

जन २०१-२५० (३)

बृहन्मुंबई महानगरपालिका

सामान्य प्रशासन विभाग

परिपत्रक

क्र. एमआयएस/ओडी/२७, दि.०१/०३/२०१७

विषय:- बृहन्मुंबई महानगरपालिकेतील वैद्यकीय गटविमा योजनेअंतर्गत अनुज्ञेय नसलेल्या खर्चाबाबत.

बृहन्मुंबई महानगरपालिकेतील कार्यरत कर्मचा-यांकरीता तसेच सन एप्रिल-२०११ पासून सेवानिवृत्त झालेल्या कर्मचा-यांकरीता वैद्यकीय गटविमा योजना मे.युनायटेड इंडीया इन्शुरन्स कं.लि. यांचेकडून दि.०१.०८.२०१५ पासून लागू केलेली आहे.

बृहन्मुंबई महानगरपालिकेतील कामगार/ कर्मचारी/ अधिकारी वैद्यकीय गटविमा योजनेअंतर्गत कॅशलेस पॅनलच्या खाजगी रुग्णालयात उपचाराकरीता दाखल होतात. परंतु रुग्णालयातून उपचारादरम्यान झालेले ना-देय खर्च (Non-Payable Expenses) हे वैद्यकीय गटविमा योजनेअंतर्गत इन्शुरन्स कंपनीकडून अनुज्ञेय नसतात.

IRDA (Insurance Regulatory and Development Authority) च्या परिपत्रक क्र. IRDA/HLT/CIR/036/02/2013 दि. 20.02.2013 नुसार इन्शुरन्स कंपनीकडून ना-देय खर्च (Non-Payable Expenses) अनुज्ञेय नाहीत. त्यामुळे ना-देय खर्चाची रक्कम ही कर्मचा-याला रुग्णालयात भरावी लागते.

IRDA च्या नियमानुसार वैद्यकीय गटविमा योजनेअंतर्गत ना-देय खर्चाची यादी महानगरपालिकेतील विभाग/कार्यालये यांना माहितीकरीता पाठविण्यात येत आहे.

सर्व खाते प्रमुख, सहायक आयुक्त, यांनी याबाबतची माहिती सर्व कर्मचा-यांच्या निदर्शनास आणून द्यावी.

सही/- दि. २३.०२.२०१७

(श्री. प्रभाकर वाघमारे)

प्रमुख कर्मचारी अधिकारी

सही/- दि. २७.०२.२०१७

(श्री. सुधीर नाईक)

उप आयुक्त (सा.प्र)

प्रकअ/९४/सर्व.

२०१७-१८

प्रत

माहितीकरीता व पुढील कार्यवाहीकरीता कृपया अग्रेषित.

सामान्य प्रशासन विभाग

क्र. एमआयएस/ओडी/२७, दि. ०१/०३/२०१७

सह प्रमुख कर्मचारी अधिकारी (प्र.)
(आस्थापना)

ANNEXURE I

**List of Expenses Generally Excluded ('Non-admissible Expenses') in Hospitalisation Policy
GUIDELINES ON STANDARDISATION IN HEALTH INSURANCE - IRDA CIRCULAR No IRDA/HLT/CIR/036/02/2013 DATED 20.02.2013**

