# AB-PMJAY & JKHS SHA, Jammu & Kashmir Schedules to Insurance Contract

June 2020

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### Schedule 1: Details of the scheme and Beneficieries

## 1.1 Name and Objective of the of the Scheme

The name of the schemes are 'Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana' (AB-PMJAY). The objective of AB-PM JAYis 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 State/UT along with the estimated existing RSBY Beneficiary Families not figuring in the SECC Database. These eligible AB-PMJAY 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).

The Government of Jammu & Kashmir has decided to rolling out 'Jammu and Kashmir Health Scheme' (JKHS) in the Union Territory of Jammu and Kashmir to provide Universal Health Coverage free of cost to all residents of Jammu and Kashmir presently not covered under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY). The JKHS scheme will cover all the households enumerated in SECC- 2011 other than those who are currently covered under AB-PMJAY, irrespective of socio-economic conditions, including presently serving and retired employees of the Government of Jammu and Kashmir and their families and the other family units not figuring in SECC - 2011 data but have domicile in the UT of J & K notified through the administrative orders issued by Govt of Jammu & Kashmir in this regard shall be considered as eligible families. For the purpose of scheme administration, all the eligible families under the Jammu & Kashmir Health Scheme shall also be referred to as eligible AB-PMJAY beneficiaries/ beneficiary families and the beneficiary families will be providedsame coverage/ benefits available under AB- PMJAY 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) under AB- PM JAY. The term "scheme "refers to AB-PMJAY, including the beneficiaries under JKHS.

### 1.2 Beneficiaries

All AB-PMJAY 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 State/ UT (as updated from time to time) along with the existing RSBY Beneficiary Families not figuring in the SECC Database which are resident in the Service Area (State or cluster of States for which this Tender Document is issued) shall be considered as **eligible** for benefits under the Scheme and be automatically covered under the Scheme.

### For Rural

Total deprived Households targeted for AB-PMJAY who belong to one of the six deprivation criteria amongst D1, D2, D3, D4, D5 and D7:

- Only one room with kucha walls and kucha roof (D1)
- No adult member between age 16 to 59 (D2)
- Female headed households with no adult male member between age 16 to 59 (D3)

- Disabled member and no able-bodied adult member (D4)
- SC/ST households (D5)
- Landless households deriving major part of their income from manual casual labour (D7)

### Automatically included-

Households without shelter

- Destitute/ living on alms
- Manual scavenger families
- Primitive tribal groups
- Legally released bonded labour

### For Urban

**Occupational Categories of Workers** 

- Rag picker
- Beggar
- Domestic worker
- Street vendor/ Cobbler/hawker / Other service provider working on streets
- Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/
   Coolie and another head-load worker
- Sweeper/ Sanitation worker / Mali
- Home-based worker/ Artisan/ Handicrafts worker / Tailor
- Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller
- Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter
- Electrician/ Mechanic/ Assembler/ Repair worker
- Washer-man/ Chowkidar

For the purpose of implementation of Jammu & Kashmir Health Scheme, all the families enumerated in the SECC- 2011 data, irrespective of their socio economic conditions, who are having domicile in the UT of Jammu & Kashmir, including currently serving and retired Govt employees of UT of Jammu & Kashmir shall be considered as eligible beneficiary family unit and the other family units not figuring in SECC – 2011 data but have domicile in the UT of J & K notified through the administrative orders issued by Govt of Jammu & Kashmir in this regard shall be considered as eligible families

Tagging of beneficiaries viz.,(i) centrally sponsored SECC 2011 family units; and JKHS beneficiary unitswill be done for reporting to NHA.

# 1.2.1 Unit of Coverage

Unit of coverage under the Scheme shall be a family and each family for this Scheme shall be called a AB-PMJAY 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.

# 1.2.2 District Wise SECC Beneficiaries

District-wise profile of the identified families is given below:

S.No.	Districts	No. of AB-PMJAY Beneficiary Family
		Units eligible
1	Anantnag	43926
2	Badgam	18549
3	Bandipora	16109
4	Baramulla	31008
5	Doda	25707
6	Ganderbal	11545
7	Jammu	76803
8	Kathua	35416
9	Kishtwar	13180
10	Kulgam	18354
11	Kupwara	21991
12	Poonch	34759
13	Pulwama	17380
14	Rajouri	61056
15	Ramban	21926
16	Reasi	21724
17	Samba	12450
18	Shopian	6828
19	Srinagar	77135
20	Udhampur	32123
	Total	597969

S.No.	Districts	No. of AB-PMJAY Beneficiary Family Units eligible
1	Kargil	6316
2	Ladakh	4591
	Total	10907

S.No.	Districts	No. of Beneficiary Family Units added by the State for cover under the JKHS
1	Anantnag	110875
2	Badgam	86628
3	Bandipora	41024
4	Baramulla	118173
5	Doda	54920
6	Ganderbal	32670
7	Jammu	221313
8	Kathua	81373
9	Kishtwar	31522
10	Kulgam	56826

S.No.	Districts	No. of Beneficiary Family Units added by the State for cover under the JKHS
11	Kupwara	88956
12	Poonch	52937
13	Pulwama	72131
14	Rajouri	73309
15	Ramban	35300
16	Reasi	33624
17	Samba	50191
18	Shopian	38407
19	Srinagar	115347
20	Udhampur	60971
	Total	1456497

# Schedule 2: Exclusions to the Policy

Ayushman Bharat PM-JAY/JKHS 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:

- Condition that does not require hospitalization and can be treated under Out Patient Care
- 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.
- Any dental treatment or surgery which is corrective, prosthetic, cosmetic procedure, filling of
  tooth cavity, root canal including wear and tear of teeth, periodontal diseases, dental implants
  etc. are excluded. Exception to the above would be treatment needs arising from trauma /
  injury, neoplasia / tumour / cyst requiring hospitalisation for bone treatment.
- Any assisted reproductive techniques, or infertility related procedures, unless featuring in the National Health Benefit Package list.
- Vaccination and immunization

- Surgeries related to ageing face & body, laser procedures for tattoo removals, augmentation surgeries and other purely cosmetic procedures such as fat grafting, neck lift, aesthetic rhinoplasty etc.
- Circumcision for children less than 2 years of age shall be excluded (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident)
- Persistent Vegetative State: a condition in which a medical patient is completely unresponsive to psychological and physical stimuli and displays no sign of higher brain function, being kept alive only by medical intervention.

## Schedule 3: HBP and Quality

a. Schedule 3 (a) HBP 2.0 of NHA.

Same HBP shall be applicable for all the beneficiary units.

Note: The list is a part of main HBP 2.0 incorporated in TMS. The other aspects like Stratification Criterion, Special Conditions, implant vs stratification mapping, Mandatory Documents - Pre Authorization, Mandatory Documents - claim processing etc are part of IT system of TMS.

b. Guidelines on COVID-Testing, treatment and related aspects to be covered as part of AB-PMJAY and JKHS are provided below. The Insurance Service provider shall have to adhere to the guidelines issued by Government of India in the testing, treatment and other protocols related to COVID-19. List of Office Memorandums issued by NHA till date are provided below.

Specialty	AB PM - JAY Procedure Name	Package Price
Burns Management	% Total Body Surface Area Burns (TBSA) - any % (not requiring admission). Needs at least 5-6 dressing	7,000
Burns Management	% Total Body Surface Area Burns (TBSA): 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 to heal with dressings alone.	40,000
Burns Management	% Total Body Surface Area Burns (TBSA): 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
Burns Management	% Total Body Surface Area Burns (TBSA): > 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
Burns Management	% Total Body Surface Area Burns (TBSA) - any % (not requiring admission). Needs at least 5-6 dressing	7,000
Burns Management	% Total Body Surface Area Burns (TBSA): 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 to heal with dressings alone.	40,000
Burns Management	% Total Body Surface Area Burns (TBSA): 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
Burns Management	% Total Body Surface Area Burns (TBSA): > 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
Burns Management	% Total Body Surface Area Burns (TBSA) - any % (not requiring admission). Needs at least 5-6 dressing	7,000
Burns Management	% Total Body Surface Area Burns (TBSA): 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 to heal with dressings alone.	40,000
Burns Management	% Total Body Surface Area Burns (TBSA): 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
Burns Management	% Total Body Surface Area Burns (TBSA): > 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
Burns Management	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

Burns Management	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
Burns Management	Electrical contact burns: High 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.	60,000
Burns Management	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
Burns Management	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
Burns Management	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
Burns Management	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
Burns Management	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
Emergency Room Packages	Laceration - Suturing / Dressing	2,000
Emergency Room Packages	Emergency with stable cardiopulmonary status	2,000
Emergency Room Packages	Emergency with unstable cardiopulmonary status with resuccitation	10,000
Emergency Room Packages	Animal bites (Excluding Snake Bite)	1,700
Interventional Neuroradiology	Dural AVMs (per sitting) with glue	70,000
Interventional Neuroradiology	Dural AVFs (per sitting) with glue	70,000
Interventional Neuroradiology	Dural AVMs (per sitting) with onyx	1,50,000

Interventional Neuroradiology	Dural AVFs (per sitting) with onyx	1,50,000
Interventional Neuroradiology	Cerebral AVM embolization - Using Histoacryl (per sitting)	1,00,000
Interventional Neuroradiology	Spinal AVM embolization - Using Histoacryl (per sitting)	1,00,000
Interventional Neuroradiology	Coil embolization for aneurysms (includes cost of first 3 coils + balloon and / or stent if used)	1,00,000
Interventional Neuroradiology	Carotico-cavernous Fistula (CCF) embolization with coils. [includes 5 coils, guide catheter, micro-catheter, micro-guidewire, general items]	30,000
Interventional Neuroradiology	Carotid-cavernous Fistula (CCF) embolization with balloon (includes one balloon, guide catheter, micro-catheter, micro-guidewire, general items)	64,000
Interventional Neuroradiology	Pre-operative tumour embolization (per session)	40,000
Interventional Neuroradiology	Intracranial balloon angioplasty with stenting	1,60,000
Interventional Neuroradiology	Intracranial thrombolysis / clot retrieval	1,60,000
Interventional Neuroradiology	Balloon test occlusion	70,000
Interventional Neuroradiology	Parent vessel occlusion - Basic	30,000
Interventional Neuroradiology	Vertebroplasty	40,000
Cardiology	Right Heart Catheterization	5,000
Cardiology	Left Heart Catheterization	5,000
Cardiology	For Deep vein thrombosis (DVT)	30,800
Interventional Neuroradiology	For Deep vein thrombosis (DVT)	30,800
Cardiology	For Mesenteric Thrombosis	30,800
Interventional Neuroradiology	For Mesenteric Thrombosis	30,800
Cardiology	For Peripheral vessels	30,800
Interventional Neuroradiology	For Peripheral vessels	30,800
Cardiology	Coartication of Aorta	38,600
Cardiology	Pulmonary Artrey Stenosis	38,600
Cardiology	Balloon Pulmonary Valvotomy	23,400
Cardiology	Balloon Aortic Valvotomy	23,400
Cardiology	Balloon Mitral Valvotomy	35,700
Cardiology	Balloon Atrial Septostomy	24,400
Cardiology	ASD Device Closure	36,900
Cardiology	VSD Device Closure	37,900

Cardiology	PDA Device Closure	25,000
Cardiology	PDA stenting	40,260
Cardiology	PTCA, inclusive of diagnostic angiogram	40,600
Cardiology	Electrophysiological Study	20,000
Cardiology	Electrophysiological Study with Radio Frequency Ablation	20,000
Cardiology	Percutaneous Transluminal Septal Myocardial Ablation	34,000
Cardiology	Temporary Pacemaker implantation	19,200
CTVS	Temporary Pacemaker implantation	19,200
Cardiology	Permanent Pacemaker Implantation - Single Chamber	24,500
CTVS	Permanent Pacemaker Implantation - Single Chamber	24,500
Cardiology	Permanent Pacemaker Implantation - Double Chamber	33,000
CTVS	Permanent Pacemaker Implantation - Double Chamber	33,000
Cardiology	Peripheral Angioplasty	34,500
Cardiology	Bronchial artery Embolisation (for Haemoptysis)	32,800
Cardiology	Pericardiocentesis	12,100
General Surgery	Pericardiocentesis	12,100
Cardiology	Systemic Thrombolysis (for MI)	17,900
General Medicine	Acute febrile illness	0
Pediatric Medical Management	Acute febrile illness	0
General Medicine	Severe sepsis	0
Pediatric Medical Management	Severe sepsis	0
General Medicine	Septic shock	0
Pediatric Medical Management	Septic shock	0
General Medicine	Malaria	0
Pediatric Medical Management	Malaria	0
General Medicine	Complicated malaria	0
Pediatric Medical Management	Complicated malaria	0
General Medicine	Dengue fever	0
Pediatric Medical Management	Dengue fever	0
General Medicine	Dengue hemorrhagic fever	0

Pediatric Medical Management	Dengue hemorrhagic fever	0
General Medicine	Dengue shock syndrome	0
Pediatric Medical Management	Dengue shock syndrome	0
General Medicine	Chikungunya fever	0
Pediatric Medical Management	Chikungunya fever	0
General Medicine	Enteric fever	0
Pediatric Medical Management	Enteric fever	0
General Medicine	HIV with complications	0
Pediatric Medical Management	HIV with complications	0
General Medicine	Leptospirosis	0
Pediatric Medical Management	Leptospirosis	0
General Medicine	Acute gastroenteritis with moderate dehydration	0
Pediatric Medical Management	Acute gastroenteritis with moderate dehydration	0
General Medicine	Acute gastroenteritis with severe dehydration	0
Pediatric Medical Management	Acute gastroenteritis with severe dehydration	0
General Medicine	Chronic diarrohea	0
Pediatric Medical Management	Chronic diarrohea	0
General Medicine	Persistent diarrohea	0
Pediatric Medical Management	Persistent diarrohea	0
General Medicine	Dysentery	0
Pediatric Medical Management	Dysentery	0
General Medicine	Acute viral hepatitis	0
Pediatric Medical Management	Acute viral hepatitis	0
General Medicine	Chronic Hepatitis	0
Pediatric Medical Management	Chronic Hepatitis	0
General Medicine	Liver abscess	0
Pediatric Medical Management	Liver abscess	0
General Medicine	Visceral leishmaniasis	0

Pediatric Medical Management	Visceral leishmaniasis	0
General Medicine	Pneumonia	0
Pediatric Medical Management	Pneumonia	0
General Medicine	Severe pneumonia	0
Pediatric Medical Management	Severe pneumonia	0
General Medicine	Empyema	0
Pediatric Medical Management	Empyema	0
General Medicine	Lung abscess	0
Pediatric Medical Management	Lung abscess	0
General Medicine	Pericardial tuberculosis	0
Pediatric Medical Management	Pericardial tuberculosis	0
General Medicine	Pleural tuberculosis	0
Pediatric Medical Management	Pleural tuberculosis	0
General Medicine	Urinary Tract Infection	0
Pediatric Medical Management	Urinary Tract Infection	0
General Medicine	Viral encephalitis	0
Pediatric Medical Management	Viral encephalitis	0
General Medicine	Septic Arthritis	0
Pediatric Medical Management	Septic Arthritis	0
General Medicine	Skin and soft tissue infections	0
Pediatric Medical Management	Skin and soft tissue infections	0
General Medicine	Recurrent vomiting with dehydration	0
Pediatric Medical Management	Recurrent vomiting with dehydration	0
General Medicine	Pyrexia of unknown origin	0
Pediatric Medical Management	Pyrexia of unknown origin	0
General Medicine	Bronchiectasis	0
General Medicine	Acute bronchitis	0
Pediatric Medical Management	Acute bronchitis	0
General Medicine	Acute excaberation of COPD	0

General Medicine	Acute excaberation of Interstitial Lung Disease	0
Pediatric Medical Management	Acute excaberation of Interstitial Lung Disease	0
General Medicine	Bacterial Endocarditis	0
Pediatric Medical Management	Bacterial Endocarditis	0
General Medicine	Fungal Endocarditis	0
Pediatric Medical Management	Fungal Endocarditis	0
General Medicine	Vasculitis	0
Pediatric Medical Management	Vasculitis	0
General Medicine	Acute pancreatitis	0
Pediatric Medical Management	Acute pancreatitis	0
General Medicine	Chronic pancreatitis	0
Pediatric Medical Management	Chronic pancreatitis	0
General Medicine	Ascites	0
Pediatric Medical Management	Ascites	0
General Medicine	Acute transverse myelitis	0
Pediatric Medical Management	Acute transverse myelitis	0
General Medicine	Atrial Fibrillation	0
Pediatric Medical Management	Atrial Fibrillation	0
General Medicine	Cardiac Tamponade	0
General Medicine	Congestive heart failure	0
Pediatric Medical Management	Congestive heart failure	0
General Medicine	Acute asthmatic attack	0
Pediatric Medical Management	Acute asthmatic attack	0
General Medicine	Status asthmaticus	0
Pediatric Medical Management	Status asthmaticus	0
General Medicine	Type 1 respiratory failure	0
Pediatric Medical Management	Type 1 respiratory failure	0
General Medicine	Type 2 respiratory failure	0
Pediatric Medical Management	Type 2 respiratory failure	0

General Medicine	Due to any cause (pneumonia, asthma, COPD, ARDS, foreign body, poisoning, head injury etc.)	0
Pediatric Medical Management	Due to any cause (pneumonia, asthma, COPD, ARDS, foreign body, poisoning, head injury etc.)	0
General Medicine	Upper GI bleeding (conservative)	0
Pediatric Medical Management	Upper GI bleeding (conservative)	0
General Medicine	Upper GI bleeding (endoscopic)	0
Pediatric Medical Management	Upper GI bleeding (endoscopic)	0
General Medicine	Lower GI hemorrhage	0
Pediatric Medical Management	Lower GI hemorrhage	0
General Medicine	Addison's disease	0
Pediatric Medical Management	Addison's disease	0
General Medicine	Renal colic	0
General Medicine	AKI / Renal failure	0
Pediatric Medical Management	AKI / Renal failure	0
General Medicine	Seizures	0
Pediatric Medical Management	Seizures	0
General Medicine	Status epilepticus	0
Pediatric Medical Management	Status epilepticus	0
General Medicine	Cerebrovascular accident	0
General Medicine	Cerebral sino-venous thrombosis	0
Pediatric Medical Management	Cerebral sino-venous thrombosis	0
General Medicine	Acute stroke	0
Pediatric Medical Management	Acute stroke	0
General Medicine	Acute ischemic stroke	0
Pediatric Medical Management	Acute ischemic stroke	0
General Medicine	Acute heamorrhagic stroke	0
Pediatric Medical Management	Acute heamorrhagic stroke	0
General Medicine	Immune mediated CNS disorders	0
Pediatric Medical Management	Immune mediated CNS disorders	0
General Medicine	Hydrocephalus	0

Pediatric Medical Management	Hydrocephalus	0
General Medicine	Myxedema coma	0
Pediatric Medical Management	Myxedema coma	0
General Medicine	Thyrotoxic crisis	0
Pediatric Medical Management	Thyrotoxic crisis	0
General Medicine	Gout	0
General Medicine	Pneumothroax	0
Pediatric Medical Management	Pneumothroax	0
General Medicine	Neuromuscular disorders	0
Pediatric Medical Management	Neuromuscular disorders	0
General Medicine	Hypoglycemia	0
Pediatric Medical Management	Hypoglycemia	0
General Medicine	Diabetic Foot	0
General Medicine	Diabetic ketoacidosis	0
Pediatric Medical Management	Diabetic ketoacidosis	0
General Medicine	Hypercalcemia	0
Pediatric Medical Management	Hypercalcemia	0
General Medicine	Hypocalcemia	0
Pediatric Medical Management	Hypocalcemia	0
General Medicine	Hyponatremia	0
Pediatric Medical Management	Hyponatremia	0
General Medicine	Hypernatremia	0
Pediatric Medical Management	Hypernatremia	0
General Medicine	Hyperosmolar Non-Ketotic coma	0
Pediatric Medical Management	Hyperosmolar Non-Ketotic coma	0
General Medicine	Accelerated hypertension	0
Pediatric Medical Management	Accelerated hypertension	0
General Medicine	Hypertensive emergencies	0
Pediatric Medical Management	Hypertensive emergencies	0

General Medicine	Severe anemia	0
Pediatric Medical Management	Severe anemia	0
General Medicine	Sickle cell Anemia	0
Pediatric Medical Management	Sickle cell Anemia	0
General Medicine	Anaphylaxis	0
Pediatric Medical Management	Anaphylaxis	0
General Medicine	Heat stroke	0
Pediatric Medical Management	Heat stroke	0
General Medicine	Systematic lupus erythematosus	0
Pediatric Medical Management	Systematic lupus erythematosus	0
General Medicine	Guillian Barre Syndrome	0
Pediatric Medical Management	Guillian Barre Syndrome	0
General Medicine	Snake bite	0
Pediatric Medical Management	Snake bite	0
General Medicine	Acute organophosphorus poisoning	0
Pediatric Medical Management	Acute organophosphorus poisoning	0
General Medicine	Other poisonings	0
Pediatric Medical Management	Other poisonings	0
General Medicine	Haemodialysis	1,500
General Medicine	Peritoneal Dialysis	1,500
General Medicine	Plasmapheresis	2,000
Pediatric Medical Management	Plasmapheresis	2,000
General Medicine	Whole Blood transfusion	2,000
Pediatric Medical Management	Whole Blood transfusion	2,000
General Medicine	Blood component including platelet transfusion (RDP, PC, SDP)	2,000
Pediatric Medical Management	Blood component including platelet transfusion (RDP, PC, SDP)	2,000
General Medicine	High end radiological diagnostic (CT, MRI, Imaging including nuclear imaging)	5,000
Pediatric Medical Management	High end radiological diagnostic (CT, MRI, Imaging including nuclear imaging)	5,000
General Medicine	High end histopathology (Biopsies) and advanced serology investigations	5,000

Pediatric Medical Management	High end histopathology (Biopsies) and advanced serology investigations	5,000
Mental Disorders	Mental Retardation	0
Mental Disorders	Mental disorders - Organic, including symptomatic	0
Mental Disorders	Schizophrenia, schizotypal and delusional disorders	0
Mental Disorders	Neurotic, stress-related and somatoform disorders	0
Mental Disorders	Mood (affective) disorders	0
Mental Disorders	Behavioural syndromes associated with physiological disturbances and physical factors	0
Mental Disorders	Mental and Behavioural disorders due to psychoactive substance use	0
Mental Disorders	Pre - Electro Convulsive Therapy (ECT) and Pre - Transcranial Magnetic Stimulation (TMS) Package (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)	10,000
Mental Disorders	Electro Convulsive Therapy (ECT) - per session	3,000
Mental Disorders	Transcranial Magnetic Stimulation (TMS) - per session	1,000
Neo - natal Care	Basic neonatal care package: Babies that can be managed by side of mother in postnatal ward without requiring admission in SNCU/NICU:• Any newborn needing feeding support• Babies requiring closer monitoring or short-term care for conditions like: o Birth asphyxia (need for positive pressure ventilation; no HIE)o Moderate jaundice requiring phototherapyo Large for dates (>97 percentile) Babies o Small for gestational age (less than 3rd centile)	0
Neo - natal Care	Special Neonatal Care Package: Babies that required admission to SNCU or NICU: Babies admitted for short term care for conditions like:  • Mild Respiratory Distress/tachypnea  • Mild encephalopathy  • Severe jaundice requiring intensive phototherapy  • Haemorrhagic disease of newborn  • Unwell baby requiring monitoring  • Some dehydration  • Hypoglycaemia  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	0

