## ANNEXURE IV

## List of Expenses Generally Excluded (<u>'Non-admissible Expenses</u>) 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	Suggestions
Α	A Toiletries/ Cosmetics/ Personal Comfort or Convenience Items	
1	Hair Removing Cream	Not Payable
2	Baby Charges (unless specified/indicated)	Not Payable
3	Baby Food	Not Payable
4	Baby Utilites Charges	Not Payable
5	Baby Set	Not Payable
6	Baby Bottles	Not Payable
7	Brush	Not Payable
8	Cosy Towel	Not Payable
9	Hand Wash	Not Payable
10	Moisturiser Paste Brush	Not Payable
11	Powder	Not Payable
12	Razor	Payable
13	Shoe Cover	Not Payable
14	Beauty Services	Not Payable
15	Belts/ Braces	Essential and Should be Paid at least Specifically for Cases who have undergone surgery of
		Thoracic or Lumbar Spine.
16	Buds	Not Payable
17	Barber Charges	Not Payable
18	Caps	Not Payable
19	Cold Pack/Hot Pack	Not Payable
20	Carry Bags	Not Payable
21	Cradle Charges	Not Payable
	Comb	Not Payable
23	Disposable Razor Charges (For Site Preparations)	Payable
24	Eau-De-Cologne / Room Freshners	Not Payable
	Eye Pad	Not Payable
26	Eye Sheild	Not Payable
	Email / Internet Charges	Not Payable
28	Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable
29	Foot Cover	Not Payable
30	Gown	Not Payable
31	Leggings	Essential in Bariatric and Varicose Vein Surgery and may be considered for at least these
		conditions where Surgery itself is Payable.
32	Laundry Charges	Not Payable

33 Mineral Water	Not Payable
34 Oil Charges	
35 Sanitary Pad	Not Payable
36 Slippers	Not Payable Not Payable
37 Telephone Charges	Not Payable
38 Tissue Paper	Not Payable
39 Tooth Paste	Not Payable
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
46 Crepe Bandage	Not Payable/ Payable by the Patient
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 Hansaplast/ Adhesive Bandages	Not Payable
57 Infant Food	Not Payable
58 Slings	Reasonable costs for one sling in case of Upper Arm Fractures may be considered
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
65 Obesity (including Morbid Obesity) Treatment if Excluded in Policy	Exclusion in Policy unless otherwise specified
66 Psychiatric & Psychosomatic Disorders	Exclusion in Policy unless otherwise specified
67 Corrective Surgery for Refractive Error	Exclusion in Policy unless otherwise specified
68 Treatment of Sexually Transmitted Diseases	Exclusion in Policy unless otherwise specified
69 Donor Screening Charges	Exclusion in Policy unless otherwise specified
70 Admission/Registration Charges	Exclusion in Policy unless otherwise specified

71	Hospitalisation for Evaluation/ Diagnostic Purpose	Exclusion in Policy unless otherwise specified	
72	Expenses for Investigation/ Treatment irrelevant to the Disease for which	Exclusion in Policy not payable unless otherwise specified	
	admitted or diagnosed		
73	Any Expenses when the Patient is diagnosed with Retro Virus + or suffering	Not Payable as per HIV/ AIDS Exclusion	
	from /HIV/ Aids etc is detected/ directly or indirectly		
74	Stem Cell Implantation/ Surgery & Storage	Not Payable except Bone Marrow Transplantation where covered by Policy	
С	Items Which form Part of Hospital Services where Separate Consumables are not Payable but the Service is		
75	Ward and Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately	
76	Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable. Purchase of Instruments Not Payable.	
77	Microscope Cover	Payable Under OT Charges, Not Payable Separately	
78	Surgical Blades,Harmonic Scalpel, Shaver	Payable Under OT Charges, Not Payable Separately	
79	Surgical Drill	Payable Under OT Charges, Not Payable Separately	
80	Eye Kit	Payable Under OT Charges, Not Payable Separately	
81	Eye Drape	Payable Under OT Charges, Not Payable Separately	
82	X-Ray Film	Payable Under Radiology Charges, Not as Consumable	
83	Sputum Cup	Payable Under Investigation Charges, Not as Consumable	
84	Boyles Apparatus Charges	Part Of Ot Charges, Not Seperately	
85	Blood Grouping and Cross Matching of Donors Samples	Part Of Cost Of Blood, Not Payable	
86	Antiseptic & Disinfectant Lotions	Not Payable-Part of Dressing Charges	
87	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges	
88	Cotton	Not Payable-Part of Dressing Charges	
89	Cotton Bandage	Not Payable-Part of Dressing Charges	
90	Micropore/ Surgical Tape	Not Payable-payable by the Patient when Prescribed, otherwise included as Dressing	
		Charges	
91	Blade	Not Payable	
92	Apron	Not Payable -Part of Hospital Services/Disposable Linen to be Part of OT/ ICU Charges	
93	Torniquet	Not Payable (service is charged by Hospitals, Consumables cannot be separately charged)	
94	Orthobundle, Gynaec Bundle	Part of Dressing Charges	
	Urine Container	Not Payable	
D	Elements of Room Charge		
	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	
97	HVAC	Part of Room Charge Not Payable Separately	
98	House Keeping Charges	Part of Room Charge Not Payable Separately	
	Service Charges where Nursing Charge also charged	Part of Room Charge Not Payable Separately	
	Television & Air Conditioner Charges	Payable Under Room Charges Not if separately levied	
101	Surcharges	Part of Room Charge Not Payable Separately	

