation. If the investigation reveals that the complaint/allegation against the provider is correct, then the following procedure shall be followed:

- i) The hospital must be issued a “show-cause” notice seeking an explanation for the aberration.
- ii) In case the proceedings are under the UTEC, after receipt of the explanation and its examination, the charges may be dropped or modified or an action can be taken as per the guidelines depending on the severity of the malafide/error. In case the UTEC finds it, a case fit for de-empanelment, the speaking order and the investigation report for findings shall be forwarded to the Secretary, Department of Health for confirmation. The Secretary may, in his discretion, ask the hospital for filing another show-cause before finally confirming/modifying the order for de-empanelment.
- iii) In case the proceedings are under the DEC, the DEC will have to forward the report to the UTEC along with its findings and recommendations for a final decision. The UTEC may ask for any additional material/investigation to be brought on record and to consider all the material at hand before issuing a final order for the same.

The entire process should be completed within 30 days from the date of suspension. The disciplinary proceedings shall also be undertaken through the online portal only.

Step 6 - Actions to be taken after De- empanelment

Once the hospital has been de-empanelled, following steps shall be taken:

- i) A letter shall be sent to the hospital regarding this decision.

- ii) A decision may be taken by the UTEC to ask the UTHA/Insurance Company to lodge an FIR in case there is suspicion of criminal activity.
- iii) This information shall be sent to all the other Insurance Companies as well as other regulatory bodies and the MoHFW/ NHA.
- iv) The UTHA may be advised to notify the same in the local media, informing all policyholders/insured about the de-empanelment ensuring that the beneficiaries are aware that the said hospital will not be providing services under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION.
- v) A de-empanelled hospital cannot re-apply for empanelment for at least 2 years after de-empanelment. However, if the order for de-empanelment mentions a longer period, such a period shall apply for such a hospital.

Appendix 1 Detailed Empanelment Criteria

Category 1: Essential criteria:

A Hospital would be empanelled as a network private hospital with the approval of the respective UT Health Authority¹ if it adheres with the following minimum criteria:

1. Should have at least 10 inpatient beds with adequate spacing and supporting staff as per norms.
 - i. Exemption may be given for single-specialty hospitals like Eye and ENT.
 - ii. General ward - @80sq ft per bed, or more in a Room with Basic amenities- bed, mattress, linen, water, electricity, cleanliness, patient friendly common washroom etc. Non AC but with fan/Cooler and heater in winter
2. It should have adequate and qualified medical and nursing staff (doctors² & nurses³), physically in charge round the clock; (necessary certificates to be produced during empanelment).
3. Fully equipped and engaged in providing Medical /Surgical services, commensurate to the scope of service/ available specialities and number of beds.
 - i. Round-the-clock availability (or on-call) of a Surgeon and Anaesthetist where surgical services/ day care treatments are offered.
 - ii. Round-the-clock availability (or on-call) of an Obstetrician, Paediatrician and Anaesthetist where maternity services are offered.

¹ In order to facilitate the effective implementation of AB-NHPM, UT Administration shall set up the Union Territory Health Authority (UTHA) or designate this function under any existing agency designated for this purpose, such as the UT nodal agency or a trust set up for the UT insurance program.

² Qualified doctor is a MBBS approved as per the Clinical Establishment Act/ UT government rules & regulations as applicable from time to time.

³ Qualified nurse per unit per shift shall be available as per requirement laid down by the Nursing Council/ Clinical Establishment Act/ UT government rules & regulations as applicable from time to time. Norms vis a vis bed ratio may be spelt out.

- iii. Round-the-clock availability of specialists (or on-call) in the concerned specialties having sufficient experience where such services are offered (e.g. Orthopaedics, ENT, Ophthalmology, Dental, general surgery (including endoscopy) etc.)
- 4. Round-the-clock support systems required for the above services like Pharmacy, Blood Bank, Laboratory, Dialysis unit, Endoscopy investigation support, Post op ICU care with ventilator support, X-ray facility (mandatory) etc., either 'In-House' or with 'Outsourcing arrangements', preferably with NABL accredited laboratories, with appropriate agreements and in nearby vicinity.
- 5. Round-the-clock Ambulance facilities (own or tie-up).
- 6. 24 hours emergency services managed by technically qualified staff wherever emergency services are offered
 - i. Casualty should be equipped with Monitors, Defibrillator, Nebulizer with accessories, Crash Cart, Resuscitation equipment, Oxygen cylinders with flow meter/ tubing/catheter/face mask/nasal prongs, suction apparatus etc. and with attached toilet facility.
- 7. Mandatory for hospitals wherever surgical procedures are offered:
 - i. Fully equipped Operation Theatre of its own with qualified nursing staff under its employment round the clock.
 - ii. Post-op ward with ventilator and other required facilities.
- 8. Wherever intensive care services are offered it is mandatory to be equipped with an Intensive Care Unit (For medical/surgical ICU/HDU/Neonatal ICU) with requisite staff
 - i. The unit is to be situated in close proximity of operation theatre, acute care medical, surgical ward units, labour room and maternity room as appropriate.
 - ii. Suction, piped oxygen supply and compressed air should be provided for each ICU bed.
 - iii. Further ICU - where such packages are mandated should have the following equipment:
 - 1) Piped gases
 - 2) Multi-sign Monitoring equipment
 - 3) Infusion of inotropic support
 - 4) Equipment for maintenance of body temperature
 - 5) Weighing scale
 - 6) Manpower for 24x7 monitoring
 - 7) Emergency cash cart
 - 8) Defibrillator.
 - 9) Equipment for ventilation.
 - 10) In case there is common Paediatric ICU then Paediatric equipments, e.g.: paediatric ventilator, Paediatric probes, medicines and equipment for resuscitation to be available.
 - iv. HDU (high dependency unit) should also be equipped with all the equipment and manpower as per HDU norms.
- 9. Records Maintenance: Maintain complete records as required on day-to-day basis and is able to provide necessary records of hospital / patients to the Society/Insurer or his representative as and when required.

- i. Wherever automated systems are used it should comply with MoHFW/ NHA EHR guidelines (as and when they are enforced)
 - ii. All AB-NHPM cases must have complete records maintained
 - iii. Share data with designated authorities for information as mandated.
10. Legal requirements as applicable by the local/state/UT health authority.
11. Adherence to Standard treatment guidelines/ Clinical Pathways for procedures as mandated by NHA from time to time.
12. Registration with the Income Tax Department.
13. NEFT enabled bank account
14. Telephone/Fax
15. Safe drinking water facilities/Patient care waiting area
16. Uninterrupted (24 hour) supply of electricity and generator facility with required capacity suitable to the bed strength of the hospital.
17. Waste management support services (General and Bio Medical) – in compliance with the bio-medical waste management act.
18. Appropriate fire-safety measures.
19. Provide space for a separate kiosk for AB-NHPM beneficiary management (AB-NHPM non-medical⁴ coordinator) at the hospital reception.
20. Ensure a dedicated medical officer to work as a medical⁵ co-ordinator towards AB-NHPM beneficiary management (including records for follow-up care as prescribed)
21. Ensure appropriate promotion of AB-NHPM in and around the hospital (display banners, brochures etc.) towards effective publicity of the scheme in co-ordination with the UTHA/ district level AB-NHPM team.
22. IT Hardware requirements (desktop/laptop with internet, printer, webcam, scanner/ fax, bio-metric device etc.) as mandated by the NHA.

Category 2: Advanced criteria:

Over and above the essential criteria required to provide basic services under AB-NHPM (as mentioned in Category 1) those facilities undertaking defined speciality packages (as indicated in the benefit package for specialities mandated to qualify for advanced criteria) should have the following:

1. These empanelled hospitals may provide specialized services such as Cardiology, Cardiothoracic surgery, Neurosurgery, Nephrology, Reconstructive surgery, Oncology, Paediatric Surgery, Neonatal intensive care etc.
2. A hospital could be empanelled for one or more specialities subject to it qualifying to the concerned speciality criteria for respective packages

⁴ The non-medical coordinator will do a concierge and helpdesk role for the patients visiting the hospital, acting as a facilitator for beneficiaries and are the face of interaction for the beneficiaries. Their role will include helping in preauthorization, claim settlement, follow-up and Kiosk-management (including proper communication of the scheme).

⁵ The medical coordinator will be an identified doctor in the hospital who will facilitate submission of online pre-authorization and claims requests, follow up for meeting any deficiencies and coordinating necessary and appropriate treatment in the hospital.