Neo - natal Care	Intensive Neonatal Care Package Babies with birthweight 1500-1799 g or Babies of any birthweight and at least one of the following conditions:  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 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	0
Neo - natal Care	Advanced Neonatal Care Package:Babies with birthweight of 1200-1499 g or Babies of any birthweight with at least one of the following conditions: • 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 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	0
Neo - natal Care	Critical Care Neonatal Package: Babies with birthweight of <1200 g or Babies of any birthweight with at least one of the following conditions: • Severe Respiratory Failure requiring High Frequency Ventilation or inhaled Nitric Oxide (iNO) • Multisystem failure requiring multiple organ support including mechanical ventilation and multiple inotropes • Critical congenital heart disease 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	0
Neo - natal Care	Chronic Care Package: If the baby requires stay beyond the upper limit of usual stay in Package no MN004A or MN005A for conditions like severe BPD requiring respiratory support, severe NEC requiring prolonged TPN support	0
Neo - natal Care	High Risk Newborn Post Discharge Care Package (Protocol Driven)	2,400
Neo - natal Care	Laser Therapy for Retinopathy of Prematurity (Irrespective of no. of eyes affected) - per session	1,500
Neo - natal Care	Advanced Surgery for Retinopathy of Prematurity	15,000

Neo - natal Care	Ventriculoperitoneal Shunt Surgery (VP) or Omaya Reservoir or External Drainage for Hydrocephalus	5,000
Pediatric Surgery	Ventriculoperitoneal Shunt Surgery (VP) or Omaya Reservoir or External Drainage for Hydrocephalus	5,000
Medical Oncology	Cyclophosphamide + Epirubcin Cyclophosphamide - 830 mg /m2 D1 Epirubicin -100mg/m2 D1 every 21 days	7,200
Medical Oncology	Weekly Paclitaxel for Adjuvant Therapy Paclitaxel 80mg/m2 every week	5,800
Medical Oncology	Weekly Paclitaxel in metastatic setting Paclitaxel 80mg/m2 every week	5,800
Medical Oncology	Cyclophosphamide + Methotrexate + 5 - FUCyclophosphamide - 100mg/m2 orally D1-D14 Methotrexate 40mg/m2 IV D1D8 5FU 600 mg/m2 D1, D8 every 28 days	3,200
Medical Oncology	Docetaxel + Cyclophosphamide Docetaxel 75mg/m2 D1 Cyclophosphamide 600 mg/m2 D1 every 21 days	19,800
Medical Oncology	Trastuzumab Trastuzumab 8 mg/Kg in Cycle 1 D1 Trastuzumab 6 mg/kg D1 from C2 every 21 days	21,200
Medical Oncology	Tamoxifen Tamoxifem 20 mg orally daily	1,200
Medical Oncology	Letrozole Letrozole 2.5 mg orally daily	3,900
Medical Oncology	Carboplatin + Paclitaxel Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	14,900
Medical Oncology	Capecitabine Capecitabine - 1000mg/m2 orally twice daily D1-D14 every 21 days	7,400
Medical Oncology	Carboplatin + Gemcitabine Gemcitabine - 1000mg/m2 D1 D8 Carboplatin AUC 2 D1 D8 Gemcitabine - 1000mg/m2 D1 D8 Carboplatin AUC 5-6 D1 only	13,900
Medical Oncology	Cyclophosphamide + Adriamycin Cyclophosphamide - 600 mg /m2 D1 Adriamycin - 60mg/m2 D1 every 21 days	4,500
Medical Oncology	Fulvestrant Fulvestrant 500 mg D1 D15 D28 then every 28 days	11,000
Medical Oncology	Paclitaxel Paclitaxel 175 mg/m2 D1 every 21 days	11,800
Medical Oncology	Exemestane Exemestane 25 mg orally daily	10,400

Medical Oncology	Zoledronic Acid Zoledronic acid 4 mg IV Monthly	4,500
Medical Oncology	Cisplatin + Irinotecan Cisplatin 60mg/m2 D1 Irinotecan 60 mg/m2 D1 D8 D15 every 28 days	10,200
Medical Oncology	Lipodox + Carboplatin Lipopdox 30 mg/m2 D1 Carboplatin AUC 5-6 D1 every 28 days	17,200
Medical Oncology	EtoposideEtoposide 50 mg/m2 OD D1-D14 every 21 days	3,400
Medical Oncology	Irinotecan Irinotecan 60 -90 mg/m2 D1 D8 every 21 days	8,400
Medical Oncology	Lipodox Lipodox 40 mg/m2 IV every 28 days	14,800
Medical Oncology	Carboplatin + Gemcitabine Gemcitabine - 1000mg/m2 D1 D8 Carboplatin AUC 2 D1 D8 Gemcitabine - 1000mg/m2 D1 D8 Carboplatin AUC 5-6 D1 only	13,900
Medical Oncology	Carboplatin + Paclitaxel Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	14,700
Medical Oncology	Carboplatin (AUC 7) Carboplatin AUC 7 every 21 days	5,800
Medical Oncology	Bleomycin + Etoposide + Cisplatin Bleomycin 30 units D1 D8 D15 Cisplatin 20 mg/m2 IV D1-D5 Etoposide 100mg/m2 D1-D5 every 21 days	11,600
Medical Oncology	Etoposide + Cisplatin Cisplatin 20 mg/m2 IV D1-D5 Etoposide 100mg/m2 D1-D5 every 21 days	10,000
Medical Oncology	Gemcitabine + Oxaliplatin Gemcitabine 1000mg/m2 D1 D8 Oxaiplatin 130mg/m2 D1 every 21 days	17,500
Medical Oncology	Gemcitabine + Paclitaxel Gemcitabine 1000mg/m2 D1 D8 D15 Paclitaxel 100 mg/m2 D1 D8 D15 every 28 days	17,500
Medical Oncology	Paclitaxel + Ifosfamide + Cisplatin Paclitaxel 240 mg/m2 D1 Ifosfamide 1500mg/m2 D2-D5 Mesna 300 mg/m2 0h 4h 8h D2-D5 Cisplatin 25mg/m2 D2-D5 every 21 days	24,400

Medical Oncology	Vinblastin + Ifosfamide + Cisplatin Vinblastine 0.11 mg/kg IV D1-D2 Mesna 240mg/m2 0h 4h 8h D1-D5 Ifosfamide 1200mg/m2 D1-D5 Cisplatin 20 mg/m2 D1-D5 every 21 days	12,600
Medical Oncology	Etoposide + Methotrexate + Dactinomycin- Cyclophosphamide + VincristineEtoposide 100mg/m2 IV D1 D2Dactinomycin 0.5 mg IV push D1 D2Methotrexate 300 mg /m2 D1Leucovorin 15 mg PO every 12 hrs for 4 dosesCyclophosphamide 600mg/m2 D8Vincrstine 1 mg/m2 D8 every 2 weeks	11,400
Medical Oncology	Etoposide + Methotrexate + Dactinomycin + Cisplatin Etoposide 100mg/m2 IV D1 D2 D8 Dactinomycin 0.5 mg IV push D1 D2 Methotrexate 300 mg/m2 D1 Leucovorin 15 mg PO every 12 hrs for 4 doses Cisplatin 75mg/m2 D8 every 2 weeks	12,200
Medical Oncology	Methotrexate Methotrexate 1/mg/kg IM every other day x 4 days D1 3 D5 D7 Alternating every other day with Leucovorin 15 mg PO repeat every 14 days	1,100
Medical Oncology	Carboplatin + Paclitaxel Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	14,900
Medical Oncology	Cisplatin Cisplatin 40 mg/m2 every week	2,200
Medical Oncology	Carboplatin + Paclitaxel Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	14,900
Medical Oncology	Cisplatin + Doxorubicin Doxorubicin 60 mg/m2 D1 Cisplatin 50mg/m2 every 3 weeks	4,200
Medical Oncology	Cisplatin + 5 FU 5 FU 1000mg/m2 D1-D4 Cisplatin 75mg/m2 D1 every 4 weeks	7,600
Medical Oncology	Cisplatin Cisplatin 40 mg/m2 every week	2,200
Medical Oncology	Vincristine + Topotecan + Cyclophosphamide + Irinotecan + Temozolamide Vincristine 1.5mg/m2( day 1) Topotecan 1.5mg/m2 (day 1-5) Cyclophosphamide 250mg/m2 (days 1-5) Given every 3 weeks Irinotecan 10-50 mg/sqM days 1-5 and days 8-12 Temozolamide 100mg/m2 days 1-5 of each cycle every 3 weeks	22,400

Medical Oncology	Vincristine + Ifosfamide + EtoposideVincristine + Doxorubicin + CyclophosphamideVincristine + Cyclophosphamide + Dactinomycin.4 cycles VIE, 6 cycles VAC, 4 cycles VCDVincristine 1.5mg/m2 (day 1, 8 and 15)Ifosfamide: 1800mg/m2 (days1-5)Etposide: 100mg/sq.m (days 1-5)Given every 3 weeksVincristine 1.5mg/m2 (day 1 and 8)Adriamyicn: 60mg/m2 (day 1)Cyclophosphamide 600mg/m2 (day 1)Given 2-3 weeklyVincristine 1.5mg/m2 (day 1 and 8) Cyclophosphamide 600mg/m2 (day 1) Dactinomycin1mg/m2 (day1)Given 3 weekly	9,700
Medical Oncology	Vincristine + Adriamycin + Cyclophosphamide Ifosfamide + Etoposide Ifosfamide: 1800mg/m2 (days1-5) Etposide: 100mg/sq.m (days 1-5) Given every 2-3 weekly Vincristine 1.5mg/m2 (day 1 and 8) Adriamyicn: 75mg/m2 (day 1) Cyclophosphamide 1200mg/m2 (day 1) Given 2-3 weekly	12,500
Medical Oncology	Doxorubicin + Cisplatin Cisplatin 100mg/m2 Doxorubicin 75mg/m2 given every 3 weeks	21,800
Medical Oncology	Methotrexate + Doxorubicin + Cisplatin for Relapsed Osteogenic Sarcoma Cisplatin 120mg/sq.m Doxorubicin 75mg/m2 Methotrexate 8-12 gram/m2 Each cycle for 5 weeks	27,000
Medical Oncology	OGS - 12 Ifosfamide 1800 mg/m2 D1-D5 Mesna 600mg/m2 0h 3h 6h 9h D1-D5 Adriamycin 25mg/m2 D1- D3 Cisplatin 33 mg/m2 D1-D3 every 21 days	29,600
Medical Oncology	OGS - 12 Ifosfamide 1800 mg/m2 D1-D5 Mesna 600mg/m2 0h 3h 6h 9h D1-D5 Cisplatin 33 mg/m2 D1-D3 every 21 days	36,200
Medical Oncology	Gemcitabine + DocetaxelGemcitabine 900 mg/m2 D1 D8Docetaxel 100 mg/m2 D8 every 21 days	30,900

Medical Oncology	Ifosfamide + Adriamycin Doxorubicin 30mg/m2 D1 D2 Ifosfamide 2000 to 3000mg/m2 Mesna 400 to 600 mg/m2 0h 4h 8h D1 - D3 Every 21 days	13,700
Medical Oncology	Dacarbazine + Cisplatin Dacarbazine 250mg/m2 D1-D5 Cisplatin 75 mg/m2 Every 21 days	7,100
Medical Oncology	Temozolamide Temozolamide 200mg/m2 D1-D5 every 28 days	23,100
Medical Oncology	5 FU + Mitomycin C 5 FU 1000mg/m2 D1-D4 D29-D32 Mitomycin 10mg/m2 D1	10,500
Medical Oncology	Capecitabine + Mitomycin C Capecitabine 825mg/m2 PO twice daily till completion of RT Mitomycin 10mg/2 D1	13,800
Medical Oncology	Cisplatin + 5 FU 5 FU 1000mg/m2 D1-D4 Cisplatin 75mg/m2 D1 every 4 weeks	7,600
Medical Oncology	Carboplatin + Paclitaxel Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	14,900
Medical Oncology	Cisplatin + Paclitaxel Paclitaxel 175 mg/m2 D1 Cisplatin 75mg/m2 D1 every 21 days	13,300
Medical Oncology	5 FU + Leucovorin 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 every 14 days	4,700
Medical Oncology	Capecitabine + Irinotecan Capecitabine 1000mg/m2 D1-D14 Irinotecan 200 mg/m2 D1 every 21 days	12,500
Medical Oncology	5 FU + Leucovorin + Oxaliplatin 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Oxaliplatin 85 mg/m2 D1 every 14 days	11,100
Medical Oncology	5FU + Leucovorin + Irinotecan5 FU 1200mg/m2 D1 D2Leucovorin 400mg/m2 D1Irinotecan 180mg/m2 85 mg/m2 D1 every 14 days	8,700
Medical Oncology	Capecitabine + Oxaliplatin Capecitabine 1000mg/m2 D1-D14 Oxaliplatin 130 mg/m2 D1 every 21 days	16,500
Medical Oncology	Capecitabine along with RT Capecitabine 825 mg/m2 twice daily	7,200

Medical Oncology	Capecitabine Capecitabine 1000mg/m2 D1-D14 every 21 days	7,300
Medical Oncology	5FU + Leucovorin + Oxaliplatin + Irinotecan 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Oxaliplatin 85 mg/m2 D1 Irinotecan 180mg/m2 every 14 days	15,100
Medical Oncology	Carboplatin + Paclitaxel Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	14,900
Medical Oncology	Cisplatin + 5 FU 5 FU 1000mg/m2 D1-D4 Cisplatin 75mg/m2 D1 every 4 weeks	9,600
Medical Oncology	Cisplatin + 5 FU Cisplatin 75mg/m2 D1 D29 5FU 100mg/m2 D1-D4 D29 D32 every 35 days	9,600
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 50mg/m2 D1 Carboplatin AUC 2 D1 every week	25,100
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 50mg/m2 D1 Carboplatin AUC 2 D1 every week	25,100
Medical Oncology	Cisplatin + Docetaxel Docetaxel 40mg/m2 D1 Cisplatin 40 mg/m2 D1 Leucovorin 400mg/m2 D1 5FU 1000mg/m2 D1 D2 every 14 days	12,100
Medical Oncology	Irinotecan Irinotecan 60- 90 mg/m2 D1 D8 every 21 days	8,300
Medical Oncology	5 FU 5 FU 250 mg/m2 D1-D5 over 24 hrs every week	8,000
Medical Oncology	CapecitabineCapecitabine 825 mg/m2 twice daily	7,200
Medical Oncology	Capecitabine + Oxaliplatin Capecitabine 1000mg/m2 D1-D14 Oxaliplatin 130 mg/m2 D1 every 21 days	16,500
Medical Oncology	Docetaxel + Cisplatin + 5 FU Docetaxel 40mg/m2 D1 Cisplatin 40 mg/m2 D1 Leucovorin 400mg/m2 D1 5FU 1000mg/m2 D1 D2 every 14 days	16,400

Medical Oncology	Docetaxel + Cisplatin + Xeloda Docetaxel 40mg/m2 D1 Cisplatin 40 mg/m2 D1 Capecitabine 825mg/m2 twice daily every 14 days	19,700
Medical Oncology	Docetaxel + Oxaliplatin + 5 FU Docetaxel 50mg/m2 D1 Oxaliplatin 85 mg/m2 D1 Leucovorin 400mg/m2 D1 5FU 1200mg/m2 D1 D2 every 14 days	20,400
Medical Oncology	Docetaxel + Oxaliplatin + Xeloda Docetaxel 50mg/m2 D1 Oxaliplatin 85 mg/m2 D1 Capecitabine 825 mg/m2 Twice daily every 14 days	24,900
Medical Oncology	5FU + Leucovorin + Irinotecan 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Irinotecan 180mg/m2 85 mg/m2 D1 every 14 days	8,700
Medical Oncology	5FU + Leucovorin + Oxaliplatin 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Oxaliplatin 85 mg/m2 D1 every 14 days	11,100
Medical Oncology	Paclitaxel Paclitaxel 80mg/m2 every week	5,800
Medical Oncology	Doxorubicin Doxorubicin 30-75 mg/m2 one course	10,000
Medical Oncology	Sorafenib Sorafenib 400mg PO twice daily	7,400
Medical Oncology	Gemcitabine + Nanopaclitaxel Gemcitabine 1000mg/m2 D1 D8 D16 Albumin bound Paclitaxel 125mg/m2 D1 D8 D15 every 28 days	23,500
Medical Oncology	GemcitabineGemcitabine 1000mg /m2 D1 D8 every 21 days	9,000
Medical Oncology	Gemcitabine Gemcitabine 300mg/m2 weekly	9,000
Medical Oncology	5FU + Leucovorin + Oxaliplatin + Irinotecan 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Oxaliplatin 85 mg/m2 D1 Irinotecan 180mg/m2 every 14 days	15,500
Medical Oncology	Capecitabine Capecitabine 825 mg/m2 twice daily	7,400
Medical Oncology	Capecitabine + Gemcitabine Gemcitabine 1000mg/m2 D1 D8 D15 Capecitabine 830mg/m2 twice daily D1-D21 every 28 days	31,500

Medical Oncology	Capecitabine Capecitabine 1000 - 1250 mg/m2 twice daily D1 -D14 every 21 days	7,300
Medical Oncology	Cisplatin + Gemcitabine Gemcitabine 1000 mg/m2 D1 D8 Cisplatin 25 mg/m2 D1 D8 every 21 days	10,900
Medical Oncology	5FU + Leucovorin + Irinotecan 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Irinotecan 180mg/m2 85 mg/m2 D1 every 14 days	8,900
Medical Oncology	Gemcitabine Gemcitabine 300 mg/m2 D1 every week	9,000
Medical Oncology	Gemcitabine Gemcitabine 1000mg /m2 D1 D8 every 21 days	8,900
Medical Oncology	Oxaliplatin + Gemcitabine Gemcitabine 1000 mg/m2 D1 Oxaliplatin 100 mg/m2 D1 every 14 days	17,100
Medical Oncology	Capecitabine + Irinotecan Capecitabine 1000mg/m2 D1-D14 Irinotecan 200 mg/m2 D1 every 21 days	12,600
Medical Oncology	5FU + Leucovorin + Oxaliplatin 5 FU 1200mg/m2 D1 D2 Leucovorin 400mg/m2 D1 Oxaliplatin 85 mg/m2 D1 every 14 days	11,300
Medical Oncology	Imatinib Imatinib 400 mg once daily	19,400
Medical Oncology	Sunitinib Sunitinb 37.5 mg once daily	24,400
Medical Oncology	TemozolamideTemozolomide 150 - 200 mg/m2 D1-D5 every 28 days	13,000
Medical Oncology	Temozolamide Temozolomide 75mg/m2 once daily	67,600
Medical Oncology	Gemcitabine + Cisplatin Gemcitabine 1000 mg/m2 D1 D8 Cisplatin 75 mg/m2 D1 every 21 days	11,100
Medical Oncology	Pemetrexed + Cisplatin Pemetrexed 500mg/m2 D1 Cisplatin 75 mg/m2 D1 every 21 days	9,200
Medical Oncology	Pemetrexed + Carboplatin Pemetrexed 500mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	10,000
Medical Oncology	Cisplatin + Etoposide Etoposide 100mg/m2 D1 - D3 Cisplatin 75-100 mg/m2 D1 every 21 days	5,300

Medical Oncology	Cisplatin + Adriamycin + Cyclophosphamide Cisplatin 50 mg/m2 D1 Doxorubicin 50 mg/m2 D1 Cyclophosphamide 500 mg/m2 D1 every 21 days	5,000
Medical Oncology	Cisplatin + Docetaxel Docetaxel 75 mg/m2 D1 Cisplatin 75 mg/m2 D1 every 21 days	12,400
Medical Oncology	Cisplatin Cisplatin 100mg/m2 every 21 days	9,800
Medical Oncology	Carboplatin + Gemcitabine Gemcitabine 1000 mg/m2 D1 D8 Carboplatin AUC 5-6 D1 every 21 days	14,300
Medical Oncology	Docetaxel + Cisplatin + 5 FU Docetaxel 75 mg/m2 D1 Cisplatin 75 mg/m2 D1 5 FU 750 mg/m2 D1- D5 every 21 days	16,500
Medical Oncology	Docetaxel Docetaxel 20mg/m2 every week	15,000
Medical Oncology	Docetaxel Docetaxel 75 mg/m2 D1 every 21 days	14,400
Medical Oncology	Etoposide + Carboplatin Etoposide 100mg/m2 D1 - D3 Carboplatin AUC 5-6 D1 every 21 days	7,100
Medical Oncology	Etoposide + CisplatinEtoposide 100mg/m2 D1 - D3Cisplatin 75-100 mg/m2 D1 every 21 days	9,200
Medical Oncology	Gemcitabine Gemcitabine 1000 mg/m2 D1 D8 every 21 days	9,200
Medical Oncology	Gemcitabine + Cisplatin Gemcitabine 1000 mg/m2 D1 D8 Cisplatin 75 mg/m2 D1 every 21 days	11,100
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 80mg/m2 D1 Carboplatin AUC 2 D1 every week	7,700
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 175mg/m2 every 21 days	15,100
Medical Oncology	Paclitaxel Paclitaxel 80mg/m2 every week	5,700
Medical Oncology	Paclitaxel Paclitaxel 175mg/m2 every 21 days	12,200
Medical Oncology	Carboplatin Carboplatin AUC 2 every week	2,400
Medical Oncology	Cisplatin Cisplatin 40mg/m2 every week	2,200

Medical Oncology	Sunitinib 50 mg once daily 4 weeks on 2 weeks off	26,400
Medical Oncology	Cisplatin + Methotrexate + Vinblastin Methotrexate 30mg/m2 D1 D8 Vinblastine 4 mg/m2 D1 D8 Doxorubicin 30 mg/m2 D2 Cuisplatin 100 mg/m2 D2 Leucovorin 15 mg PO D2 D9 every 21 days	6,000
Medical Oncology	Carboplatin + Gemcitabine Gemcitabine 1000 mg/m2 D1 D8 Carboplatin AUC 5-6 D1 every 21 days	14,300
Medical Oncology	Cisplatin + Gemcitabine Gemcitabine 1000 mg/m2 D1 D8 Cisplatin 75 mg/m2 D1 every 21 days	11,100
Medical Oncology	Cisplatin + 5 FU 5 FU 1000mg/m2 D1-D4 Cisplatin 75mg/m2 D1 every 4 weeks	7,800
Medical Oncology	Cisplatin + Paclitaxel Paclitaxel 175 mg /m2 D1 Cisplatin 75 mg /m2 D1 every 21 days	13,500
Medical Oncology	DocetaxelDocetaxel 75 mg/m2 D1 every 21 days	14,400
Medical Oncology	Gemcitabine + Paclitaxel Gemcitabine 2500 mg/m2 D1 Paclitaxel 150 mg/m2 D1 every 14 days	17,500
Medical Oncology	Gemcitabine Gemcitabine 1000mg /m2 D1 D8 every 21 days	9,200
Medical Oncology	Methotrexate + Vinblastin + Doxorubicin + Cisplatin Methotrexate 30mg/m2 D1 Vinblastine 3 mg/m2 D2 Doxorubicin 30 mg/m2 D2 Cuisplatin 70 mg/m2 D2 every 14 days	6,600
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	15,100
Medical Oncology	Paclitaxel Paclitaxel 80 mg/m2 D1 every week	5,700
Medical Oncology	Cisplatin + Paclitaxel Paclitaxel 175 mg/m2 D1 Cisplatin 75 mg/m2 D1 every 21 days	13,500
Medical Oncology	5 FU + Cisplatin 5 FU 1000mg/m2 D1-D4 Cisplatin 75mg/m2 D1 every 4 weeks	7,800