S.No.	Items	Remarks	S.No.	Items	Remarks
A Toiletries/ Cosmetics/ Personal Comfort or Convenience Items					
1	Hair Removing Cream	Not Payable	65	Obesity (including Morbid Obesity) Treatment If Exclusion in Policy	Excluded in Policy unless otherwise specified
2	Baby Charges (unless specified/indicated)	Not Payable	66	Psychiatric & Psychosomatic Disorders	Exclusion in Policy unless otherwise specified
3	Baby Food	Not Payable	67	Corrective Surgery for Refractive Error	Exclusion in Policy unless otherwise specified
4	Baby Utilities Charges	Not Payable	68	Treatment of Sexually Transmitted Diseases	Exclusion in Policy unless otherwise specified
5	Baby Set	Not Payable	69	Donor Screening Charges	Exclusion in Policy unless otherwise specified
6	Baby Bottles	Not Payable	70	Admission/Registration Charges	Exclusion in Policy unless otherwise specified
7	Brush	Not Payable	71	Hospitalisation for Evaluation/ Diagnostic Purpose	Exclusion in Policy unless otherwise specified
8	Cozy Towel	Not Payable	72	Expenses for Investigation/ Treatment irrelevant to the Disease for which admitted or diagnosed	Exclusion in Policy not payable unless otherwise specified
9	Hand Wash	Not Payable	73	Any Expenses when the Patient is diagnosed Retro Virus+or suffering from /HIV/ Aids etc is detected/ directly or indirectly	Not Payable as per HIV/ with AIDS Exclusion
10	Moisturiser Pasta Brush	Not Payable	74	Stem Cell Implantation/ Surgery & Storage	Not Payable except Bone Marrow Transplantation where covered by Policy
11	Powder	Payable	C Items Which form Part of Hospital Services where Separate Consumables are not Payable but the Service Is		
12	Razor	Not Payable	75	Ward and Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately
13	Shoe Cover	Not Payable	76	Arthroscopy & Endoscopy Instruments	Rental Charged by the Hospital Payable. Purchase of Instruments Not Payable.
14	Beauty Services	Not Payable	77	Microscope Cover	Payable Under OT Charges, Not Payable Separately
15	Belts/ Braces	Essential and Should be Paid at least Specifically for Cases who have undergone surgery of Thoracic or Lumbar Spine. Not Payable	78	Surgical Blades, Harmonic Scalpel, Shaver	Payable Under OT Charges, Not Payable Separately
16	Buds	Not Payable	79	Surgical Drill	Payable Under OT Charges, Not Payable Separately
17	Barber Charges	Not Payable	80	Eye Kit	Payable Under OT Charges, Not Payable Separately
18	Caps Not Payable	Not Payable	81	Eye Drape	Payable Under OT Charges, Not Payable Separately
19	Cold Pack/Hot Pack	Not Payable	82	X-Ray Film	Payable Under Radiology Charges, Not as Consumable
20	Carry Bags	Not Payable	83	Sputum Cup	Payable Under Investigation Charges, Not as Consumable
21	Cradle Charges	Not Payable	84	Boyles Apparatus Charges	Part of OT Charges, Not Separately
22	Comb Not Payable	Not Payable	85	Blood Grouping and Cross Matching of Donors Samples	Part of Cost of Blood, Not Payable
23	Disposable Razor Charges (For Site Preparations)	Payable	86	Antiseptic & Disinfectant Lotions	Not Payable-Part of Dressing Charges
24	Eau-De-Cologne / Room Freshners	Not Payable	87	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges
25	Eye Pad	Not Payable	88	Cotton	Not Payable-Part of Dressing Charges
26	Eye Shield	Not Payable	89	Cotton Bandage	Not Payable-Part of Dressing Charges
26	Eye Shield	Not Payable	90	Micropore/ Surgical Tape	Not Payable-payable by the Patient when Prescribed, otherwise included as Dressing Charges
27	Email / Internet Charges	Not Payable	91	Blade Not Payable	Not Payable -Part of Hospital Services/Disposable Linen to be Part of OT/ICU Charges
28	Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable	92	Apron	Not Payable (service is charged by Hospitals, Consumables cannot be separately charged)
29	Foot Cover	Not Payable	93	Torniquet	Part of Dressing Charges
30	Gown	Not Payable	94	Orthobundle, Gynaec Bundle	Part of Dressing Charges
31	Leggings	Essential in Bariatric and Varicose Vein Surgery and may be considered for at least these conditions where Surgery itself is Payable. Not Payable	95	Unne Container	Not Payable
32	Laundry Charges	Not Payable	D Elements of Room Charge		
33	Mineral Water	Not Payable	96	Luxury Tax	Policy Exclusion - Not Payable. If there is no Policy Exclusion, then Actual Tax Levied by Government is Payable - Part of Room Charge for Sub Limits
34	Oil Charges	Not Payable	97	HVAC	Part of Room Charge
35	Sanitary Pad	Not Payable	98	House Keeping Charges	Not Payable Separately
36	Slippers	Not Payable	99	Service Charges where Nursing Charge also charged	Part of Room Charge
37	Telephone Charges	Not Payable	100	Television & Air Conditioner Charges	Not Payable Separately
38	Tissue Paper	Not Payable	101	Surcharges	Payable Under Room Charges Not if separately levied
39	Tooth Paste	Not Payable			Part of Room Charge
40	Tooth Brush	Not Payable			
41	Guest Services	Not Payable			
42	Bed Pan	Not Payable			
43	Bed Under Pad Charges	Not Payable			
44	Camera Cover	Not Payable			
45	Cliniplast	Not Payable/ Payable by the Patient			
46	Crope Bandage	Not Payable			
47	Curapore	Not Payable			
48	Diaper Of Any Type	Not Payable			
49	DVD, CD Charges	Not Payable(However if CD is specifically sought by Insurer/TPA then Payable)			
50	Eyelet Collar	Not Payable			
51	Face Mask	Not Payable			
52	Flexi Mask	Not Payable			
53	Gause Soft	Not Payable			
54	Gauze	Not Payable			
55	Hand Holder	Not Payable			
56	Hansapiast/ Adhesive Bandages	Not Payable			
57	Infant Food	Not Payable			
58	Slings Reasonable coets for one sling in case of Upper Arm Fractures may be considered	Not Payable			
B Items Specifically Excluded in Policies					
59	Weight Control Programs/ Supplies/ Services	Exclusion in Policy unless otherwise specified			
60	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	Exclusion in Policy unless otherwise specified			
61	Dental Treatment Expenses that do not require Hospitalisation	Exclusion in Policy unless otherwise specified			
62	Hormone Replacement Therapy	Exclusion in Policy unless otherwise specified			
63	Home Visit Charges	Exclusion in Policy unless otherwise specified			
64	Infertility/ Subfertility/ Assisted Conception Procedure	Exclusion in Policy unless otherwise specified			