3. Such hospitals should be fully equipped with ICCU/SICU/ NICU/ relevant Intensive Care Unit in addition to and in support of the OT facilities that they have.
4. Such facilities should be of adequate capacity and numbers so that they can handle all the patients operated in emergencies.
 - i. The Hospital should have sufficient experienced specialists in the specific identified fields for which the Hospital is empanelled as per the requirements of professional and regulatory bodies/ as specified in the clinical establishment act/ UT regulations.
 - ii. The Hospital should have sufficient diagnostic equipment and support services in the specific identified fields for which the Hospital is empanelled as per the requirements specified in the clinical establishment act/ UT regulations.
5. Indicative domain specific criteria are as under:

A. Specific criteria for Cardiology/ CTVS

1. CTVS theatre facility (Open Heart Tray, Gas pipelines Lung Machine with TCM, defibrillator, ABG Machine, ACT Machine, Hypothermia machine, IABP, cautery etc.)
2. Post-op with ventilator support
3. ICU Facility with cardiac monitoring and ventilator support
4. Hospital should facilitate round the clock cardiologist services.
5. Availability of support speciality of General Physician & Paediatrician
6. Fully equipped Catheterization Laboratory Unit with qualified and trained Paramedics.

B. Specific criteria for Cancer Care

1. For empanelment of Cancer treatment, the facility should have a Tumour Board which decides a comprehensive plan towards multi-modal treatment of the patient or if not then appropriate linkage mechanisms need to be established to the nearest regional cancer centre (RCC). Tumor Board should consist of a qualified team of Surgical, Radiation and Medical /Paediatric Oncologist in order to ensure the most appropriate treatment for the patient.
2. Relapse/recurrence may sometimes occur during/ after treatment. Retreatment is often possible which may be undertaken after evaluation by a Medical/ Paediatric Oncologist/ Tumor Board with prior approval and pre authorization of treatment.
3. For extending the treatment of chemotherapy and radiotherapy the hospital should have the requisite Pathology/ Haematology services/ infrastructure for radiotherapy treatment viz. for cobalt therapy, linear accelerator radiation treatment and brachytherapy available in-house. In case such facilities are not available in the empanelled hospital for radiotherapy treatment and even for chemotherapy, the hospital shall not perform the approved surgical procedure alone, but refer the patients to other centres for follow-up treatments requiring chemotherapy and radiotherapy treatments. This should be indicated where appropriate in the treatment approval plan.
4. Further hospitals should have following infrastructure for providing certain specialized radiation treatment packages such as stereotactic radiosurgery/therapy.
 - i. Treatment machines which are capable of delivering SRS/SRT
 - ii. Associated Treatment planning system
 - iii. Associated Dosimetry systems

C. Specific criteria for Neurosurgery

1. Well Equipped Theatre with qualified paramedical staff, C-Arm, Microscope, neurosurgery compatible OT table with head holding frame (horse shoe, may field / sugita or equivalent frame).
2. ICU facility
3. Post-op with ventilator support
4. Facilitation for round the clock MRI, CT and other support bio-chemical investigations.

D. Specific criteria for Burns, Plastic & Reconstructive surgery

1. The Hospital should have full time / on - call services of qualified plastic surgeon and support staff with requisite infrastructure for corrective surgeries for post burn contractures.
2. Isolation ward having monitor, defibrillator, central oxygen line and all OT equipment.
3. Well Equipped Theatre
4. Intensive Care Unit.
5. Post-op with ventilator support
6. Trained Paramedics
7. Post-op rehab/ Physiotherapy support/ Phycology support.

E. Specific criteria for /Paediatric Surgery

1. The Hospital should have full time/on call services of paediatric surgeons
2. Well-equipped theatre
3. ICU support
4. Support services of paediatrician
5. Availability of mother rooms and feeding area.
6. Availability of radiological/ fluoroscopy services (including IITV), Laboratory services and Blood bank.

F. Specific criteria for specialized new born care.

1. The hospital should have well developed and equipped neonatal nurse/Neonatal ICU (NICU) appropriate for the packages for which empanelled, as per norms
2. Availability of radiant warmer/ incubator/ pulse oximeter/ photo therapy/ weighing scale/ infusion pump/ ventilators/ CPAP/ monitoring systems/ oxygen supply / suction / infusion pumps/ resuscitation equipment/ breast pumps/ bilimeter/ KMC (Kangaroo Mother Care) chairs and transport incubator - in enough numbers and in functional state; access to hematological, biochemistry tests, imaging and blood gases, using minimal sampling, as required for the service packages
3. For Advanced Care and Critical Care Packages, in addition to 2. above: parenteral nutrition, laminar flow bench, invasive monitoring, in-house USG. Ophthalmologist on call.
4. Trained nurses 24x7 as per norms
5. Trained Paediatrician(s) round the clock
6. Arrangement for 24x7 stay of the Mother – to enable her to provide supervised care, breastfeeding and KMC to the baby in the nursery/NICU and upon transfer therefrom; provision of bedside KMC chairs.

7. Provision for post-discharge follow up visits for counselling for feeding, growth / development assessment and early stimulation, ROP checks, hearing tests etc.

G. Specific criteria for Polytrauma

1. Shall have Emergency Room Setup with round the clock dedicated duty doctors.
2. Shall have the full-time service availability of Orthopaedic Surgeon, General Surgeon, and anaesthetist services.
3. The Hospital shall provide round the clock services of Neurosurgeon, Orthopaedic Surgeon, CT Surgeon, General Surgeon, Vascular Surgeon and other support specialists as and when required based on the need.
4. Shall have dedicated round the clock Emergency theatre with C-Arm facility, Surgical ICU, Post-Op Setup with qualified staff.
5. Shall be able to provide necessary diagnostic support round the clock including specialized investigations such as CT, MRI, emergency biochemical investigations.

H. Specific criteria for Nephrology and Urology Surgery

1. Dialysis unit
2. Well-equipped operation theatre with C-ARM
3. Endoscopy investigation support
4. Post op ICU care with ventilator support
5. Sew lithotripsy equipment

Annex 2.6 Premium Payment Guidelines

A. Release of Grant-in-Aid/Premium Payment

- i) A flat premium per family, irrespective of the number of members under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION in that family, will be determined through open tendering process.
- ii) The Union Territories shall release the premium for the implementation of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION into the designated escrow account, from where it shall be paid by the UTHA to the Insurance companies on a per family basis.
- iii) The modalities that will be adhered for release of premium for the implementation of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION will that the premium for the targeted beneficiary families as per the eligibility criteria of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION.

B. Stage of Release of Premium:

1.Payment of Premium for SECC Families:

Union Territory Health Agency (UTHA) will, on behalf of the Beneficiary Family Units that are targeted/identified by the UTHA and covered by the Insurer, pay the Premium for the Cover to the Insurer in accordance with the following schedule:

- i) First installment of Premium for all States and UTs-

In case of Union Territories without legislation, where the Central Government shall pay 45% of its respective share of premium through the designated escrow account into the designated Escrow Account of the UT within 21 days from the receipt of duly completed proposal.

The Central Government will release 45% of its respective share depending upon category of UT based on the number of eligible families that have been targeted / identified by the UTHA within 21 days from the receipt of proposal from the UT.

Thereafter, upon the receipt of Central Government's Share of Premium, the UT shall release the first installment of premium within 7 days through the designated Escrow Account to the Insurance Company under intimation to the Central Government.

- ii) Second installment for all States and UTs:

The Insurer upon the completion of 2nd quarter shall raise an invoice for the second installment of the Premium payable for the Beneficiary Family Units that are targeted or identified by the UTHA.

The Central Government will release 45% of its respective share depending upon category of UT based on the number of eligible families that have been targeted / identified by the UTHA within 21 days from the receipt of proposal from the UT.

Thereupon, the receipt of Central Government's Share of Premium, the UT shall release the second instalment of premium within 7 days through the designated Escrow Account to the Insurance Company under intimation to the Central Government.

iii) Third Instalment for all States and UTs:

Upon completion of 10 Months of Policy, the Insurer shall submit the Claim Settlement Report along with the invoice for the last instalment of the Premium payable for the Beneficiary Family Units that are targeted or identified by the UTHA, if applicable.

Upon the receipt of Central Government's Share of Premium, the UT shall release the second instalment of premium within 7 days through the designated Escrow Account to the Insurance Company under intimation to the Central Government.