Medical Oncology	Capecitabine Capecitabine 1000-1250 mg/m2 PO twice daily D1 -D14 every 21 days	7,400
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	15,100
Medical Oncology	Paclitaxel Paclitaxel 80 mg/m2 D1 every week	5,700
Medical Oncology	Paclitaxel Paclitaxel 175 mg/m2 D1 every 21 days	12,200
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 80 mg/m2 D1 Carboplatin AUC 2 D1 every week	7,900
Medical Oncology	Docetaxel Docetaxel 60 mg/m2 D1 every 14 days	11,700
Medical Oncology	Docetaxel Docetaxel 75 mg/m2 D1 every 21 days	14,100
Medical Oncology	Etoposide + CarboplatinEtoposide 100mg/m2 D1 - D3Carboplatin AUC 5-6 D1 every 21 days	7,100
Medical Oncology	LHRH Agonist Leuprolide 22.5 ug every 3 months	15,300
Medical Oncology	Mitoxantrone + Prednisolone Mitoxantrone 12mg/m2 every 3 weeks Prednsiolone 10 mg daily	4,200
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 80mg/m2 D1 Carboplatin AUC 2 D1 every week	7,700
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	15,100
Medical Oncology	Docetaxel Docetaxel 20mg/m2 D1 every week	14,700
Medical Oncology	Rituximab + Cyclophosphamide + Etoposide + Prednsiolone Rituximab 375mg/m2 Cyclophosphamide 750 mg/m2 Vincristine 1.4 mg/m2, on Day 1 Etoposide 65mg/m2 Day 1 to 3 Prednisolone 100 mg Day 1-5 Total 6 cycles, repeat 21 days	26,200

Medical Oncology	Rituximab + Cyclophosphamide + Doxorubicin + Prednsiolone Rituximab 375mg/m2 Cyclophosphamide 750 mg/m2 Doxorubicin 50mg/m2 Vincristine 1.4 mg/m2 on Day1 Prednisolone 100 mg Day 1-5 Total 6 cycles, repeat 21 days	27,000
Medical Oncology	Rituxmab + Dexamethasone + High Dose Cytarabine + Cisplatin Rituximab 375mg/m2 Day 1 Cytarabine 2g/m2 BD on day 2 Dexamethasone 40 mg Day 1 - 4 Cisplatin 75mg/m2 or Carboplatin AUC-5 on day 1 Cycle to be repeated every 21days	34,900
Medical Oncology	GDP - RRituximab 375mg/m2 Day 1Gemcitabine 1000mg/m2 on day 1 and 8Dexamethasone 40 mg Day 1 - 4Cisplatin 75mg/m2 on day 1Cycle to be repeated every 21daysTotal- 6 cycles	35,300
Medical Oncology	ICE - R Rituximab 375mg/m2 Ifosfamide 1.66g/m2 on day 1 - 3 Mesna 1.66g/m2 day 1 - 3 Carboplatin AUC 5 on day 1 Etoposide 100mg/m2 on day 1 - 3 Cycle every 21days for 6 cycles	31,900
Medical Oncology	Etoposide + Prednsiolone + Vincristine + Cyclophosphamide + Doxorubicin Rituximab 375mg/m2 Day 1 Etoposide 50mg/m2 VCR 0.4mg/m2 Doxorubicin 10mg/m2 Day1 - 4 Cyclophosphamide 750mg/m2 on day 5 Prednisolone 100 mg day 1-5 Every 21 days Dose adjustment each cycle depending on nadir counts Total- 6 cycles	31,700
Medical Oncology	Codox - M - IVAC / GMALL / BFM / Hyper CVAD	34,500
Medical Oncology	Bendamustine + Rituximab Bendamustine 90mg/m2 on day 1, 2 Rituximab 375mg/m2 on day 1 Repeat every 28 days, Total 6 cycles	30,700

Medical Oncology	Lenalidomide + Rituximab Rituximab 375mg/m2 Day 1 Lenlidomide 25 mg D1-28, for 8 cycles	27,500
Medical Oncology	Rituximab Rituximab 375mg/m2 per week for 6 weeks	24,800
Medical Oncology	Rituximab + Cyclophosphamide + Vincristine + Prednisolone Rituximab 375 mg/m2 Cyclophosphamide 750mg/m2 Vincristine 1.4mg/m2 Day 1 Prednisolone 100 mg Day 1 - 5 Repeat every 21days. Total 6 cycles	25,800
Medical Oncology	Fludarabine + CyclophosphamideFludarabine 25mg/m2 D1-3Cyclophosphamide 250 mg/m2 D1-3 every 28 days for 6 cycles	18,100
Medical Oncology	Rituxmab + Chlorambucil Rituximab 375mg/m2 Day 1 Chlorambucil 10 mg/m2 D1-7 Repeat every 28 days for 12 cycles	24,900
Medical Oncology	Rituximab + Fludarabine + Cyclophosphamide Rituximab 375mg/m2 on day 1 Fludarabine 25mg/m2 D1 - 3 Cyclophosphamide 250 mg/m2 D1 - 3 Every 28 days for 6 cycles	40,700
Medical Oncology	Lenalidomide lenalidomide-10-25 mg/day day 1 to 21 every 28 days	4,800
Medical Oncology	CHOEP Cyclophosphamide 750mg/m2 D1 Vincristine 1.4mg/m2 D1 Adriamycin 50 mg/m2 D1 Etoposide 100mg/m2 D1-3 Prednisolone 100 mg D1-5 Every 21days. Total 6 cycles	5,000
Medical Oncology	CHOP Cyclophosphamide 750mg/m2 D1 Vincristine 1.4mg/m2 D1 Adriamycin 50 mg/m2 D1 Prednisolone 100 mg D1-5 Every 21days. Total 6 cycles	4,000
Medical Oncology	SMILE Methotrexate 2gm/m2 D1 Ifosfamide 1500mg/m2 D2-4 Etoposide 100mg/m2 D2-4 L-asparginase 6000U/m2 D8,10,12,14,16,18,20 Dexamethasone 40mg D1-4 every 28 days	19,300

Medical Oncology	GELOX Gemcitabine 1000mg/m2 D1 and D8 Oxaliplatin 130mg/m2 D1 L- asparginase 6000 U/m2 D1-7 Repeat every 21 days	18,900
Medical Oncology	LVPL-asparginase 6000U/m2 D1-5Vincristine 1.4mg/m2 D1Prednisolone 100mg D1-5Repeat every 21 days	7,600
Medical Oncology	COPP Cyclophosphamide 650mg/m2 D1, 8 Vincristine 1.4mg/m2 D1, 8 Procarbazine 100 mg/m2 D1-14 Prednisolone 40mg/m2 D1-14 Every 28days. Total 6 - 8 cycles	3,600
Medical Oncology	ABVD Adriamycin 25mg/m2 Bleomycin 10unit/m2 Vinblastine 6mg/m2 Dacarbazine 375 mg/m2 Day 1,15 Every 28 days for 6 cycles	10,200
Medical Oncology	AEVD Adriamycin 25mg/m2 Vinblastine 6mg/m2 Dacarbazine 375 mg/m2 Day 1,15 Etoposide 65mg/m2 Day 1-3, 15-17 Every 28 days for 6 cycles	10,200
Medical Oncology	ICE Ifosfamide 1.5 mg/m2 D1-3 Carboplatin AUC5 D2 Etoposide 100mg/m2 D1-3 Every 3 weeks	9,700
Medical Oncology	MINE Ifosfamide 4 gm/m2 over 3days (D1-3) Mitoxantrone 8mg/m2 Etoposide 65mg/m2 D1-3 Every 3 weeks	9,700
Medical Oncology	PTCL - GDP Gemcitabine 1000mg/m2 D1 and D8 Dexamethasone 40mg D1-4 Cisplatin 75mg/m2 D1 or Cacrboplatin AUC-5 Every 3 weeks	12,500

Medical Oncology	DHAPDexamethasone 40mg D1-4Cisplatin 100mg/m2 or Carboplatin AUC-5D1Cytarabine 2 gm/m2 BD D2Repeat every 21 days	11,500
Medical Oncology	Lenalidomide + Dexamethasone Lenalidomide 25 mg daily Day1-21 Dexamethasone 40mg Day 1, 8, 15, 22 Every 28days	6,000
Medical Oncology	Pomalidomide + Dexamethasone Pomalidomide 4 mg daily Day 1-21 Dexamethasone 40mg Day 1, 8, 15, 22 Every 28 days	6,800
Medical Oncology	Cyclophosphamide + Thalidomide + Dexamethasone Cyclophosphamide 100mg D1-D14 Thalidomide 100-200 mg daily Day 1-28 Dexamethasone 40mg Day 1, 8, 15, 22 Every 28 days	4,000
Medical Oncology	Melphalan + Thalidomide + Prednisolone Melphalan 9mg/m2 D1-D4 Thalidomide 100mg D1-28 Prednisolone 100mg Day1-4 Every 28days	4,100
Medical Oncology	Bortezomib + Cyclophosphamide + Dexamethasone Cyclophosphamide - 300 mg/m2 day 1, 8, 15, 22 Dexamethasone 40mg Day 1, 8, 15, 22 Bortezomib 1.3 mg/m2 Day1, 8, 15, 22 Every 28 days	14,600
Medical Oncology	Bortezomib + Dexamethasone Bortezomib 1.3 mg/m2 Day1, 8, 15, 22 Dexamethasone 40mg Day1, 8, 15, 22 Every 28 day	13,300
Medical Oncology	Bortezomib + Melphalan + Prednsiolone Melphalan 9mg/m2 D1-D4 Prednisolone 100mg Day 1-4 Bortezomib 1.3 mg/m2 Day 1, 8, 15, 22 Every 28 days	12,600
Medical Oncology	Bortezomib + Lenalidomide + DexamethasoneLenalidomide 25 mg daily Day 1 - 21Dexamethasone 40mg Day 1, 8, 15, 22Bortezomib 1.3 mg/m2 Day 1, 8, 15, 22Every 28 days	17,800

Medical Oncology	Bortezomib + Thalidomide + Dexamethasone Thalidomide 100 mg daily Day 1 - 28 Dexamethasone 40 mg Day 1, 8, 15, 22 Bortezomib 1.3 mg/m2 Day 1, 8, 15, 22 Every 28 days	15,000
Medical Oncology	Imatinib Imatinib 400 mg, 600 mg, 800 mg (per month X 5 years)	19,400
Medical Oncology	Hydroxurea Hydroxurea daily (Dose will be based on blood counts)	2,200
Medical Oncology	Cytarabine 2 gm / M2 BD for 3 days Every 21 days for 3 cycles	60,000
Medical Oncology	Cytarabine 100 mg / M2 7 days Daunomycin 60 mg / M2 3 days	96,000
Medical Oncology	BFM-90 BFM-95 BFM-2000 HyperCVAD UKALL GMALL	1,60,000
Medical Oncology	BFM-90 BFM-95 BFM-2000 HyperCVAD UKALL GMALL	80,000
Medical Oncology	6 Mercaptopurine 50 mg / M2 daily Methotrexate 25 mg / M2 Weekly for 2 years	4,000
Medical Oncology	BFM-90 BFM-95 BFM-2000 HyperCVAD UKALL GMALL	1,60,000
Medical Oncology	BFM-90BFM-95BFM-2000HyperCVADUKALLGMALL	80,000
Medical Oncology	6 Mercaptopurine 50 mg/M2 daily and Methotrexate 25 mg/M2 Weekly for 2 Years	4,000

Medical Oncology	Arsenic trioxide ATRA Daunomycin or Idarubcin Cytarabine - multiagent - vary in each protocol	32,000
Medical Oncology	Arsenic trioxide ATRA Daunomycin or Idarubcin Cytarabine - multiagent - vary on protocol	96,000
Medical Oncology	6 MP 50 mg / day daily Methotrexate 15 mg Weekly ATRA 45 mg / M2 for 14 days Every three months for 18 Months	8,000
Medical Oncology	ATO 0.15 mg / kg Five days a week for 16 Weeks ATRA 45 mg / M2 Two Weeks a Month for 7 Months	12,000
Medical Oncology	ATO 0.15 mg / kg ATRA 45 mg / M2	80,000
Medical Oncology	Cefoperazone + Sulbactum Piperalicillin + Tazobactum Cefoperazone Piperacillin Amikacin Gentamicin Cefipime Levofloxacin Amoxycillin and clavulanate Teicoplanin Vancomycin	28,000
Medical Oncology	Meropenem Imipenem Colistin Tige cyclin Linezolid Voricon azole Caspfung in Amphoteric in - B	60,000
Medical Oncology	Rasburicase Febuxostat Allopurinol Sevelamer	24,000
Medical Oncology	5 microgram / kg / day (max 300 microgram per day) for 7 days or PEG - GCSF 6mg one single dose per chemotherapy cycle	12,800
Medical Oncology	Langerhans Cell Histiocytosis (Histiocytosis Protocol - Induction)	22,400

Medical Oncology	Langerhans Cell Histiocytosis (Histiocytosis Protocol - Maintenance)	17,000
Medical Oncology	Vincristine + Carboplatin Vincristine 1.5mg/m2 (day 1, 8 and 15 for first 4 cycles and then only day 1 from cycle 5 to 17) Carboplatin 550mg/m2 every 3 weeks (all cycles)	5,600
Medical Oncology	Vinblastin Vinblastine 6 mg/m2 every week	1,900
Medical Oncology	PACKER	4,900
Medical Oncology	Cisplatin + Cyclophosphamide + Vincristine Cyclophosphamide 1000mg/m2 (2 days every cycles) Vincristine 1.5mg/m2 (days 1 and 8) Cisplatin 100mg/m2 (1 day per cycle) Cycles given every 3 weekly	8,300
Medical Oncology	Cabroplatin + Etoposide + Cyclophosphamide + Doxorubicin Carboplatin 600mg/m2 Etoposide 100mg/m2 (days 1-5) Cyclophosphamide Doxorubicin	7,900
Medical Oncology	Carboplatin + Cisplatin + Cyclophosphamide + Vincristine + Etoposide	6,800
Medical Oncology	13-cis retinoic acid 160mg/m2 per day for 2 weeks Each cycle given 4 weekly	2,000
Medical Oncology	Vincristine + Carboplatin + EtoposideCarboplatin 600mg/m2 day 1Etoposide 150mg/m2 days 1-3 Vincristine1.5mg/m2 day 1	7,100
Medical Oncology	Vincristine + Cyclophosphamide + Dactinomycin Vincristine 1.5mg/m2 (day 1, 8 and 15) Cyclophosphamie 1200 - 2200 mg/m2 (day 1) Dactinomycin 1.5mg / m2 (day 1) 3 weekly cycle	4,800
Medical Oncology	Vincristine + Ifosfamide + Etoposide Vincristine 1.5mg/m2 (days 1, 8 and 15) Ifosfamide 1.8gm/m2 (days 1-5) Etoposide 100mg/m2 (days 1-5) Each cycle every 3 weeks	16,200

Medical Oncology	Vincristine + Topotecan + Cyclophosphamide and Vincristine + Adriamycin + Cyclophosphamide Vincristine 1.5mg/m2 (day 1) Topotecan 1.5mg/m2 (day 1-5) Cyclophosphamide 250mg/m2 (days 1-5) 3 - weekly Vincristine 1.5mg/m2 Adriamyicn 60mg/m2 Cyclophosphamide 600mg/m2 (all Day 1) Every 3 weeks. Cycles given in couplets	12,200
Medical Oncology	Vincristine + Actinomycin D Vincristine 1.5 mg/m2 weekly for 12 weeks and then 3 weekly Actinomycin D 45 microgram / kg 3 weekly for 24 weeks	3,000
Medical Oncology	Vincristine + Actinomycin D + Doxorubicin Vincristine 1.5 mg/m2 weekly for 12 weeks and then 3 weekly Actinomycin D 45 microgram/kg 3 weekly Doxorubicin 60mg/m2 for 24 weeks	4,200
Medical Oncology	Cyclophosphamide + Doxorubicin + Etoposide + Vincristine + Dactinomycin Vincristine 1.5 mg/m2 Dactinomycin 45 microgram/kg Adriamyicn 60mg/m2 Cyclophosphamide Etoposide Weekly chemotherapy - varying hybrid regimen	12,300
Medical Oncology	Consolidation (Phase II, CNS Therapy Reinduction)	2,08,600
Medical Oncology	ICICLEBFMKLALLMCP:841	72,000
Medical Oncology	6 - Mercaptopurine 75mg/m2 daily Methotrexate 20mg/m2 weekly Vincristine 1.5mg/m2 monthly Intrathecal methotrexate 12 mg 3 monthly	2,500
Medical Oncology	Consolidation (Phase II, CNS Therapy Reinduction)	2,08,600
Medical Oncology	ICICLE BFM KLALL MCP:841	72,000
Medical Oncology	6 - Mercaptopurine 75mg/m2 daily Methotrexate 20mg/m2 weekly Vincristine 1.5mg/m2 monthly Intrathecal methotrexate 12 mg 3 monthly	2,500

Medical Oncology	Cytrabine 3 gram/m2 twice a day Days 1, 3 and 5	57,600
Medical Oncology	Cytrabine 200mg/m2/day days 1-10 and Daunorubicin 50mg/m2 days 1, 3 and 5 Etposide 100mg/m2 days 1-5	94,400
Medical Oncology	Cytrabine 100-200mg/m2/day days 1-7 and Daunorubicin 50mg/m2 days 1, 3 and 5	92,800
Medical Oncology	Consolidation	36,800
Medical Oncology	Induction	97,600
Medical Oncology	Maintenance	39,300
Medical Oncology	COPDAC	7,800
Medical Oncology	OPEA	13,000
Medical Oncology	ICE	21,500
Medical Oncology	DECA	17,800
Medical Oncology	IGVD	34,000
Medical Oncology	LMB 89 - 96 - Consolidation	33,500
Medical Oncology	LMB 89 - 96 - Induction - COPADAM	33,100
Medical Oncology	LMB 89 - 96 - Maintenance	15,400
Medical Oncology	MCP - 842	13,200
Medical Oncology	Pediatric - Germ Cell Tumor / JEB	10,000
Medical Oncology	Carboplatin + Cisplatin + Doxorubicin	4,900
Medical Oncology	Cisplatin	5,600
Medical Oncology	Docetaxel Docetaxel 75 mg/m2 D1 every 21 days	16,200
Medical Oncology	ErlotinibErlotinib 150 mg once daily	13,000
Medical Oncology	Gefitnib Gefitinib 250 mg once daily	11,000
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 175mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	15,100
Medical Oncology	Pemetrexed + Carboplatin Pemetrexed 500mg/m2 D1 Carboplatin AUC 5-6 D1 every 21 days	10,000
Medical Oncology	Topotecan Topotecan 1.5 mg/m2 D1-D5 every 21 days	24,600
Medical Oncology	Docetaxel Docetaxel 20 mg/m2 D1 every week	14,600
Medical Oncology	Etoposide + Carboplatin Etoposide 100mg/m2 D1 - D3 Carboplatin AUC 5-6 D1 every 21 days	7,100
Medical Oncology	Etoposide + Cisplatin Etoposide 100mg/m2 D1 - D3 Cisplatin 75-100 mg/m2 D1 every 21 days	5,500

Medical Oncology	Gemcitabine Gemcitabine 1000mg /m2 D1 D8 every 21 days	8,900
Medical Oncology	Gemcitabine + Carboplatin Gemcitabine 1000 mg/m2 D1 D8 Carboplatin AUC 5-6 D1 every 21 days	14,300
Medical Oncology	Gemcitabine + Cisplatin Gemcitabine 1000 mg/m2 D1 D8 Cisplatin 75 mg/m2 D1 D8 every 21 days	11,100
Medical Oncology	Paclitaxel Paclitaxel 80mg/m2 every week	5,800
Medical Oncology	Paclitaxel Paclitaxel 175mg/m2 every 21 days	12,000
Medical Oncology	Paclitaxel + Carboplatin Paclitaxel 50mg/m2 D1 Carboplatin AUC 2 D1 every week	7,900
Medical Oncology	Paclitaxel + Cisplatin Paclitaxel 175 mg/m2 D1 Cisplatin 75mg/m2 D1 every 21 days	13,500
Medical Oncology	Pemetrexed + Cisplatin Pemetrexed 500mg/m2 D1 Cisplatin 75 mg/m2 D1 every 21 days	9,200
Medical Oncology	PemetrexedPemetrexed 500mg/m2 D1 every 21 days	7,600
Medical Oncology	Vinorelbine + Carboplatin Vinorelbine 25mg/m2 D1 D8 CarboplatinAUC 5-6 D1 every 21 days	22,800
Medical Oncology	Vinorelbine + Cisplatin Vinorelbine 25mg/m2 D1 D8 Cisplatin 75mg/m2 D1 every 21 days	20,600
Pediatric Medical Management	Febrile seizures	0
Pediatric Medical Management	Flury of seizures	0
Pediatric Medical Management	Neurocysticercosis	0
General Medicine	Neurocysticercosis	0
Pediatric Medical Management	Epilepsy	0
Pediatric Medical Management	Epileptic encephalopathy	0
General Medicine	Epileptic encephalopathy	0
Pediatric Medical Management	Infectious - uncomplicated	0
General Medicine	Infectious - uncomplicated	0

Pediatric Medical Management	Immune-mediated - uncomplicated	0
General Medicine	Immune-mediated - uncomplicated	0
Pediatric Medical Management	Acute encephalitis syndrome	0
General Medicine	Acute encephalitis syndrome	0
Pediatric Medical Management	Acute meningo encephalitis	0
General Medicine	Acute meningo encephalitis	0
Pediatric Medical Management	Aseptic meningitis	0
Pediatric Medical Management	Febrile encephalopathy	0
General Medicine	Febrile encephalopathy	0
Pediatric Medical Management	Hypertensive encehalopathy	0
Pediatric Medical Management	Metabolic encephalopathy	0
General Medicine	Metabolic encephalopathy	0
Pediatric Medical Management	Hepatic encephalopathy	0
General Medicine	Hepatic encephalopathy	0
Pediatric Medical Management	Brain abscess	0
Pediatric Medical Management	Chronic meningitis	0
General Medicine	Chronic meningitis	0
Pediatric Medical Management	Partially treated pyogenic meningitis	0
General Medicine	Partially treated pyogenic meningitis	0
Pediatric Medical Management	Neuro tuberculosis	0
General Medicine	Neuro tuberculosis	0
Pediatric Medical Management	Complicated bacterial meningitis	0
General Medicine	Complicated bacterial meningitis	0
Pediatric Medical Management	Acute meningitis	0
General Medicine	Acute meningitis	0
Pediatric Medical Management	Optic neuritis	0
General Medicine	Optic neuritis	0