102	Attendant Charges	Not Payable - Part of Room Charges
	IM/ IV Injection Charges	Part of Nursing Charges, Not Payable
	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
	Blanket/Warmer Blanket	Not Payable- Part of Room Charges
Е	Administrative or Non-medical Charges	
107	Admission Kit	Not Payable
108	Birth Certificate	Not Payable
109	Blood Reservation Charges and Ante Natal Booking Charges	Not Payable
110	Certificate Charges	Not Payable
111	Courier Charges	Not Payable
112	Convenyance Charges	Not Payable
113	Diabetic Chart Charges	Not Payable
114	Documentation Charges / Administrative Expenses	Not Payable
115	Discharge Procedure Charges	Not Payable
116	Daily Chart Charges	Not Payable
117	Entrance Pass / Visitors Pass Charges	Not Payable
118	Expenses Related to Prescription on Discharge	To be Claimed by Patient under Post -Hospitalisation where admissible
119	File Opening Charges	Not Payable
120	Incidental Expenses / Misc. Charges (not Explained)	Not Payable
	Medical Certificate	Not Payable
122	Maintainance Charges	Not Payable
123	Medical Records	Not Payable
124	Preparation Charges	Not Payable
	Photocopies Charges	Not Payable
126	Patient Identification Band / Name Tag	Not Payable
	Washing Charges	Not Payable
128	Medicine Box	Not Payable
	Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges Not Payable
	Medico Legal Case Charges (MLC Charges)	Not Payable
F	External Durable Devices	
131	Walking Aids Charges	Not Payable
132	Bipap Machine	Not Payable
133	Commode	Not Payable
134	CPAP/ CPAD Equipments Device	Not Payable
135	Infusion Pump - Cost	Not Payable
136	Oxygen Cylinder (for Usage outside the Hospital)	Not Payable
137	Pulseoxymeter Charges Device	Not Payable
138	Spacer	Not Payable

139	Spirometre	Not Payable
	SPO2 Probe	Not Payable
	Nebulizer Kit	Not Payable
	Steam Inhaler	Not Payable
	Armsling	Not Payable
	Thermometer	Not Payable (paid By Patient)
	Cervical Collar	Not Payable
	Splint	Not Payable
	Diabetic Foot Wear	Not Payable
	Knee Braces (Long/Short/Hinged)	Not Payable
	Knee Immobilizer/Shoulder Immobilizer	Not Payable
150	Lumbo Sacral Belt	Essential and should be paid at least specifically for cases who have undergone Surgery of
		Lumbar Spine
151	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 any reason and at Reasonable Cost of approximately Rs 200/Day
152	Ambulance Collar	Not Payable
153	Ambulance Equipment	Not Payable
154	Microsheild	Not Payable
155	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.
G	Items Payable If Supported By A Prescription	
156	Betadine \ Hydrogen Peroxide\spirit\ Disinfectants Etc	May be Payable when prescribed for Patient, Not Payable for Hospital use in OT or Ward or
		for dressings ward or for dressings
157	Private Nurses Charges- Special Nursing Charges	Post Hospitalization Nursing Charges Not Payable
	Nutrition Planning Charges - Dietician Charges- Diet Charges	Patient Diet provided by Hospital is Payable
	Sugar Free Tablets	Payable -Sugar Free variants of admissable medicines are not Excluded
	Cream Powder Lotion (Toileteries are Not Payable, only Prescribed Medical	Payable when Prescribed
	Pharmaceuticals Payable)	
	Digene Gel	Payable when Prescribed
	ECG Electrodes	Upto 5 Electrodes are Required for every case visiting OT or ICU. For longer stay in ICU,
102		may Require a Change and at least one set every second day must be Payable.
		ווימי הבקטורב ם כוומוצב מווע מג ובמזג טווב זבג בעצוץ זצנטווע עמי וועזג שב צמימשופ.
162	Gloves	Sterilized Gloves Payable / Unsterilized Gloves not payable
	HIV Kit	Payable - Pre-Operative Screening
	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
	Lozenges	Payable When Prescribed
167	Mouth Paint	Payable When Prescribed

168	Nebulisation	If used during Hospitalization is Payable Reasonably
169	Novarapid	Payable When Prescribed
170	Volini Gel/ Analgesic Gel	Payable When Prescribed
171	Zytee Gel	Payable When Prescribed
172	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable
Н	Part of Hospital's own Costs and not Payable	
173	AHD	Not Payable - Part of Hospital's Internal Cost
174	Alcohol Swabes	Not Payable - Part of Hospital's Internal Cost
175	Scrub Solution/ Sterillium	Not Payable - Part of Hospital's Internal Cost
	OTHERS	
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
181	Examination Gloves	Not Payable
	Kidney Tray	Not Payable
	Mask	Not Payable
	Ounce Glass	Not Payable
	Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy
	Oxygen Mask	Not Payable
187	Paper Gloves	Not Payable
188	Pelvic Traction Belt	Should be Payable in case of PIVD requiring traction as this is generally not reused
189	Referal Doctor's Fees	Not Payable
190	Accu Check ( Glucometery/ Strips)	Not Payable. Pre-Hospitilasation or Post-Hospitalisation / Reports and Charts Required/
		Device Not Payable
	Pan Can	Not Payable
	Sofnet	Not Payable
	Trolly Cover	Not Payable
	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)
	Tegaderm / Vasofix Safety	Payable - Maximum of 3 in 48 Hrs and then 1 in 24 Hrs
	Urine Bag	Payable where medicaly necessary till a reasonable cost - Maximum 1 Per 24 Hrs
	Softovac	Not Payable
199	Stockings	Essential for case like CABG etc. Where it should be paid.