2. Payment of Premium for Non SECC Families:

The additional non SECC families of the UT of Daman Diu and Dadra Nagar Haveli enrolled under AB-NHPM are as under,

- I) Resident families whose annual income is below Rs.1 lakhs. – The premium will be paid by respective UT Administration of Daman Diu and Dadra Nagar Haveli. The premium of the said category will be paid as follows,

No.	Premium	Instalment 1 (On or before the commencement of the Policy Cover Period)	Instalment 2 (After completion of 2 nd Quarter of the Policy Cover Period)	Instalment 3 (After completion of 10 months of the Policy Cover Period)
i.	For Non SECC Families- Resident families having annual income below 1 lakh	45% of UT Share	45% of UT Share	10% of UT Share

In case of pro rata the calculation will be according the period in balance.

- II) All Families whose annual income is above Rs.1 lakhs - The premium will be paid by the beneficiary family themselves one time and those registering after 2 months

the rate should be calculated on pro rata basis.

C. Penalty Provision on Delay of Premium

Penal interest provision @ 1% per week for the number of week delay) shall also be applicable on the Central Government.

The concerned Government viz. State or Central / UT shall have the right to own such penal interest amount for adjusting in their future payable respective share of premium.

D. Interest Earned in Escrow Account

Any interest earned by UTHA on Central Government's Share of Premium released into the Escrow account, the Central Government shall have the first right of claim on such interest earned amount and shall have to be transferred back to the Central Government / adjusted in future payment of the Central Government, as the case may be. Similarly, interest provision shall also be applicable for the UT Government too.

The Union Territory Health Agency shall send the proposal to the Central Government for the release of Central Government's Share of Premium within 15 (Fifteen) days of receipt of the Insurer's invoice along & release of their share of premium, along with requisite documents (viz. Details of Eligible Identified Beneficiary Families, Documentary Proof for release of UT Government's Share, etc] and compliance of Applicable Financial Rules. In case the insurance company is not paid the premium from the escrow account within the stipulated time of 7 (seven) Business Days, then for such unwarranted delay, the States / UTs shall be solely liable to pay a penal interest of 1% per month to the Insurance Company starting from after one month beyond the mutually agreed date as decided between the UTHA and Insurance Company.

E. Submission and Approval of Proposal

Before the start of implementation of AB-NHPM, the States / UTS will have to send their proposal to the Central Government and execute the Memorandum of Understanding with the Central Government indicating their modus operandi for the implementation of AB -NHPM. Further, for UTs, who are implementing through Insurance Mode, shall also upon the completion of the tendering process, send their proposal for the approval of Central Government in order to enable them to execute the insurance contract with the selected insurance company.

F. No Separate Fees, Charges or Premium

The Insurer shall not charge any Beneficiary Family Unit or any of the Beneficiaries any separate fees, charges, commission or premium, by whatever name called, for providing the benefits. However, the aforesaid provision shall not be applicable, if in case, the beneficiary is required to take treatment above the amount of benefit cover of Rs. 5,00,000.

Annex 2.7 Claims Management Guidelines including Portability

All Empanelled Health Care Providers (EHCP) will make use of IT system of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION to manage the claims related transactions. IT system of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION has been developed for online transactions and all stakeholders are advised to maintain online transactions preferably to ensure the claim reporting in real time. However, keeping in mind the connectivity constraints faced by some districts an offline arrangement has also been included in the IT system that has to be used only when absolute. The AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION strives to make the entire claim management paperless that is at any stage of claim registration, intimation, payment, investigation by EHCP or by the Insurer the need of submission of a physical paper shall not be required. This mean that this claim data will be sent electronically through IT system to the Central server. The NHA, UTHA, Insurer (if applicable), and EHCP shall be able to access this data with respect to their respective transaction data only.

Once a claim has been raised (has hit the Central server), the following will need to be adhered to by the Insurance Companies regarding claim settlement:

1. Claim Payments and Turn-around Time

The Insurer shall follow the following process regarding the processing of claims received from the EHCP:

- A. The Insurer or the agency (IRDAI compliant only) appointed by it shall decide on the acceptance or rejection of any claim received from an EHCP. Any rejection notice issued by the Insurer or the agency to EHCP shall clearly state that rejection is subject to the EHCP's right to appeal against rejection of the claim.
- B. If a claim is not rejected, the Insurer shall either make the payment (based on the applicable package rate) or shall conduct further investigation into the claim received from EHCP.
- C. The process specified in clause A and B above (rejection or payment/investigation) in relation to claim shall be carried out in such a manner that it is completed (Turn-around Time, TAT) shall be no longer than 15 calendar days (irrespective of the number of working days).
- D. The EHCP is expected to upload all claim related documents within 24 hours of discharge of the beneficiary.

- E. The counting of days for TAT shall start from the date on which all the claim documents are accessible by the Insurer or its agency.
- F. The Insurer shall make claim payments to each EHCP against payable claims on a weekly basis through electronic transfer to such EHCP's designated bank account. Insurer is then also required to provide the details of such payments against each paid claim on the online portal (IT System of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION).
- G. All claims investigations shall be undertaken by a qualified and experienced medical staff/team, with at least one MBBS degree holder, appointed by the Insurer or its representative, to ascertain the nature of the disease, illness or accident and to verify the eligibility thereof for availing the benefits under this Agreement and relevant Cover Policy. The Insurer's medical staff shall not impart any advice on any treatment or medical procedures or provide any guidance related to cure or other care aspects. However, the Insurance Company can ensure that the treatment was in conformity to the Standard Treatment Guidelines, if implemented.
- H. The Insurer will need to update the details on online portal (IT system of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION) of:
 - i) All claims that are under investigation on a fortnightly basis for review; and
 - ii) Every claim that is pending beyond 15 days, along with its reasons for delay in processing such Claim.
 - iii) The Insurer may collect at its own cost, complete Claim papers (including diagnostic reports) from the EHCP, if required for audit purposes for claims under investigation. This shall not have any bearing on the Claim Payments to the Empanelled Health Care Provider.

2. Penalty on Delay in Settlement of Claims

There will be a penalty for delay in settlement of claims by the Insurance Companies beyond the turnaround time of 15 days. A penalty of 1% of claimed amount per week for delay beyond 15 days to be paid directly to the hospitals by the Insurance Companies. This penalty will become due after 30 days in case of Inter-State claims or portability of benefits

3. Update of Claim Settlement

The Insurance Company will need to update the claim settlement data on the portal on a daily basis and this data will need to be updated within 24 hours of claims payment.

Any claim payment which has not been updated shall be deemed to have been unpaid and the interest, as applicable, shall be charged thereon.

4. Right of Appeal and Reopening of Claims

- A. The Empanelled Health Care Provider shall have a right of appeal against a rejection of a Claim by the Insurer, if the Empaneled Health Care Provider feels that the Claim is payable. An appeal may be made within thirty (30) days of the said rejection being intimated to the hospital to the District-level Grievance Committee (DGC).
- B. The Insurer and/or the DGRC/UTGRC can re-open the Claim, if the Empaneled Health Care Provider submits the proper and relevant Claim documents that are required by the Insurer.
- C. The DGRC/UTGRC may suo moto review any claim and direct either or both the Insurer and the health care provider to produce any records or make any deposition as it deems fit.
- D. The Insurer or the health care provider may refer an appeal with the Union Territory-level Grievance Redressal Committee (UTGRC) on the decision of the DGRC within thirty days (30) failing which the decision shall be final and binding. The decision of the UTGRC on such appeal is final and binding.
- E. The decisions of the DGRC and UTGC shall be a speaking order stating the reasons for the decision
- F. If the DGRC (if there is no appeal) or UTGRC directs the Insurer to pay a claim amount, the Insurer shall pay the amount within 15 days. Any failure to pay the amount shall attract an interest on the delayed payment @ 1% for every week or part thereof. If the Insurer does not pay the amount within 2 months they shall pay a fine of Rs. 25,000/- for each decision of DGRC not carried out and Rs. 50,000 for each non-compliance of decision of UTGRC. This amount shall be remitted to the UT Health Agency (UTHA).

5. Guidelines for Portability

AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION offers portability of health care services across the country through public and empanelled private hospitals.

5.1. What is Portability

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

allowed to deny services to any AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION beneficiary.

5.2. How Portability will be Enabled

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

AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION 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/UT where the treatment takes place will be applicable.
- B. The payment of claim to the hospital will be made by Insurance Company implementing AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION in the home State/UT where the beneficiary belongs to.
- C. The timelines for processing of claim and payment to the hospital would in this case be within 30 days of receiving the claim.
- D. In case, there is an alliance between AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION and AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION has been expanded, the above process for portability may be followed for all beneficiaries.