Pediatric Medical Management	After Decompressive craniotomy / After Shunt procedure / After other emergency neuro surgical procedures / For ICP monitoring	0
Pediatric Medical Management	Intracranial hemorrhage	0
Pediatric Medical Management	Intracranial space occupying lesion	0
General Medicine	Intracranial space occupying lesion	0
Pediatric Medical Management	Intracranial ring enhancing lesion with complication (tuberculoma)	0
General Medicine	Intracranial ring enhancing lesion with complication (tuberculoma)	0
Pediatric Medical Management	Cerebral herniation	0
General Medicine	Cerebral herniation	0
Pediatric Medical Management	Acute neuroregression / Acute worsening in neuro metabolic and neurodegenerative conditions	0
General Medicine	Acute neuroregression / Acute worsening in neuro metabolic and neurodegenerative conditions	
Pediatric Medical Management	Acute demyelinating myelopathy	0
General Medicine	Acute demyelinating myelopathy	0
Pediatric Medical Management	Juvenile myasthenia	0
Pediatric Medical Management	Acute ataxia	0
Pediatric Medical Management	Acute ischemic stroke	0
General Medicine	Acute ischemic stroke	0
Pediatric Medical Management	Wheezing	0
Pediatric Medical Management	Chronic cough	0
Pediatric Medical Management	Acute urticaria	0
General Medicine	Acute urticaria	0
Pediatric Medical Management	Anaphylaxis acute asthma	0
General Medicine	Anaphylaxis acute asthma	0
Pediatric Medical Management	Acute abdomen	0

Pediatric Medical Management	Celiac disease	0
General Medicine	Celiac disease	0
Pediatric Medical Management	Unexplained hepatosplenomegaly	0
General Medicine	Unexplained hepatosplenomegaly	0
Pediatric Medical Management	Infantile cholestasis	0
Pediatric Medical Management	Acute glomerulonephritis	0
General Medicine	Acute glomerulonephritis	0
Pediatric Medical Management	Nephrotic syndrome with peritonitis	0
General Medicine	Nephrotic syndrome with peritonitis	0
Pediatric Medical Management	Haemolytic uremic syndrome	0
General Medicine	Haemolytic uremic syndrome	0
Pediatric Medical Management	CRRT	8,000
Pediatric Medical Management	Global developmental delay	0
Pediatric Medical Management	Intellectual disability of unknown etiology	0
Pediatric Medical Management	Rickets - requiring admission for Work Up	0
Pediatric Medical Management	Acute severe malnutrition	0
Pediatric Medical Management	Developmental and behavioral disorders	0
Pediatric Medical Management	Short stature	0
Pediatric Medical Management	Dysmorphic children	0
Pediatric Medical Management	Floppy infant	0
Pediatric Medical Management	Inborn errors of metabolism	0
Pediatric Medical Management	Wilson's disease	0
Pediatric Medical Management	Rheumatoid arthritis	0
General Medicine	Rheumatoid arthritis	0

Pediatric Medical Management	Rheumatic fever	0
General Medicine	Rheumatic fever	0
Pediatric Medical Management	Cyanotic spells	0
Pediatric Medical Management	Cyanotic spells with CHD	0
Pediatric Medical Management	Cyanotic spells with Chest infection	0
Pediatric Medical Management	Cyanotic spells with Sepsis	0
Pediatric Medical Management	Immune haemolytic anemia	0
Pediatric Medical Management	Idiopathic Thrombocytopenic Purpura	0
General Medicine	Idiopathic Thrombocytopenic Purpura	0
Pediatric Medical Management	Kawasaki Disease	0
Pediatric Medical Management	Steven Johnson syndrome	0
General Medicine	Steven Johnson syndrome	0
Pediatric Medical Management	Trauma	0
Pediatric Medical Management	Ketogenic diet initiation in refractory epilepsy	0
General Medicine	Ketogenic diet initiation in refractory epilepsy	0
Radiation Oncology	Radical	11,000
Radiation Oncology	Adjuvant	11,000
Radiation Oncology	Neoadjuvant	11,000
Radiation Oncology	Palliative	10,000
Radiation Oncology	Radical	20,000
Radiation Oncology	Adjuvant	20,000
Radiation Oncology	Neoadjuvant	20,000
Radiation Oncology	Radical	21,000
Radiation Oncology	Adjuvant	21,000
Radiation Oncology	Neoadjuvant	21,000
Radiation Oncology	Radical	40,000
Radiation Oncology	Adjuvant	40,000
Radiation Oncology	Neoadjuvant	40,000

Radiation Oncology	Radical	70,000
Radiation Oncology	Adjuvant	70,000
Radiation Oncology	Neoadjuvant	70,000
Radiation Oncology	Radical	42,000
Radiation Oncology	Adjuvant	42,000
Radiation Oncology	Neoadjuvant	42,000
Radiation Oncology	Radical	90,000
Radiation Oncology	Adjuvant	90,000
Radiation Oncology	Neoadjuvant	90,000
Radiation Oncology	Radical	55,000
Radiation Oncology	Adjuvant	55,000
Radiation Oncology	Neoadjuvant	55,000
Radiation Oncology	SRT / SBRT with IGRT (Stereotacatic radiotherapy)	82,000
Radiation Oncology	SRS with IGRT (Stereotacatic radiotherapy)	70,000
Radiation Oncology	Respiratory Gating along with Linear Accelerator planning	65,000
Radiation Oncology	Intracavitory	3,500
Radiation Oncology	Intraluminal	3,500
Radiation Oncology	Endobiliary	3,500
Radiation Oncology	Endobronchial	3,500
Radiation Oncology	CVS	3,500
Radiation Oncology	Interstitial	42,000
Radiation Oncology	Surface Mould	42,000
Orthopedics	Fracture - Conservative Management - Without plaster	2,000
Emergency Room Packages	Fracture - Conservative Management - Without plaster	2,000
Orthopedics	Skeletal Tractions with pin	2,000
Orthopedics	Skin Traction	700
Orthopedics	Upper Limbs	3,000
Orthopedics	Lower Limbs	3,000
Orthopedics	Spikas	3,500
Orthopedics	Jackets	3,500
Orthopedics	Long bone	14,000

Orthopedics	Small bone	9,500
Orthopedics	Pelvis	14,000
Orthopedics	Both bones - forearms	15,000
Orthopedics	Percutaneous - Fixation of Fracture	3,000
Orthopedics	Femur	11,000
Orthopedics	Humerus	11,000
Orthopedics	Forearm	11,000
Orthopedics	Internal Fixation of Small Bones	8,500
Orthopedics	Fracture - Long Bones - Metaphyseal - ORIF	12,700
Orthopedics	Open Reduction Internal Fixation	14,900
Orthopedics	Closed Reduction & Fixation	18,000
Orthopedics	Plating	11,800
Orthopedics	Fixation	10,000
Orthopedics	Excision	9,200
Orthopedics	Fracture - Single Bone - Forearm - ORIF - Plating / Nailing	8,900
Orthopedics	Fracture - Both Bones - Forearm - ORIF - Plating / Nailing	12,700
Orthopedics	Lateral Condyle	8,500
Orthopedics	Medial Condyle	8,500
Orthopedics	Fracture intercondylar Humerus + olecranon osteotomy	15,100
Orthopedics	Open Reduction Internal Fixation	17,000
Orthopedics	Single Approach	28,000
Orthopedics	Combined Approach	33,500
Orthopedics	Closed Reduction and Percutaneous Screw Fixation	10,000
Orthopedics	Intertrochanteric Fracture with Dynamic Hip Screw	15,800
Orthopedics	Intertrochanteric Fracture with Proximal Femoral Nail	16,100
Orthopedics	Open Reduction Internal Fixation	14,000
Orthopedics	Cervical spine fixation including odontoid	20,000
Orthopedics	Anterior	40,000
Orthopedics	Posterior	30,000
Orthopedics	Bone grafting for Non union	10,000
Orthopedics	Arthorotomy of any joint	14,000
Orthopedics	Elbow	15,000
Orthopedics	Knee	15,000
Orthopedics	Ankle	15,000
Orthopedics	Ankle / Triple with implant	15,000
Orthopedics	Shoulder	15,000
Orthopedics	Wrist	15,000
Orthopedics	Knee	15,000
Orthopedics	Hand	27,000
Surgical Oncology	Hand	27,000
Orthopedics	Foot	27,000

Surgical Oncology	Foot	27,000
Orthopedics	Ankle / Triple without implant	15,000
Orthopedics	Hind quarter	25,000
Orthopedics	Fore quarter	25,000
Orthopedics	Hip	7,400
Orthopedics	Shoulder	5,500
Orthopedics	Elbow	5,500
Orthopedics	Knee	5,500
Orthopedics	Open Reduction of Small Joint	8,500
Orthopedics	Tension Band Wiring	13,000
Orthopedics	Unipolar	15,000
Orthopedics	Bipolar (Non - Modular)	15,000
Orthopedics	Bipolar (Modular)	15,000
Orthopedics	Rockwood Type - I	20,500
Orthopedics	Rockwood Type - II	20,500
Orthopedics	Rockwood Type - III	20,500
Orthopedics	Rockwood Type - IV	20,500
Orthopedics	Rockwood Type - V	20,500
Orthopedics	Rockwood Type - VI	20,500
Orthopedics	Excision Arthoplasty of Femur head	17,500
Orthopedics	Open Reduction of CDH	20,000
Orthopedics	Patellectomy	11,000
Orthopedics	Arthroscopic Meniscus Repair / Meniscectomy	12,000
Orthopedics	Elbow replacement	14,100
Orthopedics	Cemented	35,000
Orthopedics	Cementless	37,000
Orthopedics	Hybrid	32,000
Orthopedics	Revision - Total Hip Replacement	40,000
Orthopedics	Primary - Total Knee Replacement	25,000
Orthopedics	Revision - Total Knee Replacement	30,000
Orthopedics	Bone Tumour Excision (malignant) including GCT + Joint replacement (depending upon type of joint and implant)	57,000
Orthopedics	Bone Tumour Excision + reconstruction	30,000
Surgical Oncology	Bone Tumour Excision + reconstruction	30,000
Orthopedics	Bone Tumour (benign) curettage / Excision and bone grafting	20,000
Orthopedics	Above Elbow	15,000
Orthopedics	Below Elbow	15,000
Orthopedics	Above Knee	15,000
Orthopedics	Below Knee	15,000
Orthopedics	Foot	15,000
Orthopedics	Hand	15,000

Orthopedics	Wrist	15,000
Orthopedics	Above Elbow	23,200
Orthopedics	Below Elbow	23,200
Orthopedics	Above Knee	23,200
Orthopedics	Below Knee	23,200
Orthopedics	Foot	23,200
Orthopedics	Hand	23,200
Orthopedics	Wrist	23,200
Orthopedics	Finger(s)	10,400
Orthopedics	Toe(s)	10,400
Orthopedics	Tendon Grafting	15,000
Orthopedics	Tendon Repair	15,000
Orthopedics	Tendon Release / Tenotomy	5,000
Orthopedics	Tenolysis	5,000
Orthopedics	Anterior	25,700
Orthopedics	Posterior	25,700
Orthopedics	Fasciotomy	10,500
Orthopedics	Duputryen's Contracture release + rehabilitation	8,500
Orthopedics	Anti-biotic + dressing - minimum of 5 sessions	10,900
Orthopedics	Anti-biotic + dressing - minimum of 2 sessions	3,000
Orthopedics	Sequestectomy / Curettage	10,000
Orthopedics	Spine deformity correction	40,000
Orthopedics	Long Bone	18,000
Orthopedics	Small Bone	10,000
Orthopedics	Pelvic Osteotomy and fixation	20,000
Orthopedics	High Tibial Osteotomy	16,000
Orthopedics	Ilizarov Fixation	15,000
Orthopedics	Limb Lengthening / Bone Transport by Ilizarov	23,700
Orthopedics	Growth Modulation and fixation	5,000
Orthopedics	Vertical Talus	15,000
Orthopedics	Other foot deformities	15,000
Orthopedics	Correction of club foot per cast	3,000
Orthopedics	Corrective Surgery in Club Foot / JESS Fixator	12,000
Orthopedics	Osteochondroma	10,000
Orthopedics	Exostosis	10,000
Orthopedics	Excision of Bursa	3,000
General Surgery	Excision of Bursa	3,000
Orthopedics	Nerve Transposition	13,000
Orthopedics	Nerve Release	13,000
Orthopedics	Nerve Neurolysis	13,000
Orthopedics	Nerve Repair Surgery	13,800
Orthopedics	Nerve root block	3,000
Neurosurgery	Nerve root block	3,000

Orthopedics	Exploration and Ulnar nerve Repair	9,800
Orthopedics	K - Wire	5,000
Orthopedics	Screw	5,000
Orthopedics	Nail	15,000
Orthopedics	Plate	15,000
Surgical Oncology	Hemiglossectomy	24,000
Surgical Oncology	Total Glossectomy	30,000
Surgical Oncology	Soft palate	20,000
ENT	Soft palate	20,000
Surgical Oncology	Hard palate	20,000
ENT	Hard palate	20,000
Surgical Oncology	Partial	27,000
Surgical Oncology	Radical	33,000
Surgical Oncology	Total	30,000
Surgical Oncology	Composite resection (Oral Cavity)	40,000
Surgical Oncology	Oesophageal stenting	45,000
Surgical Oncology	Tracheal stenting	45,000
Surgical Oncology	Open	60,000
Surgical Oncology	MIS	60,000
Surgical Oncology	Gastric pull-up / Jejunal Graft	36,000
Surgical Oncology	Open	33,000
Surgical Oncology	Lap.	33,000
Surgical Oncology	Open	40,200
Surgical Oncology	Lap.	40,200
Surgical Oncology	Abdominal wall tumour resection	25,000

Surgical Oncology	Abdominal wall tumour resection with reconstruction	39,000
Surgical Oncology	Exploratory laparotomy f / b diversion stoma	30,000
Surgical Oncology	Exploratory laparotomy f / b diversion bypass	30,000
Surgical Oncology	Open	39,600
Surgical Oncology	Lap.	39,600
Surgical Oncology	Omentectomy	21,000
Surgical Oncology	Procedures Requiring Bypass Techniques	35,000
Surgical Oncology	Segmentectomy - hepatobiliary system	50,000
Surgical Oncology	Radical	39,600
Surgical Oncology	Revision	39,600
Surgical Oncology	Enucleation of pancreatic neoplasm	39,600
Surgical Oncology	Hepatoblastoma Excision	52,200
Pediatric Surgery	Hepatoblastoma Excision	52,200
Surgical Oncology	Hemipelvectomy - Internal	54,000
Surgical Oncology	Anterior - Open	58,800
Surgical Oncology	Anterior - Lap.	58,800
Surgical Oncology	Total - Open	58,800
Surgical Oncology	Total - Lap.	58,800
Surgical Oncology	Wilms tumors: surgery	33,000
Pediatric Surgery	Wilms tumors: surgery	33,000
Surgical Oncology	Ureteric end to end anastomosis	24,000
Surgical Oncology	Distal ureterectomy with reimplantation	30,000
Urology	Distal ureterectomy with reimplantation	30,000

Surgical Oncology	With continent diversion - Open	98,000
Urology	With continent diversion - Open	98,000
Surgical Oncology	With Ileal Conduit - Open	88,000
Urology	With Ileal Conduit - Open	88,000
Surgical Oncology	With Ileal Conduit - Lap.	88,000
Urology	With Ileal Conduit - Lap.	88,000
Surgical Oncology	With neobladder - Open	98,000
Urology	With neobladder - Open	98,000
Surgical Oncology	With neobladder - Lap	98,000
Urology	With neobladder - Lap	98,000
Surgical Oncology	With ureterosigmoidostomy - Open	75,000
Urology	With ureterosigmoidostomy - Open	75,000
Surgical Oncology	With ureterosigmoidostomy - Lap	75,000
Urology	With ureterosigmoidostomy - Lap	75,000
Surgical Oncology	With ureterostomy -Open	70,000
Urology	With ureterostomy -Open	70,000
Surgical Oncology	With ureterostomy -Lap.	70,000
Urology	With ureterostomy -Lap.	70,000
Surgical Oncology	Channel TURP	22,800
Surgical Oncology	Radical Urethrectomy	30,000
Urology	Radical Urethrectomy	30,000
Surgical Oncology	Penile preserving surgery (WLE, Glansectomy, Laser)	25,000
Urology	Penile preserving surgery (WLE, Glansectomy, Laser)	25,000
Surgical Oncology	Excision of undescended testicular mass	24,000
Surgical Oncology	Germ Cell Tumour Excision	30,000
Surgical Oncology	Open	21,000

Obstetrics & Gynecology	Open	21,000
Surgical Oncology	Lap.	21,000
Obstetrics & Gynecology	Lap.	21,000
Surgical Oncology	Open	42,000
Surgical Oncology	MIS	42,000
Surgical Oncology	Class I radical hysterectomy + bilateral salpingoophorectomy + BPLND - Lap.	27,000
Obstetrics & Gynecology	Class I radical hysterectomy + bilateral salpingoophorectomy + BPLND - Lap.	27,000
Surgical Oncology	Class I radical hysterectomy + bilateral salpingoophorectomy + BPLND - Open	27,000
Obstetrics & Gynecology	Class I radical hysterectomy + bilateral salpingoophorectomy + BPLND - Open	27,000
Surgical Oncology	Class I radical Hysterectomy +/- bilateral salpingoophorectomy - Lap.	27,000
Obstetrics & Gynecology	Class I radical Hysterectomy +/- bilateral salpingoophorectomy - Lap.	27,000
Surgical Oncology	Class I radical Hysterectomy +/- bilateral salpingoophorectomy - Open	27,000
Obstetrics & Gynecology	Class I radical Hysterectomy +/- bilateral salpingoophorectomy - Open	27,000
Surgical Oncology	Class II radical hysterctomy + BPLND	27,000
Obstetrics & Gynecology	Class II radical hysterctomy + BPLND	27,000
Surgical Oncology	Class III radical hysterctomy + BPLND	27,000
Obstetrics & Gynecology	Class III radical hysterctomy + BPLND	27,000
Surgical Oncology	Hysterectomy + bilateral salpingoophorectomy + omentectomy + peritonectomy and organ resections	34,000
Obstetrics & Gynecology	Hysterectomy + bilateral salpingoophorectomy + omentectomy + peritonectomy and organ resections	34,000
Surgical Oncology	Radical vaginectomy	30,000
Surgical Oncology	Vulvectomy + reconstruction procedures	36,000
Obstetrics & Gynecology	Vulvectomy + reconstruction procedures	36,000

Surgical Oncology	Radical Trachelectomy	40,000
Obstetrics & Gynecology	Radical Trachelectomy	40,000
Surgical Oncology	Anterior + Posterior approach	60,000
Surgical Oncology	Posterior approach	54,000
Surgical Oncology	Resection of nasopharyngeal tumour	40,000
Surgical Oncology	Total Pharyngectomy	36,000
Surgical Oncology	Parapharyngeal Tumour Excision	31,200
Surgical Oncology	Partial laryngectomy (voice preserving)	39,000
Surgical Oncology	Total Laryngectomy	36,000
Surgical Oncology	Tracheal resection	36,000
Surgical Oncology	Tracheal / Carinal resection	58,800
Surgical Oncology	Tracheal Stenosis (End to end Anastamosis) (Throat)	36,000
Surgical Oncology	Central airway tumour debulking	22,800
Surgical Oncology	Diagnostic thoracoscopy	15,000
Surgical Oncology	Sleeve resection of lung cancer	70,000
Surgical Oncology	Diagnostic	22,200
Surgical Oncology	Staging	22,200
Surgical Oncology	Chest Wall Tumour Excision	36,000
Surgical Oncology	Removal of chest wall tumour with reconstruction	51,000
Surgical Oncology	Pleurectomy Decortication	39,000
Surgical Oncology	Chamberlain procedure	22,200
Surgical Oncology	Extrapleural pneumonectomy	66,000

Surgical Oncology	Pneumonectomy	54,000
Surgical Oncology	Open	30,000
Surgical Oncology	VATS	30,000
Surgical Oncology	Thoracostomy	19,800
Surgical Oncology	Open	36,000
Surgical Oncology	Video - assisted	36,000
Surgical Oncology	Mediastinal mass excision with lung resection	60,000
Surgical Oncology	Open	42,000
Surgical Oncology	Thoracoscopic	42,000
Surgical Oncology	Open	36,000
Surgical Oncology	Thoracoscopic	36,000
Surgical Oncology	Breast conserving surgery (lumpectomy + axillary surgery)	22,800
Surgical Oncology	Breast conserving surgery with Oncoplasty	24,600
Surgical Oncology	Axillary Sampling / Sentinel Node Biopsy	16,200
Surgical Oncology	Axillary dissection	19,800
Surgical Oncology	Scalp tumour excision with skull bone excision	30,000
Surgical Oncology	Neuroblastoma Excision	60,000
Surgical Oncology	Growth - Squamous	21,600
ENT	Growth - Squamous	21,600
Surgical Oncology	Growth - Basal	21,600
ENT	Growth - Basal	21,600
Surgical Oncology	Injury	21,600
ENT	Injury	21,600

Surgical Oncology	Neck dissection - comprehensive	16,000
Surgical Oncology	Benign Soft Tissue Tumour - Excision	12,000
Surgical Oncology	Malignant Soft Tissue Tumour - Excision	24,000
Surgical Oncology	Myocutaneous flap	30,600
Plastic & Reconstructive Surgery	Myocutaneous flap	30,600
Surgical Oncology	Fasciocutaneous flap	30,600
Plastic & Reconstructive Surgery	Fasciocutaneous flap	30,600
Surgical Oncology	Rotationplasty	45,000
Surgical Oncology	Bone tumors / soft tissue sarcomas: surgery	30,000
Orthopedics	Bone tumors / soft tissue sarcomas: surgery	30,000
Surgical Oncology	Complete	39,000
Surgical Oncology	Partial	24,000
Surgical Oncology	Vertebral Tumour Excision and Reconstruction	54,000
Surgical Oncology	Microvascular reconstruction (free flaps)	45,000
Plastic & Reconstructive Surgery	Microvascular reconstruction (free flaps)	45,000
Surgical Oncology	Vascular reconstruction	57,600
CTVS	Vascular reconstruction	57,600
Plastic & Reconstructive Surgery	Vascular reconstruction	57,600
Surgical Oncology	Curopsy / Sclerotherapy	19,200
Surgical Oncology	Chemo Port Insertion	18,000
Ophthalmology	Ptosis Surgery	8,000
Ophthalmology	Entropion correction	6,600