S.No.	Items	Remarks
102	Attendant Charges	Not Payable Separately - Not Payable - Part of Room Charges
103	IM/IV Injection Charges	Part of Nursing Charges, Not Payable
104	Clean Sheet	Part of Laundry/housekeeping Not Payable Separately
105	Extra Diet of Patient (other than that which forms part of Bed Charge)	Not Payable. Patient Diet Provided by Hospital is Payable
106	Blanket/Warmer Blanket	Not Payable - Part of Room Charges
Administrative or Non-medical Charges		
07	Admission Kit	Not Payable
08	Birth Certificate	Not Payable
09	Blood Reservation Charges and Ante Natal Booking Charges	Not Payable
10	Certificate Charges	Not Payable
11	Courier Charges	Not Payable
12	Conveyance Charges	Not Payable
13	Diabetic Chart Charges	Not Payable
14	Documentation Charges/ Administrative Expenses	Not Payable
15	Discharge Procedure Charges	Not Payable
16	Daily Chart Charges	Not Payable
17	Entrance Pass / Visitors Pass Charge	Not Payable
18	Expenses Related to Prescription on Discharge	To be Claimed by Patient under Post-Hospitalisation where admissible
19	File Opening Charges	Not Payable
20	Incidental Expenses / Misc. Charges (not Explained)	Not Payable
21	Medical Certificate	Not Payable
22	Maintenance Charges	Not Payable
23	Medical Records	Not Payable
24	Preparation Charges	Not Payable
25	Photocopies Charges	Not Payable
26	Patient Identification Band / Name Tag	Not Payable
27	Washing Charges	Not Payable
28	Medicine Box	Not Payable
29	Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges Not Payable
30	Medico Legal Case Charges (MLC Charges)	Not Payable
External Durable Devices		
31	Walking Aids Charges	Not Payable
32	Bipap Machine	Not Payable
33	Commode	Not Payable
34	CPAP/ CPAD Equipments Device	Not Payable
35	Infusion Pump - Cost	Not Payable
36	Oxygen Cylinder (for Usage outside the Hospital)	Not Payable
37	Oxygen Cylinder (for Usage outside the Hospital)	Not Payable
38	Pulseoxymeter Charges Device	Not Payable
39	Spacer	Not Payable
40	Spirometre	Not Payable
41	SPO2 Probe	Not Payable
42	Nebulizer Kit	Not Payable
43	Steam Inhaler	Not Payable
44	Armring	Not Payable
45	Thermometer	Not Payable (paid By Patient)
46	Cervical Collar	Not Payable
47	Splint	Not Payable
48	Diabetic Foot Wear	Not Payable
49	Knee Braces (Long/ Short/ Hinged)	Not Payable
50	Knee Immobilizer/Shoulder Immobilizer	Not Payable
51	Lumbo Sacral Belt	Essential and should be paid at least specifically for cases who have undergone Surgery of Lumbar Spine
51	Nimbus Bed or Water or Air Bed Charges	Payable for any ICU Patient requiring more than 3 Days in ICU; All Patients with Paraplegia/Quadriplegia for reason and at Reasonable of approximately Rs200/Day
52	Ambulance Collar	Not Payable
53	Ambulance Equipment	Not Payable
54	Microshield	Not Payable
55	Abdominal Binder	Essential and should be Paid at least in Post Surgery Patients of Major Abdominal Surgery including TAH, LSCS, Incisional Hernia Repair, Exploratory Laparotomy for intestinal Obstruction, Liver Transplant Etc.
Items Payable if Supported By A Prescription		
58	Betadine / Hydrogen Peroxide/spirit Disinfectants Etc	May be Payable when prescribed for Patient, Not Payable for Hospital use in OT