Annex 2.8 Template for Medical Audit

Template for Medical Audit

AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION ID		Hospital ID	
Patient Name		Hospital Name	
Case No.		Hospital Contact No.	
Date of Admission		Date of Discharge	
Date of Audit		Time of Audit	
Name of the Auditor		Contact No. (Auditor)	

Audit Observations

No.	Criteria	Yes	No	Comments
1.	Does each medical record file contain:			
a.	Is discharge summary included?			
b.	Are significant findings recorded?			
c.	Are details of procedures performed recorded?			
d.	Is treatment given mentioned?			
e.	Is patient's condition on discharge mentioned?			
f.	Is final diagnosis recorded with main and other conditions?			
g.	Are instructions for follow up provided?			
2.	Patient history and evidence of physical examination is evident.			
a.	Is the chief complaint recorded?			
b.	Are details of present illness mentioned?			
c.	Are relevant medical history of family members present?			
d.	Body system review?			
e.	Is a report on physical examination available?			
f.	Are details of provisional diagnosis mentioned?			
3.	Is an operation report available? (only if surgical procedure done)			
a.	Does the report include pre-operative diagnosis?			
b.	Does the report include post-operative diagnosis?			
c.	Are the findings of the diagnosis specified?			
d.	Is the surgeon's signature available on records?			
e.	Is the date of procedure mentioned?			
4.	Progress notes from admission to discharge			
a.	Are progress reports recorded daily?			
b.	Are progress reports signed and dated?			
c.	Are progress reports reflective of patient's admission status?			

d.	Are reports of patient's progress filed chronologically?			
e.	Is a final discharge note available?			
5	Are pathology, laboratory, radiology reports available (if ordered)?			
6	Do all entries in medical records contain signatures?			
a.	Are all entries dated?			
b.	Are times of treatment noted?			
c.	Are signed consents for treatment available?			
7	Is patient identification recorded on all pages?			
8	Are all nursing notes signed and dated?			

Overall observations of the Auditor:

Significant findings:

Recommendations:

Date:

Signature of the Auditor

Annex 2.9 Template for Hospital Audit

Template for Hospital Audit

Hospital Name		Hospital ID	
Hospital Address			
Hospital Contact No.			
Date of Audit		Time of Audit	
Name of the Auditor		Contact No. (Auditor)	

Audit Observations

No.	Criteria	Yes	No	Comments
1.	Was there power cut during the audit?			
2.	If yes, what was the time taken for the power back to resume electric supply?			
3.	Was a AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION kiosk present in the reception area?			
4.	Was any staff present at the kiosk?			
5.	Did you see the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Empanelled Hospital Board displayed near the kiosk in the reception area?			
6.	Was the kiosk prominently visible?			
7.	Was the kiosk operational in local language?			
8.	Were AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION brochures available at the kiosk?			
9.	Were the toilets in the OPD area clean?			
10.	Was drinking water available in the OPD area for patients?			

Overall observations of the Auditor:

Significant findings:

Recommendations:

Signature of the Auditor

Date:

Annex 2.10 Key Performance Indicators

	KPIs	Time Frame	Penalty
1	Setting up of a UT Project Office and Appointment of Project Head and other Staff (to be specified by UTHA) for co- ordination and Scheme implementation	15 days after signing of Insurance Contract.	Rs. 25,000 per week and part thereof.
2	Establishment of District Offices	15 days after signing of Insurance Contract.	Rs. 5,000 per week (per district office) and part thereof.
3	Claims-related Activities:		
	a. Pre-authorisation	6 hours for emergency cases and 18 hours for all other cases	Automatic approval post 6 and 18 hours for emergency and non-emergency cases respectively.
	b. Scrutiny and Claim approval from EHCP	Within 30 days of claim submission for the first time excluding the days when the claim is pending with the network hospital.	If the Insurer fails to make the Claim Payment within a Turn-around Time of 30 days for a reason other than a delay by the UTHA in making payment of the Premium that is due and payable, then the Insurer shall be liable to pay a penal interest to the EHCP at the rate of 1% of the Claim amount for every 15 days of delay beyond the 30-day period.
4	Delays in compliance to orders of the Grievance Redressal Committee (GRC)	Beyond 30 days.	Rs. 25,000 for the first month of delay in implementing GRC order, Rs. 50,000 per month for every subsequent month thereafter.
5	Completing minimum audit targets - both claims and medical audits	Specified number of medical and claims audit reports to be submitted in the reporting quarter.	Rs. 10,000 for each audit report not submitted as per plan.
6	Timely submission of a specified minimum audit reports on a quarterly basis – both claims and medical audits <i>(To be implemented only when the IT Platform has developed the capability of allowing online filing of these reports)</i>	Specified number of medical & claims audit reports to be submitted within -7 days of completing the audit.	Rs. 10,000 for each audit report not submitted in time.

Annex 2.11 Indicative Fraud Triggers

Claim History Triggers

1. Impersonation.
2. Mismatch of in house document with submitted documents.
3. Claims without signature of the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary on pre-authorisation form.
4. Second claim in the same year for an acute medical illness/surgical.
5. Claims from multiple hospitals with same owner.
6. Claims from a hospital located far away from AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary's residence, pharmacy bills away from hospital/residence.
7. Claims for hospitalization at a hospital already identified on a "watch" list or black listed hospital.
8. Claims from members with no claim free years, i.e. regular claim history.
9. Same AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary claimed in multiple places at the same time.
10. Excessive utilization by a specific member belonging to the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary Family Unit.
11. Deliberate blocking of higher-priced Package Rates to claim higher amounts.
12. Claims with incomplete/ poor medical history: complaints/ presenting symptoms not mentioned, only line of treatment given, supporting documentation vague or insufficient.
13. Claims with missing information like post-operative histopathology reports, surgical / anaesthetist notes missing in surgical cases.
14. Multiple claims with repeated hospitalization (under a specific policy at different hospitals or at one hospital of one member of the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary Family Unit and different hospitals for other members of the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary Family Unit), multiple claims towards the end of Policy Cover Period, close proximity of claims.

Admissions Specific Triggers

15. Members of the same AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary Family Unit getting admitted and discharged together.
16. High number of admissions.
17. Repeated admissions.
18. Repeated admissions of members of the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary Family Unit.
19. High number of admission in odd hours.
20. High number of admission in weekends/ holidays.
21. Admission beyond capacity of hospital.
22. Average admission is beyond bed capacity of the EHCP in a month.
23. Excessive ICU admission.
24. High number of admission at the end of the Policy Cover Period.
25. Claims for medical management admission for exactly 24 hours to cover OPD treatment, expensive investigations.

26. Claims with Length of Stay (LoS) which is in significant variance with the average LoS for a particular ailment.

Diagnosis Specific Triggers

27. Diagnosis and treatment contradict each other.
28. Diagnostic and treatment in different geographic locations.
29. Claims for acute medical illness which are uncommon e.g. encephalitis, cerebral malaria, monkey bite, snake bite etc.
30. Ailment and gender mismatch.
31. Ailment and age mismatch.
32. Multiple procedures for same AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary – blocking of multiple packages even though not required.
33. One-time procedure reported many times.
34. Treatment of diseases, illnesses or accidents for which an Empanelled Health Care Provider is not equipped or empanelled for.
35. Substitution of packages, for example, Hernia as Appendicitis, Conservative treatment as Surgical.
36. Part of the expenses collected from AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary for medicines and screening in addition to amounts received by the Insurer.
37. ICU/ Medical Treatment blocking done for more than 5 days of stay, other than in the case of Critical Illness.
38. Overall medical management exceeds more than 5 days, other than in the case of Critical Illness.
39. High number of cases treated on an OOP basis at a given provider, post consumption of financial limit.

Billing and Tariff based Triggers

40. Claims without supporting pre/ post hospitalisation papers/ bills.
41. Multiple specialty consultations in a single bill.
42. Claims where the cost of treatment is much higher than expected for underlying etiology.
43. High value claim from a small hospital/nursing home, particularly in class B or C cities not consistent with ailment and/or provider profile.
44. Irregular or inordinately delayed synchronization of transactions to avoid concurrent investigations.
45. Claims submitted that cause suspicion due to format or content that looks "too perfect" in order. Pharmacy bills in chronological/running serial number or claim documents with colour photocopies. Perfect claim file with all criteria fulfilled with no deficiencies.
46. Claims with visible tempering of documents, overwriting in diagnosis/ treatment papers, discharge summary, bills etc. Same handwriting and flow in all documents from first prescription to admission to discharge. X-ray plates without date and side printed. Bills generated on a "Word" document or documents without proper signature, name and stamp.