Ophthalmology	Ectropion correction	6,500
Ophthalmology	Lid Tear Repair	5,000
Ophthalmology	Lid Abscess Drainage	3,000
Ophthalmology	Lid Tumor excision + Lid Reconstruction	10,000
Ophthalmology	Chalazion Removal	2,000
Ophthalmology	Minor - upto 2 muscles	4,000
Ophthalmology	Major - 3 or more muscles (complex surgery involving four muscles or oblique muscles)	14,000
Ophthalmology	Conjunctival tumour excision including Amniotic Membrane Graft	7,000
Ophthalmology	Canaliculo Dacryocystorhinostomy with Silicon Tube / Stent	8,000
Ophthalmology	Canaliculo Dacryocystorhinostomy without Silicon Tube / Stent	8,000
Ophthalmology	Dacryocystorhinostomy with Silicon Tube / Stent	8,000
Ophthalmology	Dacryocystorhinostomy without Silicon Tube / Stent	8,000
Ophthalmology	Corneal Ulcer Management	4,000
Ophthalmology	Corneal Grafting	8,500
Ophthalmology	Corneal Graft - Follow Up	2,000
Ophthalmology	Corneal Collagen Crosslinking	9,000
Ophthalmology	Pterygium + Conjunctival Autograft	5,000
Ophthalmology	Corneo / Scleral / Corneo scleral tear repair	11,500
Ophthalmology	Corneal / Scleral Patch Graft	3,000
Ophthalmology	Scleral buckling surgery	15,000
Ophthalmology	Scleral Buckle Removal	5,500
Ophthalmology	Limbal Dermoid Removal	1,000
Ophthalmology	Phaco emulsification with foldable hydrophobic acrylic IOL	4,500
Ophthalmology	SICS with non-foldable IOL	4,000
Ophthalmology	Paediatric lensectomy	9,200
Ophthalmology	Pediatric lens aspiration with posterior capsulotomy & anterior vitrectomy	9,200
Ophthalmology	Paediatric Membranectomy & anterior vitrectomy	9,200
Ophthalmology	Capsulotomy (YAG)	1,500
Ophthalmology	SFIOL (inclusive of Vitrectomy)	15,000
Ophthalmology	Secondary IOL / IOL Exchange / Explant	2,000
Ophthalmology	IRIS Prolapse – Repair	4,000
Ophthalmology	Iridectomy	2,000
Ophthalmology	Cyclocryotherapy / Cyclophotocoagulation	3,700
Ophthalmology	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)	11,000
Ophthalmology	Glaucoma Shunt Surgery	13,000
Ophthalmology	Pediatric Glaucoma Surgery	15,000
Ophthalmology	EUA for Confirmation of Pediatric Glaucoma	3,000
Ophthalmology	For retinal tear repair Per Eye Per Sitting	1,500

Ophthalmology	Pan Retinal Photocoagulation (PRP) - Retinal Laser including 3 sittings / package of retino laser photocoagulation (3 sittings per eye for both eyes)	8,500
Ophthalmology	ROP Laser - Per Eye	5,000
Ophthalmology	Retinal Cryopexy	3,800
Ophthalmology	Vitreoretinal Surgery (with Silicon Oil Insertion)	17,900
Ophthalmology	SOR (Silicon Oil Removal)	9,300
Ophthalmology	Endophthalmitis (excluding Vitrectomy)	8,000
Ophthalmology	Without implant	8,400
Ophthalmology	With implant	8,400
Ophthalmology	Evisceration	3,800
Ophthalmology	Exenteration	15,000
Surgical Oncology	Exenteration	15,000
Ophthalmology	Socket Reconstruction including Amniotic Membrane Graft	11,200
Ophthalmology	Orbitotomy	14,000
Ophthalmology	GA / EUA separate add on package	3,000
General Surgery	Oesophagectomy	28,300
Surgical Oncology	Oesophagectomy	28,300
General Surgery	Operations for Replacement of Oesophagus by Colon	30,500
Pediatric Surgery	Operations for Replacement of Oesophagus by Colon	30,500
General Surgery	Bleeding Ulcer - Partial Gastrectomy without Vagotomy	25,000
General Surgery	Bleeding Ulcer - Partial Gastrectomy with Vagotomy	25,000
General Surgery	Partial Gastrectomy for Carcinoma	27,800
Surgical Oncology	Partial Gastrectomy for Carcinoma	27,800
General Surgery	Subtotal Gastrectomy for Carcinoma	27,800
Surgical Oncology	Subtotal Gastrectomy for Carcinoma	27,800
General Surgery	Total Gastrectomy - Lap.	51,600
Surgical Oncology	Total Gastrectomy - Lap.	51,600
General Surgery	Total Gastrectomy - Open	51,600
Surgical Oncology	Total Gastrectomy - Open	51,600
General Surgery	Operative Gastrostomy	15,000
Pediatric Surgery	Operative Gastrostomy	15,000
General Surgery	G J Vagotomy	23,500
General Surgery	Vagotomy + Pyloroplasty	23,500
General Surgery	Operation for Bleeding Peptic Ulcer	22,500
General Surgery	Gastric Perforation	18,500
General Surgery	Duodenal Perforation	18,500

General Surgery	Pyloroplasty	14,000
Pediatric Surgery	Pyloroplasty	14,000
General Surgery	Pyloromyotomy	15,000
Pediatric Surgery	Pyloromyotomy	15,000
General Surgery	Gastrojejunostomy	18,500
Surgical Oncology	Gastrojejunostomy	18,500
General Surgery	CystoJejunostomy - Open	20,000
Pediatric Surgery	CystoJejunostomy - Open	20,000
General Surgery	CystoJejunostomy - Lap.	20,000
Pediatric Surgery	CystoJejunostomy - Lap.	20,000
General Surgery	Cystogastrostomy - Open	20,000
Pediatric Surgery	Cystogastrostomy - Open	20,000
General Surgery	Cystogastrostomy - Lap.	20,000
Pediatric Surgery	Cystogastrostomy - Lap.	20,000
General Surgery	Feeding Jejunostomy	10,000
Surgical Oncology	Feeding Jejunostomy	10,000
Pediatric Surgery	Feeding Jejunostomy	10,000
General Surgery	Ileostomy	14,000
Pediatric Surgery	Ileostomy	14,000
General Surgery	Congenital Atresia & Stenosis of Small Intestine	23,000
Pediatric Surgery	Congenital Atresia & Stenosis of Small Intestine	23,000
General Surgery	Operation for Duplication of Intestine	18,000
Pediatric Surgery	Operation for Duplication of Intestine	18,000
General Surgery	Excision Duodenal Diverticulum	20,000
General Surgery	Excision Meckel's Diverticulum	15,000
Pediatric Surgery	Excision Meckel's Diverticulum	15,000
General Surgery	Open	11,000
Pediatric Surgery	Open	11,000
General Surgery	Lap.	11,000
Pediatric Surgery	Lap.	11,000
General Surgery	Appendicular Perforation	17,500
Pediatric Surgery	Appendicular Perforation	17,500
General Surgery	Operative drainage of Appendicular Abscess	12,000
Pediatric Surgery	Operative drainage of Appendicular Abscess	12,000
General Surgery	Open	23,000
Surgical Oncology	Open	23,000
General Surgery	Lap.	23,000
Surgical Oncology	Lap.	23,000
General Surgery	Right - Open	25,000

Surgical Oncology	Right - Open	25,000
General Surgery	Right - Lap.	25,000
Surgical Oncology	Right - Lap.	25,000
General Surgery	Left - Open	25,000
Surgical Oncology	Left - Open	25,000
General Surgery	Left - Lap.	25,000
Surgical Oncology	Left - Lap.	25,000
General Surgery	Operative Management of Volvulus of Large Bowel	25,000
Pediatric Surgery	Operative Management of Volvulus of Large Bowel	25,000
General Surgery	Colostomy	14,000
Surgical Oncology	Colostomy	14,000
Pediatric Surgery	Colostomy	14,000
General Surgery	Closure of stoma	14,500
Surgical Oncology	Closure of stoma	14,500
Pediatric Surgery	Closure of stoma	14,500
General Surgery	Sigmoid Resection	21,500
General Surgery	Perineal Procedure for Rectal Prolapse	14,000
General Surgery	Open	19,000
General Surgery	Lap.	19,000
General Surgery	Rectal Polyp Excision	9,600
Surgical Oncology	Rectal Polyp Excision	9,600
General Surgery	Open	28,500
Surgical Oncology	Open	28,500
General Surgery	Lap.	28,500
Surgical Oncology	Lap.	28,500
General Surgery	Open	25,000
Pediatric Surgery	Open	25,000
General Surgery	Lap.	25,000
Pediatric Surgery	Lap.	25,000
General Surgery	Procedure for Fissure in Ano	8,000
General Surgery	without Stapler	15,000
General Surgery	with Stapler	15,000
General Surgery	Management of Pilonidal Sinus	5,000
General Surgery	Exicision of Sinus and Curettage	5,000

General Surgery	Exploratory Laparotomy	10,000
Pediatric Surgery	Exploratory Laparotomy	10,000
General Surgery	Closure of Burst Abdomen	15,000
Pediatric Surgery	Closure of Burst Abdomen	15,000
Obstetrics & Gynecology	Closure of Burst Abdomen	15,000
General Surgery	Open	20,000
Surgical Oncology	Open	20,000
Pediatric Surgery	Open	20,000
General Surgery	Lap.	20,000
Surgical Oncology	Lap.	20,000
Pediatric Surgery	Lap.	20,000
General Surgery	Abdominal Hydatid Cyst (Single Organ)	15,800
Pediatric Surgery	Abdominal Hydatid Cyst (Single Organ)	15,800
General Surgery	Without Exploration of CBD - Open	22,800
Pediatric Surgery	Without Exploration of CBD - Open	22,800
General Surgery	With Exploration of CBD - Open	22,800
Pediatric Surgery	With Exploration of CBD - Open	22,800
General Surgery	Without Exploration of CBD - Lap.	22,800
Pediatric Surgery	Without Exploration of CBD - Lap.	22,800
General Surgery	With Exploration of CBD - Lap.	22,800
Pediatric Surgery	With Exploration of CBD - Lap.	22,800
General Surgery	Open	10,000
Pediatric Surgery	Open	10,000
General Surgery	Lap.	10,000
Pediatric Surgery	Lap.	10,000
General Surgery	Operation of Choledochal Cyst	24,500
Pediatric Surgery	Operation of Choledochal Cyst	24,500
General Surgery	Open	25,000
Pediatric Surgery	Open	25,000
General Surgery	Lap.	25,000
Pediatric Surgery	Lap.	25,000
General Surgery	Bypass - Inoperable Pancreas	23,500
Surgical Oncology	Bypass - Inoperable Pancreas	23,500
General Surgery	Distal Pancreatectomy with Pancreatico Jejunostomy	25,000
Surgical Oncology	Distal Pancreatectomy with Pancreatico Jejunostomy	25,000
Pediatric Surgery	Distal Pancreatectomy with Pancreatico Jejunostomy	25,000

General Surgery	PancreaticoDuodenectomy (Whipple's)	30,000
Surgical Oncology	PancreaticoDuodenectomy (Whipple's)	30,000
General Surgery	Porto Caval Anastomosis	31,500
General Surgery	Mesenteric Caval Anastomosis	28,500
General Surgery	Mesenteric Cyst – Excision	15,000
Pediatric Surgery	Mesenteric Cyst – Excision	15,000
General Surgery	Retroperitoneal Tumor – Excision	23,000
Surgical Oncology	Retroperitoneal Tumor – Excision	23,000
Pediatric Surgery	Retroperitoneal Tumor – Excision	23,000
General Surgery	Inguinal - Open	14,200
General Surgery	Inguinal - Lap.	14,200
General Surgery	Femoral - Open	14,200
General Surgery	Femoral - Lap	14,200
General Surgery	Obturator - Lap.	20,000
Pediatric Surgery	Obturator - Lap.	20,000
General Surgery	Epigastric	17,400
Pediatric Surgery	Epigastric	17,400
General Surgery	Umbilical	17,400
Pediatric Surgery	Umbilical	17,400
General Surgery	Paraumbilical	17,400
Pediatric Surgery	Paraumbilical	17,400
General Surgery	Spigelian	17,400
Pediatric Surgery	Spigelian	17,400
General Surgery	Repair of Incisional Hernia	20,000
Pediatric Surgery	Repair of Incisional Hernia	20,000
General Surgery	Hiatus Hernia Repair - Open	23,500
Pediatric Surgery	Hiatus Hernia Repair - Open	23,500
General Surgery	Hiatus Hernia Repair - Lap.	23,500
Pediatric Surgery	Hiatus Hernia Repair - Lap.	23,500
General Surgery	Fundoplication - Open	23,500
Pediatric Surgery	Fundoplication - Open	23,500
General Surgery	Fundoplication - Lap.	23,500
Pediatric Surgery	Fundoplication - Lap.	23,500
General Surgery	Single Cyst	2,000
General Surgery	Multiple Cysts	7,000
General Surgery	Excision Filarial Scrotum	6,500
General Surgery	Operation for Hydrocele (U/L)	5,000
Pediatric Surgery	Operation for Hydrocele (U/L)	5,000
General Surgery	Epididymal Cyst exision	4,600
Pediatric Surgery	Epididymal Cyst exision	4,600
General Surgery	Epididymal Nodule excision	4,600

Pediatric Surgery	Epididymal Nodule excision	4,600
General Surgery	Vasovasostomy	12,000
Urology	Vasovasostomy	12,000
General Surgery	Orchidectomy	11,200
Surgical Oncology	Orchidectomy	11,200
Pediatric Surgery	Orchidectomy	11,200
General Surgery	Inguinal Node (dissection) - U/L	16,000
Pediatric Surgery	Inguinal Node (dissection) - U/L	16,000
General Surgery	Estlander Operation (lip)	9,300
Surgical Oncology	Estlander Operation (lip)	9,300
General Surgery	Wedge Excision	19,000
Surgical Oncology	Wedge Excision	19,000
General Surgery	Wedge Excision and Vermilionectomy	23,800
Surgical Oncology	Wedge Excision and Vermilionectomy	23,800
General Surgery	Cheek advancement	26,800
Surgical Oncology	Cheek advancement	26,800
General Surgery	Complete Excision of Growth from Tongue only (inclusive of Histopathology)	9,400
Surgical Oncology	Complete Excision of Growth from Tongue only (inclusive of Histopathology)	9,400
Pediatric Surgery	Complete Excision of Growth from Tongue only (inclusive of Histopathology)	9,400
General Surgery	Excision of Growth from Tongue with neck node dissection	23,500
Surgical Oncology	Excision of Growth from Tongue with neck node dissection	23,500
General Surgery	Microlaryngoscopic Surgery	18,500
General Surgery	Submandibular Mass Excision	15,000
Surgical Oncology	Submandibular Mass Excision	15,000
General Surgery	Radical Neck Dissection	15,000
Surgical Oncology	Radical Neck Dissection	15,000
ENT	Radical Neck Dissection	15,000
General Surgery	Surgical removal of Branchial Cyst	15,000
ENT	Surgical removal of Branchial Cyst	15,000
General Surgery	Carotid Body tumour - Excision	20,000
Surgical Oncology	Carotid Body tumour - Excision	20,000

CTVS	Carotid Body tumour - Excision	20,000
General Surgery	Hemi thyroidectomy	17,000
Surgical Oncology	Hemi thyroidectomy	17,000
Pediatric Surgery	Hemi thyroidectomy	17,000
ENT	Hemi thyroidectomy	17,000
General Surgery	Total thyroidectomy	20,000
Surgical Oncology	Total thyroidectomy	20,000
Pediatric Surgery	Total thyroidectomy	20,000
ENT	Total thyroidectomy	20,000
General Surgery	Total Thyroidectomy with Block Dissection	28,000
Surgical Oncology	Total Thyroidectomy with Block Dissection	28,000
Pediatric Surgery	Total Thyroidectomy with Block Dissection	28,000
ENT	Total Thyroidectomy with Block Dissection	28,000
General Surgery	Excision of Parathyroid Adenoma	20,400
Surgical Oncology	Excision of Parathyroid Adenoma	20,400
Pediatric Surgery	Excision of Parathyroid Adenoma	20,400
General Surgery	Excision of Parathyroid Carcinoma	20,400
Surgical Oncology	Excision of Parathyroid Carcinoma	20,400
Pediatric Surgery	Excision of Parathyroid Carcinoma	20,400
General Surgery	Thymectomy	28,000
Pediatric Surgery	Thymectomy	28,000
General Surgery	Sympathectomy	15,000
Pediatric Surgery	Sympathectomy	15,000
General Surgery	Breast Lump Excision (Benign)	6,000
Surgical Oncology	Breast Lump Excision (Benign)	6,000
General Surgery	Simple Mastectomy	20,000
Surgical Oncology	Simple Mastectomy	20,000
General Surgery	Radical / Modified Radical Mastectomy	25,000
Surgical Oncology	Radical / Modified Radical Mastectomy	25,000
General Surgery	Excision Mammary Fistula	14,500
General Surgery	Intercostal drainage Only	4,800
Pediatric Surgery	Intercostal drainage Only	4,800
CTVS	Intercostal drainage Only	4,800
General Surgery	Rib Resection & Drainage	14,000
Pediatric Surgery	Rib Resection & Drainage	14,000

General Surgery	Thoracoplasty	20,000
Pediatric Surgery	Thoracoplasty	20,000
General Surgery	Decortication (Pleurectomy)	28,000
Pediatric Surgery	Decortication (Pleurectomy)	28,000
General Surgery	Thoracoscopic	27,500
Pediatric Surgery	Thoracoscopic	27,500
Surgical Oncology	Thoracoscopic	27,500
General Surgery	Open	27,500
Pediatric Surgery	Open	27,500
Surgical Oncology	Open	27,500
General Surgery	Thoracoscopic Segmental Resection	25,000
Pediatric Surgery	Thoracoscopic Segmental Resection	25,000
General Surgery	Lung Hydatid Cyst removal	20,000
Pediatric Surgery	Lung Hydatid Cyst removal	20,000
General Surgery	Incision & Drainage of Abscess	5,000
Pediatric Surgery	Incision & Drainage of Abscess	5,000
General Surgery	Lipoma Excision	5,000
General Surgery	Cyst Excision	5,000
General Surgery	Other cutaneous swellings Excision	5,000
General Surgery	Debridement of Ulcer	5,000
General Surgery	Flap Reconstructive Surgery	20,000
Surgical Oncology	Flap Reconstructive Surgery	20,000
General Surgery	Free Grafts - Wolfe Grafts	14,000
Plastic & Reconstructive Surgery	Free Grafts - Wolfe Grafts	14,000
General Surgery	Tissue Reconstruction Flap	25,000
General Surgery	Small (< 4% TBSA)	13,500
Plastic & Reconstructive Surgery	Small (< 4% TBSA)	13,500
Pediatric Surgery	Small (< 4% TBSA)	13,500
General Surgery	Medium (4 - 8% TBSA)	13,500
Plastic & Reconstructive Surgery	Medium (4 - 8% TBSA)	13,500
Pediatric Surgery	Medium (4 - 8% TBSA)	13,500
General Surgery	Large (> 8% TBSA)	13,500

Plastic & Reconstructive Surgery	Large (> 8% TBSA)	13,500
Pediatric Surgery	Large (> 8% TBSA)	13,500
General Surgery	Skin Flaps - Rotation Flaps	11,400
Plastic & Reconstructive Surgery	Skin Flaps - Rotation Flaps	11,400
Pediatric Surgery	Skin Flaps - Rotation Flaps	11,400
General Surgery	Tendon Transfer	15,000
Orthopedics	Tendon Transfer	15,000
General Surgery	Lymphatics Excision of Subcutaneous Tissues In Lymphoedema	10,000
General Surgery	AV Fistula without prosthesis	6,000
General Surgery	Management of Varicose Veins	14,000
General Surgery	Lymph Node	5,000
Pediatric Surgery	Lymph Node	5,000
Obstetrics & Gynecology	Lymph Node	5,000
General Surgery	Endometrial Aspiration	2,000
Pediatric Surgery	Endometrial Aspiration	2,000
Obstetrics & Gynecology	Endometrial Aspiration	2,000
General Surgery	Cervix Cancer screening (PAP + Colposcopy)	1,000
Pediatric Surgery	Cervix Cancer screening (PAP + Colposcopy)	1,000
Obstetrics & Gynecology	Cervix Cancer screening (PAP + Colposcopy)	1,000
General Surgery	Cervical (Neck)	1,500
Pediatric Surgery	Cervical (Neck)	1,500
Obstetrics & Gynecology	Cervical (Neck)	1,500
General Surgery	Vulval	1,500
Pediatric Surgery	Vulval	1,500
Obstetrics & Gynecology	Vulval	1,500
General Surgery	Stoma Management follow up of Ileostomy	4,500
General Surgery	Stoma Management follow up of Colostomy	4,500
General Surgery	Foreign Body Removal	5,000
Pediatric Surgery	Foreign Body Removal	5,000
ENT	Foreign Body Removal	5,000
ENT	Pinna surgery for tumour	8,600
Surgical Oncology	Pinna surgery for tumour	8,600
ENT	Pinna surgery for trauma	8,600

ENT	Tympanoplasty	12,900
ENT	Stapedectomy	13,000
ENT	Tympanotomy	13,000
ENT	Simple	28,000
Surgical Oncology	Simple	28,000
ENT	Radical	28,000
Surgical Oncology	Radical	28,000
ENT	Unilateral	5,000
Surgical Oncology	Unilateral	5,000
ENT	Bilateral	5,000
Surgical Oncology	Bilateral	5,000
ENT	Endoscopic DCR	19,300
ENT	Epistaxis treatment - packing	0
ENT	Functional septo rhinoplasty	21,800
ENT	Septoplasty	12,000
ENT	Fracture - setting nasal bone	8,000
ENT	Inferior turbinate reduction under GA	5,700
ENT	Open sinus surgery	15,000
ENT	Functional Endoscopic Sinus (FESS)	11,000
ENT	Ant. Ethmoidal artery ligation - Open	15,000
ENT	Ant. Ethmoidal artery ligation - Endoscopic	15,000
ENT	Sphenopalatine artery ligation - Open	15,000
ENT	Sphenopalatine artery ligation - Endoscopic	15,000
ENT	Adenoidectomy	5,000
ENT	Tonsillectomy - U/L	7,500
ENT	Tonsillectomy - B/L	7,500
ENT	Peritonsillar abscess drainage	5,800
Pediatric Surgery	Peritonsillar abscess drainage	5,800
ENT	Intraoral calculus removal	5,800
Pediatric Surgery	Intraoral calculus removal	5,800
ENT	Thyroglossal cyst excision	15,300
ENT	Thyroglossal sinus excision	15,300
ENT	Thyroglossal fistula excision	15,300
ENT	Branchial sinus excision	15,300
ENT	Branchial fistula excision	15,300
ENT	Uvulopalatopharyngoplasty (UPPP)	18,600
Pediatric Surgery	Uvulopalatopharyngoplasty (UPPP)	18,600
ENT	Excision of tumour of oral cavity / paranasal sinus / laryngopharynx without reconstruction	10,000