S.No.	Items	Remarks
157	Private Nurses Charges- Special Nursing Charges	or Ward or for dressings ward or for dressings Post Hospitalization
158	Nutrition Planning Charges - Dietician	Nursing Charges Not Payable
159	Charges- Diet Charges	Patient Diet provided by Hospital is Payable
160	Sugar Free Tablets	Payable - Sugar Free variants of admissible medicines are not Excluded
180	Cream Powder Lotion (Toiletries are Not Payable, only Prescribed Medical Pharmaceuticals Payable)	Payable when Prescribed
161	Digene Gel	Payable when Prescribed
162	ECG Electrodes	Upto 5 Electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may Require a Change and at least one set every second day must be Payable.
163	Gloves	Sterilized Gloves Payable / Unsterilized Gloves not payable
164	HIV Kit	Payable - Pre-Operative Screening
165	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
166	Lozenges	Payable When Prescribed
167	Mouth Paint	Payable When Prescribed
168	Nebulisation Kit	If used during Hospitalization is Payable Reasonably
169	Novorapid	Payable When Prescribed
170	Volini Gel/ Analgesic Gel	Payable When Prescribed
171	Zylax Gel	Payable When Prescribed
172	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable
H Part of Hospital's own Costs and not Payable		
173	AHD	Not Payable - Part of Hospital's Internal Cost
174	Alcohol Swabs	Not Payable - Part of Hospital's Internal Cost
175	Scrub Solution/ Sterillum	Not Payable - Part of Hospital's Internal Cost
LOTHERS		
176	Vaccine Charges for Baby	Not Payable
177	Aesthetic Treatment / Surgery	Not Payable
178	TPA Charges	Not Payable
179	Visco Belt Charges	Not Payable
180	Any Kit with no details mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]	Not Payable
180	Any Kit with no details mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]	Not Payable
181	Examination Gloves	Not Payable
182	Kidney Tray	Not Payable
183	Mask	Not Payable
184	Ounce Glass	Not Payable
185	Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy
186	Oxygen Mask	Not Payable
187	Paper Gloves	Not Payable
188	Pelvic Traction Belt	Should be Payable in case of PVD requiring traction as this is generally not reused
189	Referral Doctor's Fees	Not Payable
190	Accu Check (Glucometry/ Strips)	Not Payable. Pre-Hospitalisation or Post-Hospitalisation / Reports and Charts Required/Device Not Payable
191	Pen Can	Not Payable
192	Softnet	Not Payable
193	Trolley Cover	Not Payable
194	Urometer, Urine Jug	Not Payable
195	Ambulance	Payable - Ambulance from home to Hospital or inter-hospital shifts is Payable/ RTA As Specific Requirement for critical injury is Payable)
196	Tegaderm / Vasofix Safety	Payable- Maximum of 3 in 48 Hrs and then 1 in 24 Hrs Payable where medically necessary till a reasonable cost - Maximum 1 Per 24 Hrs
197	Urine Bag	Not Payable
198	Softovac	Essential for case like CABG etc. Where it should be paid.
199	Stockings	Essential for case like CABG etc. Where it should be paid.