General

47. Qualification of practitioner doesn't match treatment.
48. Specialty not available in hospital.
49. Delayed information of claim details to the Insurer.
50. Conversion of OP to IP cases (compare with historical data).
51. Non-payment of transportation allowance.
52. Not dispensing post-hospitalization medication to AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiaries.

Annex 2.12 Indicators to Measure Effectiveness of Anti-Fraud Measures

1. Monitoring the number of grievances per 1,00,000 AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiaries.
2. Proportion of Emergency pre-authorization requests.
3. Percent of conviction of detected fraud.
4. Share of pre-authorization and claims audited.
5. Claim repudiation/ denial/ disallowance ratio.
6. Number of dis-empanelment/ number of investigations.
7. Share of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary Family Units physically visited by Scheme functionaries.
8. Share of pre-authorization rejected.
9. Reduction in utilization of high-end procedures.
10. AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary satisfaction.
11. Share of combined/ multiple-procedures investigated.
12. Share of combined/ multiple-procedures per 1,00,000 procedures.
13. Pre-authorization pendency rate and Claim pendency rate per 100 cases decided OR percent of pre-authorization decided after additional observation being attended + correlated with frauds detected as a consequence of this effort.
14. Instances of single disease dominating a geographical area/Service area are reduced.
15. Disease utilization rates correlate more with the community incidence.
16. Number of FIRs filed.
17. Number of enquiry reports against hospitals.
18. Number of enquiry reports against Insurer or UTHA staff.
19. Number of charge sheets filed.
20. Number of judgments received.
21. Number of cases discussed in Empanelment and Disciplinary Committee.
22. Reduction in number of enhancements requested per 100 claims.
23. Impact on utilization.
24. Percent of pre-audit done for pre-authorization and claims.
25. Percent of post-audit done for pre-authorization and claims.
26. Number of staff removed or replaced due to confirmed fraud.
27. Number of actions taken against hospitals in a given time period.
28. Number of adverse press reports in a given time period.
29. Frequency of hospital inspection in a given time period in a defined geographical area.
30. Reduction in share of red flag cases per 100 claims.

Annex 2.13 Guidelines for Hospital Transaction Process including pre-authorisation

AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION would be cashless & paperless at any of the empanelled hospitals. The beneficiaries shall not be required to pay any charge for the hospitalization expenses. The benefit also includes pre- and post-hospitalisation expenses. The scheme is an entitlement based and entitlement of the beneficiary is decided on the basis of family being figured in SECC database.

The core principle for finalising the Balance Check and providing treatment at empanelled hospital guidelines for AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION is to construct a broad framework as guiding posts for simplifying the service delivery under the ambit of the policy and the technology.

1. Decision on IT platform to be used for AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION:

Responsibility of – UT Administration

IT platform for identification of beneficiaries and transactions at the Empanelled Health Care Provider (EHCP) will be provided by MoHFW/NHA.

2. Preparatory Activities for State/ UT's:

Responsibility of – UT Administration

Timeline – within a period of 30 days, after approval of empanelment of health care provider

The UT will need to:

- A. Ensure the availability of requisite hardware, software and allied infrastructure required for beneficiary identification, AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-card printing and transactions for delivery of service at the EHCP. Beneficiary Identification and Transaction Software/ Application/ platform will be provided free of cost by MoHFW/NHA. Specifications for these will be provided by MoHFW/NHA.
- B. Ensure that a Medical Officer as Nodal Officer at EHCP for AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION has been nominated.
- C. Ensure appointment of Ayushman Mitra for the EHCP
- D. Ensure that a dedicated helpdesk for AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION at a prominent place at the EHCP
- E. Availability of printed booklets, in abundant quantities at the helpdesk, which will be given to beneficiaries along with the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-cards, if beneficiary has not been issued the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-card earlier.

- F. UT Health Agency (UTHA) shall identify and set-up team(s) which shall have the capacities to handle hardware and basic software support, troubleshooting etc.
- G. Training of EHCP staff and Ayushman Mitras by the UTHA/ Insurer.

The UT shall ensure availability of above, in order to carry out all the activities laid down in this guideline.

3. Process for Beneficiary identification, issuance of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-card and transaction for service delivery

Responsibility of – Ayushman Mitra or another authorised person at EHCP

Timeline – Ongoing

A. Beneficiary Verification & Authentication

- i) Member may bring the following to the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION helpdesk:
 - Letter from MoHFW/NHA
 - RSBY Card
 - Any other defined document as prescribed by the State Government/UT Administration.
- ii) Ayushman Mitra/Operator will check if AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-Card/ AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION ID/ Aadhaar Number is available with the beneficiary
- iii) *In case Internet connectivity is available at hospital*
 - Operator/Ayushman Mitra identifies the beneficiary's eligibility and verification status from AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Central Server
 - If beneficiary is eligible and verified under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION, server will show the details of the members of the family with photo of each verified member
 - If found OK then beneficiary can be registered for getting the cashless treatment.
 - If patient is eligible but not verified then patient will be asked to produce Aadhaar Card/Number/ Ration Card for verification (in absence of Aadhaar)
 - Beneficiary mobile number will be captured.
 - If Aadhaar Card/Number is available and authenticated online then patient will be verified under scheme and will be issued a AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-Card for getting the cashless treatment.
 - Beneficiary gender and year of birth will be captured with Aadhaar eKYC or Ration Card

- If Aadhaar Card/Number is not available then beneficiary will be advised to get the Aadhaar Card/number within stipulated time.
- iv) *In case Internet connectivity is not available at hospital*
 - AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Registration Desk at Hospital will call Central Helpline and using IVRS enters AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION ID or Aadhaar number of the patient. IVRS will speak out the details of all beneficiaries in the family and hospital will choose the beneficiary who has come for treatment. It will also inform the verification status of the beneficiary
 - If eligible and verified then beneficiary will be registered for getting treatment by sending an OTP on the mobile number of the beneficiary
 - In case beneficiary is eligible but not verified then she/he can be verified using Aadhaar OTP authentication and can get registered for getting cashless treatment
- v) *In case of emergency or in case person does not show AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION e-Card/ID or Aadhaar Card/Number and claims to be AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION beneficiary and show some photo ID proof issued by Government, then beneficiary may get the treatment after getting TPIN (Telephonic Patient Identification Number) from the call centre and same will be recorded. Government Photo ID proof need not be insisted in case of emergency. In all such cases, relevant AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION beneficiary proof will be supplied within specified time before discharge otherwise beneficiary will pay for the treatment to the Hospital.*
- vi) *If eligibility, verification and authentication are successful, beneficiary should be allowed for treatment*

These details captured will be available at UTHA/ Insurance Company for their approval. Once approved, the beneficiary will be considered as successfully identified and verified under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION.

4. Package Selection

- A. The operator will check for the specialty for which the hospital is empanelled. Hospitals will only be allowed to view and apply treatment package for the specialty for which they are empanelled.
- B. Based on diagnosis sheet provided by doctor, operator should be able to block Surgical or Non-Surgical benefit package(s) using AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION IT system.
- C. Both surgical and non-surgical packages cannot be blocked together, either of the type can only be blocked.
- D. As per the package list, the mandatory diagnostics/documents will need to be uploaded along with blocking of packages.
- E. Some packages will be reserved for blocking only in public hospitals.
- F. The operator can block more than one package for the beneficiary. A logic will be built in for multiple package selection, such that reduced payment is made in case of multiple packages being blocked in the same hospitalization event.
- G. If a registered mobile number of beneficiary family is available, an SMS alert will be sent to the beneficiary notifying him of the packages blocked for him.
- H. At the same time, a printable registration slip needs to be generated and handed over to the patient or patient's attendant.
- I. If for any reason treatment is not availed for any package, the operator can unblock the package before discharge from hospital.

5. Pre-authorisation

- A. There would be defined packages which will require pre-authorization from the insurance company. In case any inpatient treatment is not available in the packages defined, then hospital will be able to provide that treatment upto Rs. 50,000 to the beneficiary only after the same gets approved by the Insurance company and will be reflected as unspecified package. Under both scenarios, the operator should be able to initiate a request to the insurance company for pre-authorization using the web application.
- B. The hospital operator will send all documents required for pre-authorization to the insurance company using the Centralized AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION/ States/UT transaction management application.
- C. The documents exchanged will not be stored on the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION server permanently. Only the information about pre-authorization request and response received will be stored on the central server. It is the responsibility of the insurance company to maintain the documents at their end.
- D. The documents needed may vary from package to package and hence a master list

of all documents required for all packages will be available on the server.