Surgical Oncology	Excision of tumour of oral cavity / paranasal sinus / laryngopharynx without reconstruction	10,000
ENT	Excision of tumour of oral cavity / paranasal sinus / laryngopharynx with pedicled flap reconstruction	36,500
Surgical Oncology	Excision of tumour of oral cavity / paranasal sinus / laryngopharynx with pedicled flap reconstruction	36,500
ENT	Excision of tumour of oral cavity / paranasal sinus / laryngopharynx with free flap reconstruction	25,000
Surgical Oncology	Excision of tumour of oral cavity / paranasal sinus / laryngopharynx with free flap reconstruction	25,000
ENT	Total Parotidectomy	28,200
Surgical Oncology	Total Parotidectomy	28,200
General Surgery	Total Parotidectomy	28,200
ENT	Superficial Parotidectomy	23,800
Surgical Oncology	Superficial Parotidectomy	23,800
General Surgery	Superficial Parotidectomy	23,800
ENT	Removal of Submandibular Salivary gland	9,000
ENT	Removal of Ranula	9,000
ENT	Removal of Submandibular Lymph node	9,000
ENT	Rigid laryngoscopy - Diagnostic + / - biopsy	7,000
Pediatric Surgery	Rigid laryngoscopy - Diagnostic + / - biopsy	7,000
ENT	Rigid bronchoscopy - Diagnostic + / - biopsy	7,000
Pediatric Surgery	Rigid bronchoscopy - Diagnostic + / - biopsy	7,000
ENT	Rigid oesophagoscopy - Diagnostic + / - biopsy	7,000
Pediatric Surgery	Rigid oesophagoscopy - Diagnostic + / - biopsy	7,000
ENT	Microlaryngeal surgery with or without laser	17,000
ENT	Open laryngeal framework surgery / Thyroplasty	5,000
Surgical Oncology	Open laryngeal framework surgery / Thyroplasty	5,000
ENT	Tracheostomy	6,000
ENT	Tracheotomy	6,000
ENT	Selective Benign neck tumour excision	18,800
Surgical Oncology	Selective Benign neck tumour excision	18,800
General Surgery	Selective Benign neck tumour excision	18,800
ENT	Comprehensive Benign neck tumour excision	18,800
Surgical Oncology	Comprehensive Benign neck tumour excision	18,800
General Surgery	Comprehensive Benign neck tumour excision	18,800
ENT	Selective Pharyngeal diverticulum excision	18,800

Surgical Oncology	Selective Pharyngeal diverticulum excision	18,800
General Surgery	Selective Pharyngeal diverticulum excision	18,800
ENT	Comprehensive Pharyngeal diverticulum excision	18,800
Surgical Oncology	Comprehensive Pharyngeal diverticulum excision	18,800
General Surgery	Comprehensive Pharyngeal diverticulum excision	18,800
ENT	Deep neck abscess drainage	16,800
General Surgery	Deep neck abscess drainage	16,800
Pediatric Surgery	Deep neck abscess drainage	16,800
ENT	Post trauma neck exploration	16,800
General Surgery	Post trauma neck exploration	16,800
Pediatric Surgery	Post trauma neck exploration	16,800
ENT	Endoscopic CSF Rhinorrhea Repair	26,000
Surgical Oncology	Endoscopic CSF Rhinorrhea Repair	26,000
Neurosurgery	Endoscopic CSF Rhinorrhea Repair	26,000
ENT	Optic nerve decompression	25,500
Surgical Oncology	Optic nerve decompression	25,500
ENT	Orbital decompression	25,500
Surgical Oncology	Orbital decompression	25,500
ENT	Craniofacial resection	25,500
Surgical Oncology	Craniofacial resection	25,500
ENT	Maxillary swing	25,500
Surgical Oncology	Maxillary swing	25,500
ENT	Endoscopic Hypophysectomy	39,800
Surgical Oncology	Endoscopic Hypophysectomy	39,800
ENT	Clival tumour excision	39,800
Surgical Oncology	Clival tumour excision	39,800
ENT	Subtotal petrosectomy	24,700
Surgical Oncology	Subtotal petrosectomy	24,700
ENT	Post-traumatic facial nerve decompression	24,700
Surgical Oncology	Post-traumatic facial nerve decompression	24,700
ENT	CSF Otorrhoea repair	24,700

Surgical Oncology	CSF Otorrhoea repair	24,700
ENT	Fisch approach	39,900
Surgical Oncology	Fisch approach	39,900
ENT	Translabyrinthine approach	39,900
Surgical Oncology	Translabyrinthine approach	39,900
ENT	Transcochlear approach	39,900
Surgical Oncology	Transcochlear approach	39,900
ENT	Temporal Bone resection	39,900
Surgical Oncology	Temporal Bone resection	39,900
ENT	Closed reduction for fracture of maxilla	9,200
ENT	Closed reduction for fracture of mandible	9,200
ENT	Closed reduction for fracture of zygoma	9,200
ENT	Closed reduction and Intermaxillary fixation for fracture of mandible	9,200
ENT	Open reduction and internal fixation of maxilla	14,000
Oral & Maxillofacial Surgery	Open reduction and internal fixation of maxilla	14,000
Plastic & Reconstructive Surgery	Open reduction and internal fixation of maxilla	14,000
ENT	Open reduction and internal fixation of mandible	14,000
Oral & Maxillofacial Surgery	Open reduction and internal fixation of mandible	14,000
Plastic & Reconstructive Surgery	Open reduction and internal fixation of mandible	14,000
ENT	Open reduction and internal fixation of zygoma	14,000
Oral & Maxillofacial Surgery	Open reduction and internal fixation of zygoma	14,000
Plastic & Reconstructive Surgery	Open reduction and internal fixation of zygoma	14,000
ENT	Turbinate reduction	1,200
ENT	Biopsy	1,200
ENT	Intratympanic injections	1,200
ENT	Wide bore aspiration	1,200

Oral & Maxillofacial Surgery	Extraction of impacted tooth under LA	500
Oral & Maxillofacial Surgery	Sequestrectomy	1,500
Oral & Maxillofacial Surgery	TM joint ankylosis of both jaws - under GA	15,000
Oral & Maxillofacial Surgery	Closed reduction (1 jaw) using wires - under LA	5,000
Oral & Maxillofacial Surgery	Open reduction (1 jaw) and fixing of plates / wire – under GA	12,000
Oral & Maxillofacial Surgery	Enucleation / excision / marsupialization for cyst & tumour of Maxilla under LA	2,500
Oral & Maxillofacial Surgery	Enucleation / excision / marsupialization for cyst & tumour of Mandible under LA	2,500
Oral & Maxillofacial Surgery	Mandible Tumour Resection and reconstruction / Cancer surgery	6,000
Oral & Maxillofacial Surgery	Release of fibrous bands & grafting - in (OSMF) treatment under GA	3,000
Neurosurgery	Depressed Fracture	40,000
Neurosurgery	CranioPlasty with Endogenous graft	20,000
Neurosurgery	CranioPlasty with Exogenous graft	20,000
Neurosurgery	Twist Drill Craniostomy	15,000
Neurosurgery	Craniostenosis	28,000
Neurosurgery	Anterior	36,000
Neurosurgery	Lumbar	36,000
Neurosurgery	Occipital	50,000
Neurosurgery	Gocussa	50,000
Neurosurgery	Posterior	50,000
Neurosurgery	Duroplasty with Endogenous graft	12,500
Neurosurgery	Duroplasty with Exogenous graft	12,500
Neurosurgery	Burr hole	7,000
Neurosurgery	Burr hole surgery with chronic Sub Dural Haematoma	20,000
Neurosurgery	Head injuries	55,000
Neurosurgery	Hypertensive	50,000

Neurosurgery	Child - subdural	50,000
Neurosurgery	Excision of Brain Abscess	36,000
Neurosurgery	Abscess Tapping	20,000
Neurosurgery	Epilepsy Surgery	50,000
Neurosurgery	Brain Biopsy	15,000
Neurosurgery	Excision of Orbital Tumour	40,000
Neurosurgery	Parasagital	50,000
Neurosurgery	Basal	50,000
Neurosurgery	Brainstem	50,000
Neurosurgery	C P Angle	50,000
Neurosurgery	Supratentorial & others	55,000
Neurosurgery	Stereotactic Lesioning	60,000
Neurosurgery	Trans Sphenoidal Surgery	50,000
Neurosurgery	Trans oral Surgery	40,000
Neurosurgery	Transoral surgery (Anterior) and CV Junction (Posterior Sterilisation)	55,000
Neurosurgery	External Ventricular Drainage (EVD) including antibiotics	30,000
Neurosurgery	Ventricular Puncture	15,000
Neurosurgery	Ventriculo - peritoneal	30,000
Neurosurgery	Ventriculo - pleural	30,000
Neurosurgery	Ventriculo - atrial	30,000
Neurosurgery	Theco - peritoneal	30,000
Neurosurgery	Aneurysm Clipping including angiogram	50,000
Neurosurgery	Superficial Temporal Artery (STA): middle cerebral artery (MCA) or (other EC - IC) Bypass procedure	60,000
Neurosurgery	Intracranial	50,000
Neurosurgery	Intraspinal	50,000
Neurosurgery	Scalp	25,000
Neurosurgery	Foramen Magnum Decompression	45,000
Neurosurgery	Skull Traction	8,000
Neurosurgery	Posterior Cervical Discetomy without implant	30,000
Neurosurgery	Posterior Cervical Fusion with implant (Lateral mass fixation)	50,000
Neurosurgery	Cervical Disc Multiple level without Fusion	40,000
Neurosurgery	Excision of Cervical Ribs	20,000
Neurosurgery	Thoracic Corpectomy with fusion	60,000
Orthopedics	Thoracic Corpectomy with fusion	60,000
Neurosurgery	Lumbar Corpectomy with fusion	60,000
Orthopedics	Lumbar Corpectomy with fusion	60,000
Neurosurgery	Lumbar Discectomy	30,000
Neurosurgery	Laminectomy with Fusion	40,000
Orthopedics	Laminectomy with Fusion	40,000
Neurosurgery	Laminectomy with Fusion and fixation	40,000

Orthopedics	Laminectomy with Fusion and fixation	40,000
Neurosurgery	Neurectomy	16,000
Neurosurgery	Neurectomy - Trigeminal	16,500
ENT	Neurectomy - Trigeminal	16,500
Oral & Maxillofacial Surgery	Neurectomy - Trigeminal	16,500
Neurosurgery	Cervical	40,000
Neurosurgery	Lumbar	40,000
Neurosurgery	Surgery for Spinal Canal Stenosis	40,000
Neurosurgery	Spine - Decompression & Fusion	40,000
Orthopedics	Spine - Decompression & Fusion	40,000
Neurosurgery	Spine - Decompression & Fusion with fixation	40,000
Orthopedics	Spine - Decompression & Fusion with fixation	40,000
Neurosurgery	Spine - Extradural Haematoma	30,000
Neurosurgery	Spine - Extradural Haematoma with fixation	30,000
Neurosurgery	Spine - Intradural Haematoma	40,000
Neurosurgery	Spine - Intradural Haematoma with fixation	40,000
Neurosurgery	Spine - Extradural Tumour	30,000
Neurosurgery	Spine - Extradural Tumour with fixation	30,000
Neurosurgery	Spine - Intradural Tumour	40,000
Neurosurgery	Spine - Intradural Tumour with fixation	40,000
Neurosurgery	Spine - Intramedullar Tumour	50,000
Neurosurgery	Spine - Intramedullar Tumour with fixation	50,000
Neurosurgery	R. F. Lesioning for Trigeminal Neuralgia	16,500
Neurosurgery	Brachial Plexus – Repair	27,000
Orthopedics	Carpal Tunnel Release	10,000
Neurosurgery	Carpal Tunnel Release	10,000
Neurosurgery	Nerve Decompression	16,000
Neurosurgery	Cranial Nerve Anastomosis	32,000
Neurosurgery	Minor	15,000
Neurosurgery	Major	30,000
Neurosurgery	Nerve Biopsy excluding Hensens	7,000
Neurosurgery	Muscle Biopsy with report	7,000
Neurosurgery	Anterior Encephalocele	50,000
Neurosurgery	Spina Bifida Surgery	36,000
Neurosurgery	Gamma Knife radiosurgery (GKRS) / SRS for tumours / Arteriovenous malformation (AVM)	75,000
Obstetrics & Gynecology	Lap. Salpingo-oophrectomy	14,000
Obstetrics & Gynecology	Laparotomy and proceed for Ovarian Cancers. Omentomy with Bilateral Salpingo-oophorectomy	38,000

Surgical Oncology	Laparotomy and proceed for Ovarian Cancers. Omentomy with Bilateral Salpingo-oophorectomy	38,000
Pediatric Surgery	Laparotomy and proceed for Ovarian Cancers. Omentomy with Bilateral Salpingo-oophorectomy	38,000
Obstetrics & Gynecology	Laparoscopic tubal surgeries (for any indication including ectopic pregnancy)	13,900
Obstetrics & Gynecology	Procedure on Fallopian Tube for establishing Tubal Patency	11,600
Obstetrics & Gynecology	Laparotomy for broad ligament haematoma	16,000
Obstetrics & Gynecology	Abdominal Myomectomy	20,000
Obstetrics & Gynecology	Hysteroscopic myomectomies	9,900
Obstetrics & Gynecology	Polypectomy	1,500
Obstetrics & Gynecology	Hysteroscopic polypectomy	7,200
Obstetrics & Gynecology	Abdominal Hysterectomy	20,000
Surgical Oncology	Abdominal Hysterectomy	20,000
Obstetrics & Gynecology	Abdominal Hysterectomy + Salpingo-oophorectomy	20,000
Surgical Oncology	Abdominal Hysterectomy + Salpingo-oophorectomy	20,000
Obstetrics & Gynecology	Non descent vaginal hysterectomy	20,000
Obstetrics & Gynecology	Vaginal hysterectomy with anterior and posterior colpoperineorrhaphy	20,000
Obstetrics & Gynecology	Laparoscopic hysterectomy (TLH)	20,000
Obstetrics & Gynecology	Laparoscopically assisted vaginal hysterectomy (LAVH)	20,000
Obstetrics & Gynecology	Caesarean hysterectomy	20,000
Obstetrics & Gynecology	Manchester Repair	15,000
Obstetrics & Gynecology	Surgeries for Prolapse - Sling Surgeries	28,900
Obstetrics & Gynecology	Hysterotomy	5,000
Obstetrics & Gynecology	Lap. Surgery for Endometriosis (Other than Hysterectomy)	11,200

Obstetrics & Gynecology	With biopsy	6,000
Obstetrics & Gynecology	Without biopsy	6,000
Obstetrics & Gynecology	Hysteroscopic IUCD removal	4,700
Obstetrics & Gynecology	D&C (Dilatation&curretage)	3,000
Obstetrics & Gynecology	Dilation and Evacuation (D&E)	5,000
Obstetrics & Gynecology	Pyometra drainage	5,000
Obstetrics & Gynecology	Intrauterine transfusions	11,000
Obstetrics & Gynecology	Hysteroscopic adhesiolysis	6,900
Obstetrics & Gynecology	Laparoscopic adhesiolysis	6,000
Obstetrics & Gynecology	Trans-vaginal tape	15,200
Obstetrics & Gynecology	Trans-obturator tape	15,200
Obstetrics & Gynecology	Open	23,900
Urology	Open	23,900
Obstetrics & Gynecology	Lap.	23,900
Urology	Lap.	23,900
Obstetrics & Gynecology	LLETZ (including PAP smear and colposcopy)	9,900
Obstetrics & Gynecology	Vaginal Sacrospinus fixation with repair	15,000
Obstetrics & Gynecology	Excision of Vaginal Septum (vaginal route)	14,500
Obstetrics & Gynecology	Hymenectomy for imperforate hymen	3,000
Obstetrics & Gynecology	Anterior & Posterior Colpoperineorrhapy	8,000
Obstetrics & Gynecology	Vaginoplasty (McIndoe procedure)	11,000
Obstetrics & Gynecology	Vaginal repair for vesico-vaginal fistula	34,000
Urology	Vaginal repair for vesico-vaginal fistula	34,000

Obstetrics & Gynecology	Rectovaginal fistula repair	24,000
Pediatric Surgery	Rectovaginal fistula repair	24,000
Obstetrics & Gynecology	Vulval Hamatoma drainage	3,000
Obstetrics & Gynecology	Vulvectomy simple	15,000
Surgical Oncology	Vulvectomy simple	15,000
Obstetrics & Gynecology	Radical Vulvectomy with Inguinal and Pelvic lymph node disection	38,500
Surgical Oncology	Radical Vulvectomy with Inguinal and Pelvic lymph node disection	38,500
Obstetrics & Gynecology	Abdomino Perineal repair for Mullerian Anomaly	20,000
Obstetrics & Gynecology	Pelvic Abscess Management including Colpotomy	1,200
Obstetrics & Gynecology	Diagnostic / Staging laparoscopy	9,700
Pediatric Surgery	Diagnostic / Staging laparoscopy	9,700
Surgical Oncology	Diagnostic / Staging laparoscopy	9,700
Obstetrics & Gynecology	Ectopic	14,000
Obstetrics & Gynecology	PID	14,000
Obstetrics & Gynecology	Laparoscopic cystectomy	15,000
Obstetrics & Gynecology	Cystocele - Anterior repair	6,000
Obstetrics & Gynecology	Abdominal	30,000
Obstetrics & Gynecology	Laparoscopic	30,000
Obstetrics & Gynecology	Electro Cauterisation / Cryo Surgery	4,000
Obstetrics & Gynecology	EUA for (minor girls / unmarried sexually inactive / victims of sexual abuse)	2,000
Obstetrics & Gynecology	Hospitalisation for Antenatal Complications	0
Obstetrics & Gynecology	Amniocentesis	14,500
Obstetrics & Gynecology	Chorionic villus sampling	14,500

Obstetrics & Gynecology	Cordocentesis	14,500
Obstetrics & Gynecology	McDonald's stitch	4,000
Obstetrics & Gynecology	Shirodkar's stitch	4,000
Obstetrics & Gynecology	Medical management of ectopic pregnancy	0
Obstetrics & Gynecology	MTP upto 8 weeks	3,500
Obstetrics & Gynecology	MTP 8 to 12 weeks	5,000
Obstetrics & Gynecology	MTP > 12 weeks	6,500
Obstetrics & Gynecology	Pre-mature delivery	11,500
Obstetrics & Gynecology	Mothers with eclampsia / imminent eclampsia / severe pre-eclampsia	11,500
Obstetrics & Gynecology	Major Fetal malformation requiring intervention immediately after birth	11,500
Obstetrics & Gynecology	Mothers with severe anaemia (<7 g/dL)	11,500
Obstetrics & Gynecology	Other maternal and fetal conditions as per guidelines-eg previous caesarean section, diabetes, severe growth retardation, etc that qualify for high risk delivery.	11,500
Obstetrics & Gynecology	Manual removal of placenta	8,500
Obstetrics & Gynecology	Secondary suturing of episiotomy	2,500
Obstetrics & Gynecology	Caesarean Delivery	11,500
Obstetrics & Gynecology	Re exploration after Caesarean Section	14,000
Obstetrics & Gynecology	Re exploration after laparotomy	14,000
Obstetrics & Gynecology	Vulvo vaginal cyst enucleation	4,700
Obstetrics & Gynecology	Vulvo vaginal cyst drainage	4,700
Plastic & Reconstructive Surgery	Pressure Sore – Surgery	30,000
Plastic & Reconstructive Surgery	Diabetic Foot – Surgery	30,000

Plastic & Reconstructive Surgery	Revascularization of limb / digit	25,000
Plastic & Reconstructive Surgery	Ear Pinna Reconstruction with costal cartilage / Prosthesis (including the cost of prosthesis / implants)	30,000
Plastic & Reconstructive Surgery	Scalp avulsion reconstruction	50,000
Plastic & Reconstructive Surgery	Tissue Expander for disfigurement following burns	50,000
Plastic & Reconstructive Surgery	Tissue Expander for disfigurement following trauma	50,000
Plastic & Reconstructive Surgery	Tissue Expander for disfigurement following congenital deformity	50,000
Plastic & Reconstructive Surgery	Sclerotherapy under GA	35,000
Plastic & Reconstructive Surgery	Debulking	35,000
Plastic & Reconstructive Surgery	Excision	35,000
Plastic & Reconstructive Surgery	NPWT	2,000
Pediatric Surgery	Cleft Lip and Palate Surgery (per stage)	15,000
Oral & Maxillofacial Surgery	Cleft Lip and Palate Surgery (per stage)	15,000
Plastic & Reconstructive Surgery	Cleft Lip and Palate Surgery (per stage)	15,000
Pediatric Surgery	Ankyloglossia Minor	5,000
Pediatric Surgery	Ankyloglossia Major	15,000
Pediatric Surgery	Anti GERD Surgery	10,000
Pediatric Surgery	Gastrostomy + Esophagoscopy + Threading	20,000
Pediatric Surgery	Ladds Procedure	30,000
Pediatric Surgery	Duplication Cyst Excision	20,000
Pediatric Surgery	Non – Operative Reduction in infants	20,000

Pediatric Surgery	Operative in infants	25,000
Pediatric Surgery	Myectomy	25,000
Pediatric Surgery	Pull Through	20,000
Pediatric Surgery	Rectal Biopsy - Punch	10,000
Pediatric Surgery	Rectal Biopsy – Open	10,000
Pediatric Surgery	Sphinecterotomy	15,000
Pediatric Surgery	Rectal Polypectomy - Sigmoiescopic Under GA	8,000
Pediatric Surgery	Abd - Perineal PSARP	20,000
Pediatric Surgery	Anoplasty	20,000
Pediatric Surgery	Cutback	20,000
Pediatric Surgery	PSARP	20,000
Pediatric Surgery	Redo - Pullthrough	15,000
Pediatric Surgery	Transposition	15,000
Pediatric Surgery	Fecal Fistula Closure	25,000
Pediatric Surgery	GI Tumor Excision	30,000
Pediatric Surgery	Congenital Diaphragmatic Hernia	25,000
Pediatric Surgery	Exomphalos	25,000
Pediatric Surgery	Gastroschisis	25,000
Pediatric Surgery	Hernia & Hydrocele	20,000
Pediatric Surgery	Retro - Peritoneal Lymphangioma Excision	25,000
Pediatric Surgery	Surgery for Sacrococcygeal Teratoma	20,000
Pediatric Surgery	Surgery for Congenital Lobar Emphysema	25,000
Pediatric Surgery	Bilateral - Palpable + Nonpalpable	15,000
Pediatric Surgery	Bilateral Palpable	15,000
Pediatric Surgery	Bilateral Non - Palpable	20,000
Pediatric Surgery	Unilateral - Palpable	15,000
Pediatric Surgery	Reexploration / Second Stage	20,000
Polytrauma	Severe	0
Orthopedics	Severe	0
Neurosurgery	Severe	0
General Surgery	Severe	0
Polytrauma	Depressed Fracture	0
Orthopedics	Depressed Fracture	0
Neurosurgery	Depressed Fracture	0
General Surgery	Depressed Fracture	0
Polytrauma	Head injury with repair of Facio-Maxillary Injury & fixations (including implants)	31,000
Orthopedics	Head injury with repair of Facio-Maxillary Injury & fixations (including implants)	31,000
Neurosurgery	Head injury with repair of Facio-Maxillary Injury & fixations (including implants)	31,000
General Surgery	Head injury with repair of Facio-Maxillary Injury & fixations (including implants)	31,000
Oral & Maxillofacial Surgery	Head injury with repair of Facio-Maxillary Injury & fixations (including implants)	31,000
Polytrauma	Subdural hematoma along with fixation of fracture of single long bone	60,000

Orthopedics	Subdural hematoma along with fixation of fracture of single long bone	60,000
Neurosurgery	Subdural hematoma along with fixation of fracture of single long bone	60,000
General Surgery	Subdural hematoma along with fixation of fracture of single long bone	60,000
Polytrauma	Extradural hematoma along with fixation of fracture of single long bone	60,000
Orthopedics	Extradural hematoma along with fixation of fracture of single long bone	60,000
Neurosurgery	Extradural hematoma along with fixation of fracture of single long bone	60,000
General Surgery	Extradural hematoma along with fixation of fracture of single long bone	60,000
Polytrauma	Subdural hematoma along with fixation of fracture of 2 or more long bone.	75,000
Orthopedics	Subdural hematoma along with fixation of fracture of 2 or more long bone.	75,000
Neurosurgery	Subdural hematoma along with fixation of fracture of 2 or more long bone.	75,000
General Surgery	Subdural hematoma along with fixation of fracture of 2 or more long bone.	75,000
Polytrauma	Extradural hematoma along with fixation of fracture of 2 or more long bone.	75,000
Orthopedics	Extradural hematoma along with fixation of fracture of 2 or more long bone.	75,000
Neurosurgery	Extradural hematoma along with fixation of fracture of 2 or more long bone.	75,000
General Surgery	Extradural hematoma along with fixation of fracture of 2 or more long bone.	75,000
Polytrauma	Management of Chest injury with fixation of Single Long bone	30,000
Orthopedics	Management of Chest injury with fixation of Single Long bone	30,000
Neurosurgery	Management of Chest injury with fixation of Single Long bone	30,000
General Surgery	Management of Chest injury with fixation of Single Long bone	30,000
Polytrauma	Management of Chest injury with fixation of 2 or more Long bones	45,000
Orthopedics	Management of Chest injury with fixation of 2 or more Long bones	45,000
Neurosurgery	Management of Chest injury with fixation of 2 or more Long bones	45,000
General Surgery	Management of Chest injury with fixation of 2 or more Long bones	45,000
Polytrauma	Surgical intervention for Visceral injury and fixation of fracture of single long bone	30,000
Orthopedics	Surgical intervention for Visceral injury and fixation of fracture of single long bone	30,000
Neurosurgery	Surgical intervention for Visceral injury and fixation of fracture of single long bone	30,000
General Surgery	Surgical intervention for Visceral injury and fixation of fracture of single long bone	30,000
Polytrauma	Surgical intervention for Visceral injury and fixation of fracture of 2 or more long bones	45,000
Orthopedics	Surgical intervention for Visceral injury and fixation of fracture of 2 or more long bones	45,000
Neurosurgery	Surgical intervention for Visceral injury and fixation of fracture of 2 or more long bones	45,000
General Surgery	Surgical intervention for Visceral injury and fixation of fracture of 2 or more long bones	45,000
Polytrauma	Internal fixation of Pelviacetabular fracture	40,000
Orthopedics	Internal fixation of Pelviacetabular fracture	40,000
Neurosurgery	Internal fixation of Pelviacetabular fracture	40,000
General Surgery	Internal fixation of Pelviacetabular fracture	40,000
Polytrauma	Internal fixation with Flap cover Surgery for wound in compound fracture	40,000
Orthopedics	Internal fixation with Flap cover Surgery for wound in compound fracture	40,000
Neurosurgery	Internal fixation with Flap cover Surgery for wound in compound fracture	40,000
General Surgery	Internal fixation with Flap cover Surgery for wound in compound fracture	40,000
Polytrauma	Emergency tendons repair ± Peripheral Nerve repair/ reconstructive surgery	30,000
Orthopedics	Emergency tendons repair ± Peripheral Nerve repair/ reconstructive surgery	30,000
Neurosurgery	Emergency tendons repair ± Peripheral Nerve repair/ reconstructive surgery	30,000
General Surgery	Emergency tendons repair ± Peripheral Nerve repair/ reconstructive surgery	30,000

Polytrauma	Nerve Plexus injury repair	50,000
Orthopedics	Nerve Plexus injury repair	50,000
Neurosurgery	Nerve Plexus injury repair	50,000
General Surgery	Nerve Plexus injury repair	50,000
Polytrauma	Nerve Plexus injury reconstruction	50,000
Orthopedics	Nerve Plexus injury reconstruction	50,000
Neurosurgery	Nerve Plexus injury reconstruction	50,000
General Surgery	Nerve Plexus injury reconstruction	50,000
Polytrauma	Tendon injury repair	50,000
Orthopedics	Tendon injury repair	50,000
Neurosurgery	Tendon injury repair	50,000
General Surgery	Tendon injury repair	50,000
Polytrauma	Tendon injury reconstruction	50,000
Orthopedics	Tendon injury reconstruction	50,000
Neurosurgery	Tendon injury reconstruction	50,000
General Surgery	Tendon injury reconstruction	50,000
Polytrauma	Tendon Transfer	50,000
Orthopedics	Tendon Transfer	50,000
Neurosurgery	Tendon Transfer	50,000
General Surgery	Tendon Transfer	50,000
Polytrauma	Plexus injury along with Vascular injury repair	60,000
Orthopedics	Plexus injury along with Vascular injury repair	60,000
Neurosurgery	Plexus injury along with Vascular injury repair	60,000
General Surgery	Plexus injury along with Vascular injury repair	60,000
Polytrauma	Plexus injury along with Vascular injury graft	60,000
Orthopedics	Plexus injury along with Vascular injury graft	60,000
Neurosurgery	Plexus injury along with Vascular injury graft	60,000
General Surgery	Plexus injury along with Vascular injury graft	60,000
Urology	Open	27,500
Pediatric Surgery	Open	27,500
Urology	Lap.	27,500
Pediatric Surgery	Lap.	27,500
Urology	Open	25,000
Pediatric Surgery	Open	25,000
Urology	Lap.	25,000
Pediatric Surgery	Lap.	25,000
Urology	For Benign pathology - Open	27,500
Pediatric Surgery	For Benign pathology - Open	27,500
Surgical Oncology	For Benign pathology - Open	27,500
Urology	For Benign pathology - Lap.	27,500
Pediatric Surgery	For Benign pathology - Lap.	27,500

Surgical Oncology	For Benign pathology - Lap.	27,500
Urology	Radical (Renal tumor) - Open	27,500
Pediatric Surgery	Radical (Renal tumor) - Open	27,500
Surgical Oncology	Radical (Renal tumor) - Open	27,500
Urology	Radical (Renal tumor) - Lap.	27,500
Pediatric Surgery	Radical (Renal tumor) - Lap.	27,500
Surgical Oncology	Radical (Renal tumor) - Lap.	27,500
Urology	Open	42,000
Pediatric Surgery	Open	42,000
Surgical Oncology	Open	42,000
Urology	Lap.	42,000
Pediatric Surgery	Lap.	42,000
Surgical Oncology	Lap.	42,000
Urology	Open	30,000
Urology	Anatrophic	30,000
Urology	Open Nephrolithotomy - Follow Up	1,000
Urology	PCNL (Percutaneous Nephrolithotomy)	35,000
Urology	Nephrostomy - Percutaneous ultrasound guided	14,000
Pediatric Surgery	Nephrostomy - Percutaneous ultrasound guided	14,000
Interventional Neuroradiology	Nephrostomy - Percutaneous ultrasound guided	14,000
Urology	Nephrostomy (PCN) - Follow Up	1,200
Urology	Open	27,500
Pediatric Surgery	Open	27,500
Surgical Oncology	Open	27,500
Urology	Lap.	27,500
Pediatric Surgery	Lap.	27,500
Surgical Oncology	Lap.	27,500
Urology	Open	27,500
Pediatric Surgery	Open	27,500
Surgical Oncology	Open	27,500
Urology	Lap.	27,500
Pediatric Surgery	Lap.	27,500
Surgical Oncology	Lap.	27,500

Urology	Open	14,000
Urology	Percutaneous	14,000
Urology	Lower Ureter	28,000
Urology	Upper Ureter	28,000
Urology	URSL / URSL - Laser - Follow Up	1,000
Urology	Extracoporeal shock - wave Lithotripsy (ESWL) stone, with or without stent (one side)	18,500
Urology	ESWL - Follow Up	1,000
Urology	Open	20,000
Pediatric Surgery	Open	20,000
Urology	Lap.	20,000
Pediatric Surgery	Lap.	20,000
Urology	Lap Ureterolithotomy - Follow Up	1,000
Urology	Open Ureterolithotomy - Follow Up	1,000
Urology	Pyeloplasty - Open	27,500
Pediatric Surgery	Pyeloplasty - Open	27,500
Urology	Pyeloplasty - Laparoscopic	27,500
Pediatric Surgery	Pyeloplasty - Laparoscopic	27,500
Urology	Pyeloureterostomy - Open	27,500
Pediatric Surgery	Pyeloureterostomy - Open	27,500
Urology	Pyeloureterostomy - Laparoscopic	27,500
Pediatric Surgery	Pyeloureterostomy - Laparoscopic	27,500
Urology	Pyelopyelostomy - Open	27,500
Pediatric Surgery	Pyelopyelostomy - Open	27,500
Urology	Pyelopyelostomy - Laparoscopic	27,500
Pediatric Surgery	Pyelopyelostomy - Laparoscopic	27,500
Urology	Pyeloplasty - Follow Up	1,500
Urology	Ureterocalycostomy - Open	25,000
Pediatric Surgery	Ureterocalycostomy - Open	25,000
Urology	Ureterocalycostomy - Laparoscopic	25,000
Pediatric Surgery	Ureterocalycostomy - Laparoscopic	25,000
Urology	Open	28,000
Pediatric Surgery	Open	28,000
Urology	Lap.	28,000
Pediatric Surgery	Lap.	28,000
Urology	Internal Ureterotomy including cystoscopy as an independent procedure	10,000
Urology	Open	28,000
Urology	Lap.	28,000
Urology	Ureterostomy (Cutaneous)	20,000
Pediatric Surgery	Ureterostomy (Cutaneous)	20,000
Urology	Open	25,000
Pediatric Surgery	Open	25,000
Urology	Lap.	25,000

Pediatric Surgery	Lap.	25,000
Urology	Uretero - vaginal fistula repair - Open	25,000
Obstetrics & Gynecology	Uretero - vaginal fistula repair - Open	25,000
Urology	Uretero - Uterine fistula repair - Open	25,000
Obstetrics & Gynecology	Uretero - Uterine fistula repair - Open	25,000
Urology	Uretero - vaginal fistula repair - Laparoscopic	25,000
Obstetrics & Gynecology	Uretero - vaginal fistula repair - Laparoscopic	25,000
Urology	Uretero - Uterine fistula repair - Laparoscopic	25,000
Obstetrics & Gynecology	Uretero - Uterine fistula repair - Laparoscopic	25,000
Urology	Open	23,000
Pediatric Surgery	Open	23,000
Urology	Lap.	23,000
Pediatric Surgery	Lap.	23,000
Urology	Open	30,000
Urology	Lap.	30,000
Urology	Ileal replacement for ureteric stricture	46,000
Urology	DJ stenting including cystoscopy, ureteric catheterization, retrograde pyelogram	9,800
Pediatric Surgery	DJ stenting including cystoscopy, ureteric catheterization, retrograde pyelogram	9,800
Urology	DJ Stent Removal	5,000
Urology	Ureterocele incision including cystoscopy, ureteric catheterization, retrograde pyelogram	15,000
Urology	Ureteric sampling including cystoscopy, ureteric catheterization, retrograde pyelogram	11,000
Urology	Acute management of upper urinary tract trauma – conservative	0
Pediatric Surgery	Acute management of upper urinary tract trauma – conservative	0
Urology	Retrograde with laser / bugbee	25,000
Urology	Antegrade with laser / bugbee	25,000
Urology	Open Pyelolithotomy - Follow Up	1,200
Urology	Open - including cystoscopy	18,500
Pediatric Surgery	Open - including cystoscopy	18,500
Urology	Cystolithotripsy endoscopic, including cystoscopy	18,500
Pediatric Surgery	Cystolithotripsy endoscopic, including cystoscopy	18,500
Urology	Urethral Stone removal endoscopic, including cystoscopy	18,500
Pediatric Surgery	Urethral Stone removal endoscopic, including cystoscopy	18,500
Urology	Diagnostic Cystoscopy	6,500
Pediatric Surgery	Diagnostic Cystoscopy	6,500
Urology	Open	23,000

Surgical Oncology	Open	23,000
Pediatric Surgery	Open	23,000
Urology	Lap.	23,000
Surgical Oncology	Lap.	23,000
Pediatric Surgery	Lap.	23,000
Urology	Partial Cystectomy - Follow Up	1,000
Urology	Open	30,000
Pediatric Surgery	Open	30,000
Urology	Lap.	30,000
Pediatric Surgery	Lap.	30,000
Urology	Deflux for VUR	1,200
Urology	Bladder Diverticulectomy - Follow Up	1,000
Urology	Open bladder diverticulectomy with / without ureteric re-implantation	25,000
Pediatric Surgery	Open bladder diverticulectomy with / without ureteric re-implantation	25,000
Urology	Bladder injury repair (with or without urethral injury)	23,000
Pediatric Surgery	Bladder injury repair (with or without urethral injury)	23,000
Urology	Bladder injury repair with colostomy (with or without urethral injury)	27,500
Pediatric Surgery	Bladder injury repair with colostomy (with or without urethral injury)	27,500
Urology	Extrophy Bladder repair including osteotomy if needed + epispadias repair + ureteric reimplant	65,000
Pediatric Surgery	Extrophy Bladder repair including osteotomy if needed + epispadias repair + ureteric reimplant	65,000
Urology	Neurogenic bladder - Package for evaluation / investigation (catheter + ultrasound + culture + RGU/ MCU) for 1 month (medicines - antibiotics)	14,300
Pediatric Surgery	Neurogenic bladder - Package for evaluation / investigation (catheter + ultrasound + culture + RGU/ MCU) for 1 month (medicines - antibiotics)	14,300
Urology	Y V Plasty of Bladder Neck / Bladder Neck Reconstruction	23,000
Pediatric Surgery	Y V Plasty of Bladder Neck / Bladder Neck Reconstruction	23,000
Urology	Bladder Neck incision - Endoscopic	15,000
Urology	TURBT (Transurethral Resection of the Bladder Tumor)	27,500
Surgical Oncology	TURBT (Transurethral Resection of the Bladder Tumor)	27,500
Urology	TURBT - Restage	18,000
Surgical Oncology	TURBT - Restage	18,000
Urology	Post TURBT - Check Cystoscopy (Per sitting) with cold-cup biopsy	10,000

Urology	Urachal Cyst excision - Open	18,500
Urology	Urachal Cyst excision - Laparoscopic	18,500
Urology	VVF Repair - Follow Up	1,500
Urology	Induction cycles	15,000
Medical Oncology	Induction cycles	15,000
Urology	Maintenance	30,000
Medical Oncology	Maintenance	30,000
Urology	Suprapubic Drainage - Closed / Trocar	5,000
Pediatric Surgery	Suprapubic Drainage - Closed / Trocar	5,000
Urology	Stress incontinence surgery - Open	23,000
Surgical Oncology	Stress incontinence surgery - Open	23,000
Urology	Repair of stress incontinence - Follow Up	1,000
Urology	Emergency management of Acute retention of Urine	0
Pediatric Surgery	Emergency management of Acute retention of Urine	0
Urology	Meatotomy	3,500
Pediatric Surgery	Meatotomy	3,500
Urology	Meatoplasty	3,500
Pediatric Surgery	Meatoplasty	3,500
Urology	Urethroplasty - End to end	28,000
Pediatric Surgery	Urethroplasty - End to end	28,000
Urology	Urethroplasty - Substitution - single stage	28,000
Pediatric Surgery	Urethroplasty - Substitution - single stage	28,000
Urology	Urethroplasty - Substitution - two stage	41,500
Pediatric Surgery	Urethroplasty - Substitution - two stage	41,500
Urology	Urethroplasty - Transpubic	32,000
Pediatric Surgery	Urethroplasty - Transpubic	32,000
Urology	Urethroplasty Follow Up	1,000
Urology	Non endocopic as an independent procedure	2,000
Pediatric Surgery	Non endocopic as an independent procedure	2,000
Urology	Endocopic as an independent procedure	5,000
Pediatric Surgery	Endocopic as an independent procedure	5,000
Urology	Perineal Urethrostomy without closure	20,000
Pediatric Surgery	Perineal Urethrostomy without closure	20,000
Urology	Post. Urethral Valve fulguration	14,000
Pediatric Surgery	Post. Urethral Valve fulguration	14,000
Urology	Single stage	28,000
Pediatric Surgery	Single stage	28,000
Plastic & Reconstructive Surgery	Single stage	28,000

Urology	Two or more stage (First Stage)	12,000
Pediatric Surgery	Two or more stage (First Stage)	12,000
Plastic & Reconstructive Surgery	Two or more stage (First Stage)	12,000
Urology	Two or more stage (Intermediate Stage)	2
Pediatric Surgery	Two or more stage (Intermediate Stage)	2
Plastic & Reconstructive Surgery	Two or more stage (Intermediate Stage)	2
Urology	Two or more stage (Final Stage)	30,000
Pediatric Surgery	Two or more stage (Final Stage)	30,000
Plastic & Reconstructive Surgery	Two or more stage (Final Stage)	30,000
Urology	Hypospadias Repair - Follow Up	1,000
Urology	Emergency management of Hematuria	0
Pediatric Surgery	Emergency management of Hematuria	0
Emergency Room Packages	Emergency management of Hematuria	0
Urology	Excision of Urethral Caruncle	5,000
Urology	Urethrovaginal fistula repair	30,000
Obstetrics & Gynecology	Urethrovaginal fistula repair	30,000
Pediatric Surgery	Urethrovaginal fistula repair	30,000
Urology	Urethrorectal fistula repair	40,000
Pediatric Surgery	Urethrorectal fistula repair	40,000
Urology	Open simple prostatetctomy for BPH	27,500
Urology	Open	50,000
Urology	Lap.	50,000
Urology	Holmium Laser Prostatectomy	40,000
Urology	Monopolar	27,500
Urology	Bipolar	27,500
Urology	Transrectal Ultrasound guided prostate biopsy (minimum 12 core)	10,000
Urology	Partial Penectomy	15,000
Surgical Oncology	Partial Penectomy	15,000
Urology	Total Penectomy + Perineal Urethrostomy	25,000
Surgical Oncology	Total Penectomy + Perineal Urethrostomy	25,000
Urology	Aspiration	15,000
Urology	Shunt	15,000
Urology	Surgery for Priaprism - Follow Up	1,000

Urology	Penile prosthesis insertion	35,000
Urology	High inguinal	13,800
Surgical Oncology	High inguinal	13,800
Pediatric Surgery	High inguinal	13,800
Urology	Simple	10,000
Surgical Oncology	Simple	10,000
Pediatric Surgery	Simple	10,000
Urology	Bilateral Orchidectomy for hormone ablation	10,000
Surgical Oncology	Bilateral Orchidectomy for hormone ablation	10,000
Urology	Orchiopexy with laparoscopy	30,000
Pediatric Surgery	Orchiopexy with laparoscopy	30,000
Urology	Orchiopexy without laparoscopy - U/L	15,000
Pediatric Surgery	Orchiopexy without laparoscopy - U/L	15,000
Urology	Orchiopexy without laparoscopy - B/L	15,000
Pediatric Surgery	Orchiopexy without laparoscopy - B/L	15,000
Urology	Non Microsurgical	10,000
Urology	Microsurgical	15,000
Urology	Open	36,500
Surgical Oncology	Open	36,500
Obstetrics & Gynecology	Open	36,500
Urology	Lap.	36,500
Surgical Oncology	Lap.	36,500
Obstetrics & Gynecology	Lap.	36,500
Urology	Ilio-Inguinal lymphadenectomy	18,500
Surgical Oncology	Ilio-Inguinal lymphadenectomy	18,500
Urology	Hysterectomy as part of VVF / uterovaginal fistula repair	5,000
Obstetrics & Gynecology	Hysterectomy as part of VVF / uterovaginal fistula repair	5,000
Urology	PCNL - Follow Up	1,200
Urology	Emergency management of Ureteric stone - Package for evaluation / investigation (ultrasound + culture) for 3 weeks (medicines).	3,500
Pediatric Surgery	Emergency management of Ureteric stone - Package for evaluation / investigation (ultrasound + culture) for 3 weeks (medicines).	3,500
CTVS	Unifocalization of MAPCA	1,00,000
CTVS	Isolated Secundum Atrial Septal Defect (ASD) Repair	1,00,000

CTVS	Glenn procedure	1,00,000
CTVS	Pulmonary Artery Banding	1,00,000
CTVS	Systemic - Pulmonary Artery shunt	1,00,000
CTVS	Vascular Ring division	1,00,000
CTVS	Coarctation repair	1,00,000
CTVS	ASD closure + Partial Anomalous Venous Drainage Repair	1,20,000
CTVS	ASD Closure + Mitral procedure	1,20,000
CTVS	ASD Closure + Tricuspid procedure	1,20,000
CTVS	ASD Closure + Pulmonary procedure	1,20,000
CTVS	ASD Closure + Infundibular procedure	1,20,000
CTVS	VSD closure	1,20,000
CTVS	Infundibular PS repair	1,20,000
CTVS	Valvular PS / PR repair	1,20,000
CTVS	Partial AV canal repair	1,20,000
CTVS	Intermediate AV canal repair	1,20,000
CTVS	Atrial septectomy + Glenn	1,20,000
CTVS	Atrial septectomy + PA Band	1,20,000
CTVS	Sinus of Valsalva aneurysm repair with aortic valve procedure	1,20,000
CTVS	Sinus of Valsalva aneurysm repair without aortic valve procedure	1,20,000
CTVS	Sub-aortic membrane resection	1,20,000
CTVS	Ebstien repair	1,50,000
CTVS	Double switch operation	1,50,000
CTVS	Rastelli Procedure	1,50,000
CTVS	Fontan procedure	1,50,000
CTVS	AP window repair	1,50,000
CTVS	Arch interruption Repair without VSD closure	1,50,000
CTVS	Arch interruption Repair with VSD closure	1,50,000
CTVS	DORV Repair	1,50,000
CTVS	Supravalvular AS repair	1,50,000
CTVS	Konno procedure	1,50,000
CTVS	Norwood procedure	1,50,000
CTVS	VSD closure + RV - PA conduit	1,50,000
CTVS	VSD + Aortic procedure	1,50,000
CTVS	VSD + Mitral procedure	1,50,000
CTVS	VSD + Tricuspid procedure	1,50,000
CTVS	VSD + Pulmonary procedure	1,50,000
CTVS	VSD + Infundibular procedure	1,50,000
CTVS	VSD + Coarctation repair	1,50,000
CTVS	TAPVC Repair	1,50,000
CTVS	Truncus arteriosus repair	1,50,000
CTVS	Tetralogy of Fallot Repair	1,50,000
CTVS	Complete AV canal repair	1,50,000
CTVS	Arterial switch operation	1,50,000