- E. The request as well as approval of the form will be done using the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION IT system or using API exposed by AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION (Only one option can be adopted by the insurance Co.)
- F. In case of no or limited connectivity, the filled form can also be sent to the insurance company either through fax/ email. However, once internet connectivity is established, the form should also be submitted using online system as described above.
- G. The insurance company will have to approve or reject the request latest by 6 hours. If the insurance company fails to do so, the request will be considered deemed to be approved after 6 hours by default.
- H. In case of an emergency or delay in getting the response for pre-authorization request due to technical issues, provision will be there to get the pre-authorization code over the phone from Insurance Company or the call centre setup by Insurance Company. The documents required for the processing, may be sent using the transaction system within stipulated time.
- I. In case of emergency, insurance company will provide the pre-authorization code generated through the algorithm/ utility provided by MoHFW/NHA-NIC.
- J. Pre-authorization code provided by the Insurer will be entered by the operator and will be verified by the system.
- K. If pre-authorization request is rejected, Insurance Company will provide the reasons for rejection. Rejection details will be captured and stored in the transaction database.
- L. If the beneficiary or the hospital are not satisfied by the rejection reason, they can appeal through grievance system.

6. Balance Check, Treatment, Discharge and Claim Request

- A. Based on selection of package(s), the operator will check from the Central AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Server if sufficient balance is available with the beneficiary to avail services.
- B. If balance amount under available covers is not enough for treatment, then remaining amount (treatment cost - available balance), will be paid by beneficiary (OOP expense will also be captured and stored)
- C. The hospital will only know if there is sufficient balance to provide the selected treatment in a yes or no response. The exact amount will not be visible to the hospital.
- D. SMS will be sent to the beneficiary registered mobile about the transaction and available balance
- E. List of diagnostic reports recommended for the blocked package will be made available and upload of all such reports will be mandatory before discharge of

beneficiary.

- F. Transaction System would have provision of implementation of Standard Treatment Guidelines for providing the treatment
- G. After the treatment, details will be saved and beneficiary will be discharged with a summary sheet.
- H. Treatment cost will be deducted from available amount and will be updated on the Central AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Server.
- I. The operator fills the online discharge summary form and the patient will be discharged. In case of mortality, a flag will be raised against the deceased member declaring him as dead or inactive.
- J. At the same time, a printable receipt needs to be generated and handed over to the patient or patient's attendant.
- K. After discharge, beneficiary gets a confirmation and feedback call from the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION call centre; response from beneficiary will be stored in the database
- L. Data (Transaction details) should be updated to Central Server and accessible to Insurance Company for Claim settlement. Claim will be presumed to be raised once the discharge information is available on the Central server and is accessible to the Insurance Company
- M. SMS will be sent to beneficiary registered mobile about the transaction and available balance
- N. After every discharge, claims would be deemed to be raised to the insurance company. An automated email alert will be sent to the insurance company specifying patient name, AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION ID, registration number & date and discharge date. Details like Registration ID, AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION ID, date and amount of claim raised will be accessible to the insurance company on AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION System. Also details like Registration-ID, AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION-ID, Date and amount of claim raised, date and amount of claim disbursement, reasons for different in claims raised and claims settled (if any), reasons for rejection of claims (if any) will be retrieved from the insurance company through APIs.
- O. Once the claim is processed and the hospital gets the payment, the above-mentioned information along with payment transaction ID will be updated on central AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION system by the insurance company for each claim separately.
- P. Hospital Transaction Management Module would be able to generate a basic MIS report of beneficiary admitted, treated and claim settled and in process and any other report needed by Hospitals on a regular basis
- Q. Upon discharge, beneficiary will receive a feedback call from the Call centre where he can share his feedback about his/her hospitalisation experience.

7. Monitoring of Transaction Process at EHCP

Responsibility of – UTHA and Insurance Company

Timeline – Continuous

UTHA and Insurance Company will need to have very close monitoring of the process in order to ascertain challenges, if any, being faced and resolution of the same. Some examples of the parameters on which monitoring may be based are as follows:

- A. Number of EHCP and Ayushman Mitras
- B. Time taken for verification and issuance of e-card of each member
- C. Time taken for approval of verification of beneficiaries
- D. Percentage of families with at least one member having issued e-card out of total eligible families in SECC
- E. Number of admissions per family
- F. Grievances received against Ayushman Mitras or EHCP
- G. Proportion of Emergency pre-authorisation requests
- H. Percent of conviction of detected fraud.
- I. Share of pre-authorisation and claims audited
- J. Claim repudiation/ denial/ disallowance ratio
- K. AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary satisfaction

Annex 2.14 Guideline for Grievance Redressal

Grievance Department has to be manned by doctors, analytics and other staff to address the grievances from time to time as per the instructions of the NHA. The District authorities shall act as a frontline for the redressal of Beneficiaries' / Providers / other Stakeholder's grievances. The District authorities shall also attempt to solve the grievance at their end. The grievances so recorded shall be numbered consecutively and the Beneficiaries / Providers shall be provided with the number assigned to the grievance. The District authorities shall provide the Beneficiaries / Provider with details of the follow-up action taken as regards the grievance as and when the Beneficiaries require it to do so. The District authorities shall also record the information in pre-agreed format of any complaint / grievance received by oral, written or any other form of communication.

Under the Grievance Redressal Mechanism of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION, following set of three tier Grievance Redressal Committees have been set up to attend to the grievances of various stakeholders at different levels:

District Grievance Redressal Committee (DGRC)

The District Grievance Redressal Committee (DGRC) will be constituted by the Union Territory Health Agency (UTHA) in each district within 15 days of signing of MoU with the Insurance Company.

- The District Magistrate or an officer of the rank of Addl. District Magistrate, who shall be the Chairperson of the DGRC.
- The CMO/CMOH/ DM&HO/ DHO or equivalent rank officer shall be the Convenor of the DGRC.
- Representatives from the district level offices of the Departments of Rural Development.
- The District Coordinator of the Insurer.
- The District Grievance Nodal Officer (DGNO)
- The DGRC may invite other experts for their inputs for specific cases.

Note: DGNO shall try to resolve the complaint by forwarding the same to Action Taking Authority (ATA). If the complaint is not resolved or comments are not received over the same within 15 days of the complaint, then the matter may be referred to DGRC.

2 Union Territory Grievance Redressal Committee (UTGRC)

The Union Territory_Redressal Committee (UTGRC) will be constituted by the Union Territory Health Agency within 15 days of signing of MoU with the Central Government.

- The Collector -Chairperson
- Director, Medical & Health Services, DD & DNH/ Nodal Officer of Union Territory Health Authority - Member
- Chief Executive officer, District Panchayat - Member
- Representatives of the Women & Child Development, Labour. - Member
- Medical Superintendent, Shri Vinoba Bhave Civil Hospital, Silvassa. - Member
- The UT Grievance Nodal Officer (SGNO) of the UTHA shall be the Convenor of UTGRC.

- The UTGRC may invite other experts for their inputs on specific cases.
- The UTGRC may invite other experts for their inputs on specific cases.

Note: In case of any grievance between UTHA and Insurance Company, UTGRC will be chaired by the Secretary (Health) UT Administration of Daman Diu and Dadra Nagar Haveli.

National Grievance Redressal Committee (NGRC)

The NGRC shall be formed by the MoHFW, GoI at the National level. The constitution of the NGRC shall be determined by the MoHFW in accordance with the Scheme Guidelines from time to time.

Proposed members for NGRC are:

1. CEO of National Health Agency (NHA) - **Chairperson**
2. JS , Ministry of Health & Family Welfare- Member
3. Additional CEO of National Health Agency (NHA)- Member Convenor
4. Executive Director, IEC, Capacity Building and Grievance Redressal
5. NGRC can also invite other experts/ officers for their inputs in specific cases.

CEO (NHA) may designate Addl. CEO (NHA) to chair the NGRC.

Investigation authority for investigation of the grievance may be assigned to Regional Director- CGHS/Director Health Services/ Mission director NHM of the State/UT concerned.

NGRC will consider:

- a. Appeal by the stakeholders against the decisions of the Union Territory Grievance Redressal Committees (UTGRCs)
- b. Also, the petition of any stakeholder aggrieved with the action or the decision of the Union Territory Health Agency / UT Administration.
- c. Review of State/UT-wise performance based monthly report for monitoring, evaluation and make suggestions for improvement in the Scheme as well as evaluation methodology
- d. Any other reference on which report of NGRC is specifically sought by the Competent Authority.

The Meetings of the NGRC will be convened as per the cases received with it for consideration or as per the convenience of the Chairman, NGRC.

1. Grievance Settlement of Stakeholders

If any stakeholder has a grievance against another one during the subsistence of the policy period or thereafter, in connection with the validity, interpretation, implementation or alleged breach of any provision of the scheme, it will be settled in the following way by the Grievance Committee:

1.1. Grievance of a Beneficiary

1.1.1. GRIEVANCE AGAINST INSURANCE COMPANY, HOSPITAL, THEIR REPRESENTATIVES OR ANY FUNCTIONARY

If a beneficiary has a grievance on issues relating to entitlement, or any other AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION related issue against

Insurance Company, hospital, their representatives or any functionary, the beneficiary will approach DGRC. The DGRC shall take a decision within 30 days of receiving the complaint.

If either of the parties is not satisfied with the decision, they can appeal to the UTGRC within 30 days of the decision of the DGRC. The UTGRC shall take a decision on the appeal within 30 days of receiving the appeal. The decision of the UTGRC on such issues will be final.

Note: In case of any grievance from beneficiary related to hospitalisation of beneficiary (service related issue of the beneficiary) the timelines for DGRC to take decision is within 24 hours from the receiving of the grievance.

1.1.2. GRIEVANCE AGAINST DISTRICT AUTHORITIES

If the beneficiary has a grievance against the District Authorities or an agency of the UT Administration, it can approach the UTGRC for resolution. The UTGRC shall take a decision on the matter within 30 days of the receipt of the grievance. The decision of UTGRC shall be final.

1.2. GRIEVANCE OF A HEALTH CARE PROVIDER

1.2.1. GRIEVANCE AGAINST BENEFICIARY, INSURANCE COMPANY, THEIR REPRESENTATIVES OR ANY OTHER FUNCTIONARY

If a Health Care Provider has any grievance with respect to beneficiary, Insurance Company, their representatives or any other functionary, the Health Care Provider will approach the DGRC. The DGRC should be able to reach a decision within 30 days of receiving the complaint.

Step I- If either of the parties is not satisfied with the decision, they can go to the UTGRC within 30 days of the decision of the DGRC, which shall take a decision within 30 days of receipt of appeal.

Step II- If either of the parties is not satisfied with the decision, they can go to the NGRC within 30 days of the decision of the UTGRC, which shall take a decision within 30 days of receipt of appeal. The decision of NGRC shall be final.

1.3. GRIEVANCE OF INSURANCE COMPANY

1.3.1. GRIEVANCE AGAINST DISTRICT AUTHORITIES/ HEALTH CARE PROVIDER

If Insurance Company has a grievance against District Authority / Health Care Provider or an agency of the UT Administration, it can approach the UTGRC for resolution. The UTGRC shall decide the matter within 30 days of the receipt of the grievance.

In case of dissatisfaction with the decision of the UTGRC, the affected party can file an appeal before NGRC within 30 days of the decision of the UTGRC and NGRC shall take a decision within 30 days of the receipt of appeal after seeking a report from the other party. The decision of NGRC shall be final.

2. Functions of Grievance Redressal Committees

- a. Functions of the DGRC:** The DGRC shall perform all functions related to handling and resolution of grievances within their respective Districts. The specific functions will include:
- i. Review grievance records.
 - ii. Call for additional information as required either directly from the Complainant or from the concerned agencies which could be the Insurer or an EHCP or the UTHA or any other agency/ individual directly or indirectly associated with the Scheme.
 - iii. Conduct grievance redressal proceedings as required.
 - iv. If required, call for hearings and representations from the parties concerned while determining the merits and demerits of a case.
 - v. Adjudicate and issue final orders on grievances.
 - vi. In case of grievances that need urgent redressal, develop internal mechanisms for redressing the grievances within the shortest possible time, which could include but not be limited to convening special meetings of the Committee.
 - vii. Monitor the grievance database to ensure that all grievances are resolved within 30 days.
- b. Functions of the UTGRC:** The UTGRC shall perform all functions related to handling and resolution of all grievances received either directly or escalated through the DGRC. The specific functions will include:
- i. Oversee grievance redressal functions of the DGRC including but not limited to monitoring the turnaround time for grievance redressal.
 - ii. Act as an Appellate Authority for appealing against the orders of the DGRC.
 - iii. Perform all tasks necessary to decide on all such appeals within 30 days of receiving such appeal.
 - iv. Adjudicate and issue final orders on grievances.
 - v. Nominate District Grievance Officer (DGO) at each District.
 - vi. Direct the concerned Insurance Company to appoint District Nodal Officer of each district.
- c. Functions of the NGRC:** The NGRC shall act as the final Appellate Authority at the National level.
- i. The NGRC shall only accept appeals against the orders of the orders of the UTGRC of an Union Territory.
 - ii. The decision of NGRC will be final.

3. Lodging of Grievances/ Complaints

- a. If any stakeholder has a complaint (complainant) against any other stakeholder during the subsistence of the Policy Cover Period or thereafter, in connection with the validity, interpretation, implementation or alleged breach of the Insurance Contract between the Insurer and the UTHA or a Policy or of the terms of their

agreement (for example, the Services Agreement between the Insurer and an Empanelled Health Care Provider), then such complainant may lodge a complaint by online grievance redressal portal or letter or e-mail.

- b. For this purpose, a stakeholder includes: any AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary; an empanelled health care provider (EHCP); a De-empanelled Health Care Provider; the Insurer or its employees; the UTHA or its employees or nominated functionaries for implementation of the Scheme (DNOs, State Nodal Officer, etc.); and any other person having an interest or participating in the implementation of the Scheme or entitled to benefits under the AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Cover.
- c. A complainant may lodge a complaint in the following manner:
 - (i) directly with the DGNO of the district where such stakeholder is located or where such complaint has arisen and if the stakeholder is located outside the Service Area, then with any DGNO located in the Service Area; or
 - (ii) with the UTHA: If a complaint has been lodged with the UTHA, they shall forward such complaint to the concerned DGNO.
- d. Upon a complaint being received by the DGNO, the DGNO shall decide whether the substance of the complaint is a matter that can be addressed by the stakeholder against whom the complaint is lodged or whether such matter requires to be dealt with under the grievance redressal mechanism.
- e. If the DGNO decides that the complaint must be dealt with under the grievance redressal mechanism, the DGNO shall refer such complaint to the Convener of the relevant Grievance Redressal Committee.
- f. If the DGNO decides that the complaint need not be dealt with under the grievance redressal mechanism, then the procedures set out in various process/guidelines shall apply.

4. Redressal of Complaints

- a. The DGNO shall enter the particulars of the complaint on the Web-based Central Complaints and Grievance Management System (CCGMS) established by the MoHFW.
- b. The CCGMS will automatically: (i) generate a Unique Complaint Number (UCN); (ii) categorize the nature of the complaint; and (iii) an e-mail or letter to be sent to the appropriate stakeholder to which such category of complaint is to be referred (including updating on phone).
- c. Once the UCN is generated, the DGNO shall send or cause to be sent an acknowledgement email/phone call to the complainant and provide the complainant with the UCN. Upon receipt of the UCN, the complainant will have the ability to track the progress of complaint resolution online through CCGMS and use the same at the time of calling the helpline for allowing easy retrieval of the specific complaint data.
- d. The stakeholder against whom a complaint has been lodged must send its comments/ response to the complainant and copy to the **DGNO/** UTGNO within 15 days. If the complaint is not addressed within such 15-day period, the **DGNO/**UTGNO shall send a reminder to such stakeholder for redressal within a time period specified by the DGNO.

- e. If the DGNO/UTGNO is satisfied that the comments/ response received from the stakeholder will address the complaint, then the DGNO/UTGNO shall communicate this to the complainant by e-mail and update the CCGMS.
- f. If the DGNO/UTGNO is not satisfied with the comments/ response received or if no comments/ response are received from the stakeholder despite a reminder, then the DGNO/UTGNO shall refer such complaint to the Convener of the relevant Grievance Redressal Committee depending on the nature of the complaint after which the procedures set out shall apply.

5. Grievance Redressal Mechanism

Upon escalation of a complaint for grievance redressal the following procedures shall apply:

- a. The DGNO/UTGRC shall update the CCGMS to change the status of the complaint to a grievance, after which the CCGMS shall categorize the grievance and automatically refer it to the Convener of the relevant Grievance Redressal Committee by way of e-mail.
- b. The Convener of the relevant Grievance Redressal Committee shall place the grievance before the Grievance Redressal Committee for its decision at its next meeting.
- c. Each grievance shall be addressed by the relevant Grievance Redressal Committee within a period of 30 days of receipt of the grievance. For this purpose, each Grievance Redressal Committee shall be convened at least once every 30 days to ensure that all grievances are addressed within this time frame. Depending on the urgency of the case, the Grievance Redressal Committee may decide to meet earlier for a speedier resolution of the grievance.
- d. The relevant Grievance Redressal Committee shall arrive at a reasoned decision within 30 days of receipt of the grievance. The decision of the relevant Grievance Redressal Committee shall be taken by majority vote of its members present. Such decision shall be given after following the principles of natural justice, including giving the parties a reasonable opportunity to be heard.
- e. If any party to a grievance is not satisfied with the decision of the relevant Grievance Redressal Committee, it may appeal against the decision within 30 days to the relevant Grievance Redressal Committee or other authority having powers of appeal.
- f. If an appeal is not filed within such 30-day period, the decision of the original Grievance Redressal Committee shall be final and binding.
- g. A Grievance Redressal Committee or other authority having powers of appeal shall dispose of an appeal within 30 days of receipt of the appeal. The decision of the Grievance Redressal Committee or other authority with powers of appeal shall be taken by majority vote of its members. Such decision shall be given after following the principles of natural justice, including giving the parties a reasonable opportunity to be heard. The decision of the Grievance Redressal Committee or other authority having powers of appeal shall be final and binding.

6. Proceedings initiated by the Union Territory Health Authority, Union Territory Grievance Redressal Committee, the National Health Authority

The UTHA, UTGRC and/ or the National Health Authority (NHA) shall have the standing to initiate *suo moto* proceedings and to file a complaint on behalf of itself and AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiaries under the Scheme.

7. Compliance with the Orders of the Grievance Redressal Committees

- a. The Insurer shall ensure that all orders of the Grievance Redressal Committees by which it is bound are complied with within 30 days of the issuance of the order, unless such order has been stayed on appeal.
- b. If the Insurer fails to comply with the order of any Grievance Redressal Committee within such 30-day period, the Insurer shall be liable to pay a penalty of Rs. 25,000 per month for the first month of such non-compliance and Rs. 50,000 per month thereafter until the order of such Grievance Redressal Committee is complied with. The Insurer shall be liable to pay such penalty to the UTHA within 15 days of receiving a written notice.
- c. On failure to pay such penalty, the Insurer shall incur an additional interest at the rate of one percent of the total outstanding penalty amount for every 15 days for which such penalty amount remains unpaid.

8. Complaints/ Suggestions received through Social Media/Call centre

As Social Media channels will be handled by UTHA, hence, the complaints/ suggestions raised through Social Media channels like, Facebook, twitter handles, etc. will be routed to the respective UTGNO by NGNO (National Grievance Nodal Officer). UTGNO needs to register the same on the Grievance portal and publish a monthly report on the action taken to the NGNO.

Complaint may also be lodged through Call center by beneficiary. Call center need to register the details like complaint details in the defined format and forward the same to Union Territory Grievance Nodal Officer of the State concerned. UTGNO needs to upload the details of the complaint on the grievance portal and allocate the same to the concerned District. The Complaint / grievance will be redressed as per guidelines.

Note: Matrix for grievance referral under the Scheme is presented in the table below:

Aggrieved Party	Indicative Nature of Grievance	Grievance Against	Referred To
AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary	<ul style="list-style-type: none"> • Denied treatment • Money sought for treatment, despite Sum Insured under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Cover being available • Demanding more than Package Rate/ Pre-Authorized Amount, if Sum Insured 	Hospital	DGNO

Aggrieved Party	Indicative Nature of Grievance	Grievance Against	Referred To
	under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Cover is insufficient or exhausted <ul style="list-style-type: none"> • AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Card retained by Empanelled Health Care Provider • Medicines not provided against OPD Benefits or follow-up care 		
Empanelled Health Care Provider	<ul style="list-style-type: none"> • Claims rejected by Insurer or full Claim amount not paid • Suspension or de-empanelment of Empanelled Health Care Provider • Hospital IT Infrastructure not functioning Insurer not assisting in solving issue or not accepting manual transaction 	Insurer/ UTHA	DGNO/UTGNO
Insurer	<ul style="list-style-type: none"> • No space provided for District Office 	DNO	UTGNO
	<ul style="list-style-type: none"> • Premium not received within time prescribed. 	UTHA	UTGRC
Inter State/UT (Portability issues)			
AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Beneficiary	<ul style="list-style-type: none"> • Denied treatment • Money sought for treatment, despite Sum Insured under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Cover being available • Demanding more than Package Rate/ Pre-Authorized Amount, if Sum Insured under AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Cover is insufficient or exhausted • AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION Card retained by Empanelled Health Care Provider • Medicines not provided against OPD Benefits or follow-up care 	Hospital	DGNO of the State/UT where Beneficiary is applying/availing benefits of AYUSHMAN BHARAT – NATIONAL HEALTH PROTECTION MISSION (other than parent State/UT)
Empanelled Health Care Provider	<ul style="list-style-type: none"> • Claims rejected by Insurer or full Claim amount not paid 	Insurer/ UTHA	SGRC/UTGRC of both parent and availing benefits State/UT

ANNEXURE 2.15

Enrolment Procedures for Non SECC Families:

The enrolment of the Non SECC beneficiaries will be undertaken by the Insurance Company selected and approved by the UT Administration. The Insurer shall enroll beneficiaries and issue minimum 64KB Smart card as per given specifications.

- a. All the resident families of Dadra & Nagar Haveli and Daman & Diu are eligible for enrolment.
- b. It will be responsibility of UT Administration to ensure availability of sufficient number of Field Key Officers to accompany the enrolment teams as per agreed schedule for verification of Resident families at the time of enrolment.
- c. Advance publicity of the visit of representatives of the UTHA and the Insurance Provider shall be done by the Insurer.
- d. Insurer will place a banner in the local language at the enrolment station providing information about the enrolment and details of the scheme etc.
- e. The enrolment team shall visit each enrolment station of each village in the selected Village on the pre-schedule dates for enrolment / renewal and issuance of e-card.
- f. At the time of enrolment, the government official (FKO) shall identify each beneficiary in the presence of the insurance representative and authenticate them through his/ her own smart card and fingerprint.
- g. The Insurer's representative shall also provide a pamphlet to the beneficiary indicating the following:
 - i. List of the empanelled network hospitals along with address and contact details
 - ii. Location and address of kiosk and its functions
 - iii. The availability of benefits
 - iv. The names and details of the contact person/persons
 - v. Toll-free number of call and service centre.
 - vi. Process of taking the benefits under PMRSSM
- h. The beneficiaries shall be entitled for cashless treatment in designated Network hospitals on presentation of the E card after the start of the policy period.
- i. Entire data of the patient collected by the Insurance Company will have to be submitted to the government and shall be the property of UT Administration exclusively. (Insurance Company cannot use the data for any purpose other than for this Scheme without prior approval of the UT Administration).

ANNEXURE 2.16

List of Valid Resident Proofs

1. Passport,
2. Bank Statement/ passbook (6 months old or older)
3. Post office Account Statement / Passbook (6 months old or older)
4. Ration Card (6 months old or older)
5. Voter ID (6 months old or older)
6. AADHAR card (6 months old or older)
7. Driving License (6 months old or older)
8. Government Photo ID Card/ service photo ID issued by PSU
9. Electricity Bill (from 6 months- 18 months old)
10. Water Bill (from 6 months- 18 months old)
11. Telephone Landline Bill (from 6 months- 18 months old)
12. Property tax receipt (from 6 months- 18 months old)
13. Credit Card Statement (from 6 months- 18 months old)
14. Insurance Policy
15. Signed letter having photo from Bank on letter head
16. Signed letter having photo issued by registered company on letter head (only for employees / family)
17. Signed letter having photo issued by Recognized educational institution on letter head (only for current year)
18. NREGS Job Card
19. Arms License
20. Pensioner Card
21. Freedom Fighter Card
22. Kissan Passbook
23. CGHS/ECHS Card
24. Income Tax Assessment Order (6 months old or older)
25. Vehicle Registration Certificate (6 months old or older)
26. Registered Sale/ lease / Rent Agreement (6 months old or older)
27. Address Card having Photo issued by department of Posts
28. Caste and domicile certificate having photo issued by state government
29. Disability ID Card / handicapped medical certificate issued by respective state / UT Government / Administration
30. Gas Connection bill (from 6 months - 18 months old)
31. Passport of spouse
32. Passport of parents (in case of minor)