CTVS	Senning Operation	1,50,000
CTVS	Mustard Operation	1,50,000
CTVS	Coronary artery bypass grafting (CABG), including intra operative balloon pump (if required)	1,18,100
CTVS	Aortic Valve	1,19,000
CTVS	Mitral Valve	1,19,000
CTVS	Tricuspid Valve	1,19,000
CTVS	Double Valve Procedure	1,42,000
CTVS	Triple valve procedure	1,70,000
CTVS	Closed Mitral Valvotomy including thoracotomy	57,000
CTVS	Ross Procedure	1,50,000
CTVS	Surgery for Hypertrophic Obstructive Cardiomyopathy (HOCM)	1,11,000
CTVS	Pericardial window (via thoracotomy)	30,000
CTVS	Pericardiectomy	67,000
CTVS	Patent Ductus Arteriosus (PDA) Closure via thoracotomy	57,000
CTVS	Bental Procedure	1,50,000
CTVS	Aortic Dissection	1,50,000
CTVS	Aortic Aneurysm	1,50,000
CTVS	Valve sparing root replacement	1,50,000
CTVS	AVR + Root enlargement	1,50,000
CTVS	Aortic Arch Replacement using bypass	1,50,000
General Surgery	Aortic Arch Replacement using bypass	1,50,000
CTVS	Thoracoabdominal aneurysm Repair using bypass	1,50,000
General Surgery	Thoracoabdominal aneurysm Repair using bypass	1,50,000
CTVS	Aortic Aneurysm Repair using Cardiopulmonary bypass (CPB)	1,20,000
General Surgery	Aortic Aneurysm Repair using Cardiopulmonary bypass (CPB)	1,20,000
CTVS	Aortic Aneurysm Repair using Left Heart Bypass	1,20,000
General Surgery	Aortic Aneurysm Repair using Left Heart Bypass	1,20,000
CTVS	Aortic Aneurysm Repair without using Cardiopulmonary bypass (CPB)	65,500
General Surgery	Aortic Aneurysm Repair without using Cardiopulmonary bypass (CPB)	65,500
CTVS	Aortic Aneurysm Repair without using Left Heart Bypass	65,500
General Surgery	Aortic Aneurysm Repair without using Left Heart Bypass	65,500
CTVS	Aorto Iliac bypass - U/L	64,500
CTVS	Aorto femoral bypass - U/L	64,500
CTVS	Aorto Iliac bypass - B/L	64,500
CTVS	Aorto femoral bypass - B/L	64,500
CTVS	Pulmonary Embolectomy	1,41,000
CTVS	Thromboendarterectomy	1,41,000
CTVS	Femoro - Femoral Bypass	50,000
CTVS	Carotid - endearterectomy	50,000
CTVS	Carotid Body Tumor Excision	50,000
CTVS	Thoracic Outlet syndrome Repair	50,000
CTVS	Carotid aneurysm repair	50,000

CTVS	Subclavian aneurysm repair	50,000
CTVS	Axillary aneurysm repair	50,000
CTVS	Brachial aneurysm repair	50,000
CTVS	Femoral aneurysm repair	50,000
CTVS	Popliteal aneurysm repair	50,000
CTVS	Femoral - popliteal Bypass	50,000
CTVS	Axillo - Brachial Bypass	50,000
CTVS	Carotio - carotid Bypass	50,000
CTVS	Carotido - subclavian bypass	50,000
CTVS	Carotido - axillary bypass	50,000
CTVS	Axillo - femoral bypass - U/L	50,000
CTVS	Axillo - femoral bypass - B/L	50,000
CTVS	Aorto - carotid bypass	50,000
CTVS	Aorto - subclavian bypass	50,000
CTVS	Thromboembolectomy	28,000
General Surgery	Thromboembolectomy	28,000
Pediatric Surgery	Thromboembolectomy	28,000
CTVS	Peripheral arterial injury repair (without bypass)	30,000
CTVS	Thoracotomy, Thoraco Abdominal Approach	30,000
Pediatric Surgery	Thoracotomy, Thoraco Abdominal Approach	30,000
CTVS	Lung cyst exision	45,000
Pediatric Surgery	Lung cyst exision	45,000
CTVS	Decortication	45,000
Pediatric Surgery	Decortication	45,000
CTVS	Hydatid cyst	45,000
Pediatric Surgery	Hydatid cyst	45,000
CTVS	Other simple lung procedure excluding lung resection	45,000
Pediatric Surgery	Other simple lung procedure excluding lung resection	45,000
CTVS	Pulmonary Resection	70,000
CTVS	Foreign Body Removal with scope	20,000
General Surgery	Foreign Body Removal with scope	20,000
Pediatric Surgery	Foreign Body Removal with scope	20,000
CTVS	Surgical Correction of Bronchopleural Fistula	65,000
Surgical Oncology	Surgical Correction of Bronchopleural Fistula	65,000
Pediatric Surgery	Surgical Correction of Bronchopleural Fistula	65,000
CTVS	Space - Occupying Lesion (SOL) mediastinum	65,500
General Surgery	Space - Occupying Lesion (SOL) mediastinum	65,500
Pediatric Surgery	Space - Occupying Lesion (SOL) mediastinum	65,500
CTVS	Isolated Intercostal Drainage and Management of ICD, Intercostal Block, Antibiotics & Physiotherapy	10,000
General Surgery	Isolated Intercostal Drainage and Management of ICD, Intercostal Block, Antibiotics & Physiotherapy	10,000

Pediatric Surgery	Isolated Intercostal Drainage and Management of ICD, Intercostal Block, Antibiotics & Physiotherapy	10,000
CTVS	Diaphragmatic Repair	30,000
Pediatric Surgery	Diaphragmatic Repair	30,000
CTVS	Surgery for Cardiac Tumour	95,000
Surgical Oncology	Surgery for Cardiac Tumour	95,000
CTVS	Tetralogy of Fallot Repair	75,000
CTVS	Aortic Valve	59,500
CTVS	Mitral Valve	59,500
CTVS	Tricuspid Valve	59,500
CTVS	Double Valve Procedure	71,000
CTVS	Triple valve procedure	85,000
CTVS	Low Cardiac Output syndrome requiring IABP insertion post - operatively	50,000
CTVS	Re-do sternotomy	20,000
CTVS	Excessive bleeding requiring re-exploration	10,000
Unspecified Surgical Package	Unspecified Surgical Package	Upto 1 lakh

Note: In case of all those procedures where package rate is zero (0) consider the following:

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

**Cost of Implants:** 

Specialty	Implant / High End Consumable Name	Implant Price
Radiation Oncology	Additional fraction for 2D External Beam Radiotherapy	500
Radiation Oncology	Additional fraction for 2D External Beam Radiotherapy	500
Radiation Oncology	Additional Fraction for Linear Accelerator, External Beam Radiotherapy 3D CRT	1,000
Radiation Oncology	Additional Fraction for Linear Accelerator, External Beam Radiotherapy 3D CRT	1,000
Radiation Oncology	Additional Fraction for Linear Accelerator, External Beam Radiotherapy IMRT	2,000
Radiation Oncology	Additional Fraction for Linear Accelerator, External Beam Radiotherapy IMRT	2,000
Radiation Oncology	Additional Fraction for Linear Accelerator External Beam Radiotherapy IGRT with 3D CRT or IMRT	2,500
Radiation Oncology	Additional Fraction for Linear Accelerator External Beam Radiotherapy IGRT with 3D CRT or IMRT	2,500
Radiation Oncology	Additional Fraction for SRT/ SBRT with IGRT	11,000
Radiation Oncology	Additional Fraction for Respiratory Gating along with Linear Accelerator planning	3,500

SHA J&K, Govt. of J&K

Radiation Oncology	Additional Fraction for Brachytherapy High Dose Radiation	1,250
Cardiology	ASD Device	62,000
Cardiology	Cardiac Balloon - Adult	14,000
Cardiology	Cardiac Balloon - Pediatric	33,000
Cardiology	Coronary Stent for PTCA - Bare Metal	8,700
Cardiology	Coronary Stent for PTCA - Drug Eluting	31,600
Cardiology	Double Chamber Pacemaker - Rate Responsive	75,000
Cardiology	PDA Device	30,000
Cardiology	Peripheral Stent - Bare Metal	21,000
Cardiology	Single Chamber Pacemaker - Rate Responsive	45,000
Cardiology	VSD Device	72,000
CTVS	PTFE Patch - Thin	30,000
CTVS	Arch Graft	85,000
CTVS	Composite Aortic Valved conduit - Mechanical	1,00,000
CTVS	Coselli Graft	85,000
CTVS	Dacron Graft - Bifurcated	35,000
CTVS	Dacron Graft - Straight	30,000
CTVS	Mechanical Valve - Bileaflet	40,000
CTVS	Mechanical Valve - Tilting Disc	28,000
CTVS	Complex grafts other than Arch Graft & Coseli Graft	85,000
CTVS	Pericardial Patch	18,000
CTVS	PTFE Graft - Straight	50,000
CTVS	RV - PA Conduit	1,20,000
CTVS	Tissue Valve	70,000
CTVS	Valve Ring - Mitral	35,000
CTVS	Valve Ring - Tricuspid	35,000
ENT	Fibrin Glue	9,00
ENT	Implant for Open laryngeal framework surgery / Thyroplasty (Keel / Stent)	15,000
Ophthalmology	Implant for "Vitreoretinal Surgery" (IOL & Per flouro carbon liquid)	6,00
ENT	Piston for Stapedectomy / Tympanotomy	5,00
ENT	Partial Ossicular Replacement Prosthesis - Indian Titanium	7,00

ENT	Total Ossicular Replacement Prosthesis - Indian Titanium	7,00
ENT	Implant for Open reduction and internal fixation of maxilla / mandible / zygoma (Plates / Screws)	4,00
General Surgery	Tackers	15,000
General Surgery	Haemorroid Stapler	17,000
General Surgery	Mesh - 30 X 30	15,000
General Surgery	Mesh - 6 X 3 - Polypropylene	2,00
General Surgery	Mesh - 15 X 15	5,00
Obstetrics & Gynecology	Sling	5,00
Obstetrics & Gynecology	Trans Obturator Tape	
Obstetrics & Gynecology	Tension free Vaginal Tape	
Ophthalmology	Implant for "Enucleation" (Conformers + Plastic / silicon ball type implant)	1,00
Ophthalmology	Implant for "Evisceration" (Conformers + Plastic / silicon ball type implant)	1,00
Ophthalmology	Foldable Hydrophobic intraocular lens	3,00
Ophthalmology	IOL	3,00
Ophthalmology	Glue for Scleral fixated IOL	3,00
Ophthalmology	Non foldable IOL	1,00
All Specialties	None	
Ophthalmology	Silicon Tube / Silicon stent	2,00
Ophthalmology	Valved / Non Valved Glaucoma tube - shunt	7,00
Ophthalmology	Tissue graft - Cornea / Sclera	3,00
Ophthalmology	Tissue graft- amniotic membrane	
Urology	BIS standard sling for women	5,00
Urology	Penile Prosthesis - Malleable - Indian Implant	
Urology	DJ Stent	20
Cardiology	Balloon & Accessories	55,000
Cardiology	Implant for "Electrophysiological Study" includes - Steerable decapolar catheter, Quadripolar Catheter	46,000
Cardiology	Implant for "Electrophysiological Study with Radio Frequency Ablation" includes includes - Steerable decapolar catheter, Quadripolar Catheter, Radio Frequency Catheter	76,000
Orthopedics	Cannulated Screws for Closed Reduction and Percutaneous Screw Fixation (neck femur)	5,00
Orthopedics	Dynamic Hip Screw for Intertrochanteric Fracture	5,00

Orthopedics	External Fixator	5,000
Orthopedics	Proximal Femoral Nail	8,000
Orthopedics	Implant for "Fracture - Acetabulum - Single Approach" - Recon Plate (2)	10,000
Orthopedics	Implant for "Fracture - Acetabulum - Combined Approach" - Recon Plate (3)	15,000
Orthopedics	Modular Custom Prosthesis for Bone Tumour Excision - malignant including GCT + Joint replacement	1,20,000
Surgical Oncology	Voice prosthesis	30,000
Surgical Oncology	Oesophageal stent	(
Surgical Oncology	Tracheal stent	(
Surgical Oncology	Chemo Port - Adult	15,000
Surgical Oncology	Chemo Port - Pediatric	25,000
Surgical Oncology	Implant for Microvascular reconstruction	15,000
Neurosurgery	Implant for "CranioPlasty with Exogenous graft"	To be decided by SHA
Neurosurgery	Implant for "Duroplasty - Exogenous"	To be decided by SHA
Neurosurgery	Clip for Aneurysm	15,000
Neurosurgery	Implant for "Posterior Cervical Fusion with implant (Lateral mass fixation)"	(
Neurosurgery	Implant for "Thoracic Corpectomy with fusion"	(
Neurosurgery	Implant for "Lumbar Corpectomy with fusion"	(
Neurosurgery	Implant for "Transoral surgery (Anterior) and CV Junction (Posterior Sterlization)"	To be decided by SHA
Polytrauma	Implant for "One fracture of long bone (with implants)"	5,000
Plastic Surgery	Tissue Expander / Implant for disfigurement following burns / trauma / congenital deformity	(
Plastic Surgery	Prosthesis for Ear Pinna Reconstruction	
Interventional Neuroradiology	Coil for embolization of aneurysms	24,000
Interventional Neuroradiology	Glue for AVMs / AVFs	(
Interventional Neuroradiology	Onyx for AVMs / AVFs	
Interventional Neuroradiology	Balloon for Embolization	11,000
Orthopedics	Implant for Arthrodesis of Shoulder (Screw / Plate)	5,000
Orthopedics	Implant for Arthrodesis of Wrist (Plate)	5,000
Orthopedics	Implant for Ankle Fracture ORIF (Tension Band Wire + Plate)	5,000

Orthopedics	Implant for Bone Tumour Excision + reconstruction (Plate)	10,000
Orthopedics	Plate for ORIF - Diaphyseal fracture - Long Bone	6,000
Orthopedics	IM Nail for CR&F - Diaphyseal fracture - Long Bone	7,000
Orthopedics	Plate for Comminuted Fracture - Olecranon of Ulna	8,000
Orthopedics	Implants for Fracture - Both Bones - Forearm - ORIF (Plates & / or Nails)	7,000
Orthopedics	Locking Plate for Metaphyseal fracture - Long Bone	7,000
Orthopedics	Implant for Fracture - Single Bones - Forearm - ORIF (Plate / Nail)	3,500
Orthopedics	Implant for Fracture Head radius (Plate / Screw)	5,000
Orthopedics	Plate for High Tibial Osteotomy	7,000
Orthopedics	Implant for Fracture Condyle - Humerus - ORIF	1,500
Orthopedics	Implant for Internal Fixation of Small Bones	1,500
Orthopedics	Implant for Limb Lengthening / Bone Transport by Ilizarov	12,000
Orthopedics	Implant for Ilizarov fixation	10,000
Orthopedics	Implant for Open Reduction of Small joints (K - Wire)	1,500
Orthopedics	Implant for Osteotomy - Long Bone (Screw)	5,000
Orthopedics	Implant for Percutaneous - Fixation of Fracture (K - Wire / Screw)	2,000
Orthopedics	Implant & brace for Reconstruction of ACL / PCL (Bio screw / Endobutton / Suture disc + Ethibond)	17,000
Orthopedics	Implant for Fracture intercondylar Humerus + olecranon osteotomy (TBW + 2 Plates)	11,000
Orthopedics	Implant for Total Hip Replacement - Cemented	35,000
Orthopedics	Implant for Total Hip Replacement - Cementless	60,000
Orthopedics	Implant for Total Hip Replacement - Hybrid	45,000
Orthopedics	Implant for Revision Total Hip Replacement	1,00,000
Orthopedics	Implant for Unipolar Hemiarthroplasty	3,000
Orthopedics	Non - Modular - Non - Cemented	7,000
Orthopedics	Modular - Cemented	20,000
Orthopedics	Implant for Total Knee Replacement	55,000
Orthopedics	Implant for Revision Total Knee Replacement	1,00,000
Orthopedics	Implant for Elbow Replacement	31,000
Orthopedics	Implant for Elastic Nailing of Femur / Humerus / Forearm (Elastic Nail)	5,000
Orthopedics	Implant for Growth Modulation & Fixation (Plate)	5,000

Orthopedics	Implant for AC Joint reconstruction / Stabilization (Plate/ screw / Fibre wire / reconstruction by tendon etc)	
Orthopedics	Implant for Cervical spine fixation including odontoid (Screw)	5,000
Orthopedics	Implant for Cervical spine fixation including odontoid (Odontoid Screw)	
Orthopedics	Implant for Cervical spine fixation including odontoid (Cage)	10,000
Orthopedics	JESS Fixator	8,000
Orthopedics	Implant for Displaced Clavicle Fracture (Plate)	3,000
Orthopedics	Implant for Dorsal and lumber spine fixation (Plate including screw)	5,000
Orthopedics	Implant for Dorsal and lumber spine fixation (Cage)	10,000
Orthopedics	Implant for Spine deformity correction (Plate including screw)	5,000
Orthopedics	Implant for Spine deformity correction (Cage)	10,000
Orthopedics	Implant for Tension Band Wiring (Wire)	2,000
Neurosurgery	Implant for Laminectomy with Fusion and fixation	10,000
Neurosurgery	Implant for Spine - Decompression & Fusion with fixation	10,000
Neurosurgery	Implant for Spine - Extradural Tumour with fixation	10,000
Neurosurgery	Implant for Spine - Extradural Haematoma with fixation	
Neurosurgery	Implant for Spine - Intradural Tumour with fixation	10,000
Neurosurgery	Implant for Spine - Intradural Haematoma with fixation	10,000
Neurosurgery	Implant for Spine - Intramedullar Tumour with fixation	10,000
ENT	Implant for Excision of tumour of oral cavity / paranasal sinus / laryngopharynx	20,000
Orthopedics	Implant for Arthrodesis of Knee (Compression Assembly / Ilizarov)	10,000
Orthopedics	Non - Modular - Cemented	10,000
Cardiology	Coronary Stent for PDA stenting - Bare Metal	8,700
Cardiology	Coronary Stent for PDA stenting - Drug Eluting	31,600
Interventional Neuroradiology	Implant for "Carotico-cavernous Fistula (CCF) embolization with coils. [5 coils, guide catheter, micro-catheter, micro-guidewire, general items]Coil for embolization of aneurysms"	1,20,000

Note: All those implants where cost mentioned is zero, it is included in the actual package cost.

### Office Memorandums issued by NHA on COVID-19 – OM 1 dated 4th April 2020

### No: S-12015/20/2020-NHA(HN&QA) Government of India National Health Authority

### OFFICE MEMORANDUM

**Subject:** Testing and treatment for COVID-19 under Ayushman Bharat Pradhan Mantri – Jan Arogya Yojana

In view of ongoing pandemic of COVID-19, National Health Authority hereby notifies the following packages:

- A. Testing for COVID-19
- B. Treatment for COVID-19

### A. Testing for COVID-19

- 1. The package for "Test for COVID-19" can be availed in the empanelled hospitals. The type(s) and rate(s) of tests shall be as decided by ICMR from time to time.
- 2. Empanelled hospitals may enter into an arrangement with any authorised private lab for this purpose.
- 3. All guidelines and protocols issued by MoHFW, ICMR and State Governments for testing including those for collection, transport, storage and all other steps involved in the testing shall be followed by the hospitals and labs.

### B. Treatment for COVID-19

1. Currently the following packages are already available under AB PM-JAY

HBP 1.0 Package code	HBP 2.0 Package code	Package name
M100011	MG001	Acute febrile illness
M100026, M200014	MG026	Pyrexia of unknown origin
M100019, M200003	MG016	Pneumonia

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### Testing and Treatment for COVID-19 under AB-PM JAY

HBP 1.0 Package code	HBP 2.0 Package code	Package name
M100047, M200065	MG017	Severe pneumonia
M100067, M200088	MG040	Respiratory failure due to any cause (pneumonia, asthma, COPD, ARDS, foreign body, poisoning, head injury etc.)
M100044	MG040C	Type 1/2 respiratory failure

Apart from the above list, other packages can be invoked by hospitals as per clinical condition of the patient.

- 2. In case of highly infectious illnesses like COVID-19, there are additional requirement like isolation of cases and PPE for healthcare workers. Various states are likely to adopt different strategies to utilise services of private hospitals. Therefore, the additional cost that may be required for isolation and treatment may be decided by the state. Suitable changes shall be made in the Transaction Management System.
- 3. All guidelines and protocols issued by MoHFW, ICMR and State Governments for treatment shall be followed by the hospitals.

Necessary changes in the IT system are being made to operationalise these packages. Till the time these changes are made, if need be, the SHA may start giving pre-authorizations manually. SHAs are also advised to fast track the process of empanelment of additional hospitals, if required.

Dated: 4th April, 2020

(Dr. Aruri Gupta)

Executive Director, HN&QA

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### OM – 2 dated 8<sup>th</sup> April 2020 Testing and Treatment for COVID-19 under AB-PM JAY

No. S-12015/20/2020-NHA(HN&QA) Government of India National Health Authority

### **OFFICE MEMORANDUM**

Sub: Testing and treatment for COVID-19 under Ayushman Bharat Pradhan Mantri Jan Aarogya Yojna.

With reference to the OM of even number dated 4<sup>th</sup> April 2020, it is further clarified that.

- 1. For testing, payment shall be made in the following circumstances:
  - a. Public hospitals having tie up with private labs.
  - b. Private hospitals doing testing

Note: No payment shall be made to public hospitals utilising their own or other public testing facility

2. For treatment, payment shall be made to both public and private hospitals at the rate decided by the respective state government.

It may also be noted that the payment for PM-JAY beneficiaries shall be made by the National Health Authority as per the current mechanism of sharing the financial burden.

Dated: April 8, 2020

(Dr Arun Gupta) ♉ Executive Director

HN&QA

### OM - 3 dated 13th April 2020 Mandatory COVID -19 Testing of SARI under AB PMJAY

### S-12015/20/2020-NHA (HN & QA) Government of India National Health Authority

### **OFFICE MEMORANDUM**

Sub: Mandatory COVID-19 testing of SARI cases under AB PM-JAY

The Packages for 'Testing for COVID-19' have been made live in TMS.

In view of the ongoing Pandemic of COVID-19, it is imperative that the system starts capturing the COVID-19 status of the individuals who are likely to be suffering from the infection. The WHO global influenza surveillance standards define the surveillance case definitions of influenza-like illness (ILI) and severe acute respiratory infections (SARI) as follows:

**ILI** is an acute respiratory infection with: Measured fever of  $\geq$  38 C° and cough; with onset within the last 10 days.

**SARI** is an acute respiratory infection with: History of fever or measured fever of  $\geq$  38 C°; and cough; with onset within the last 10 days; and requires hospitalization.

Since ILI cases do not require hospitalisation, they are unlikely to seek treatment under AB PM-JAY, however PM-JAY beneficiaries having SARI may be getting admitted under AB PM-JAY. It is an opportunity to test the infection status of these patients. Hence, till the time pandemic is going on, testing for COVID-19 is made mandatory under AB PM-JAY for any case getting admitted for following packages:

- Pneumonia
- Severe Pneumonia
- Respiratory Failure due to any cause
- Type 1/2 Respiratory Failure
- Any other package which may fit into the latest guidelines of ICMR/MoHFW/State Government issued from time to time on the subject of 'whom to test'.

SHAs are requested to identify packages in their respective state specific package list which may fit into the definition of SARI and make the 'Testing for COVID-19' mandatory for them. Claims for such packages may not be paid by SHAs unless these COVID-19 testing is done wherever indicated. If any such packages are identified by SHA the list may be communicated to NHA so that necessary IT changes can be made. NHA shall be reviewing and keeping watch on utilization of the 'Testing for COVID-19' package in all states/UTs.

Copy of latest guidelines of ICMR, dated 9th April 2020 is enclosed (as annex-1). SHAs and EHCPs are requested to keep themselves informed about guidelines by regularly visiting websites of MOHFW and ICMR.

Dated: 13.04.2020 Encl: As above (Dr. Arun Gupta) 13. 14. 2020 Executive Director HN & QA

SHA J&K, Govt. of J&K

i https://www.who.int/influenza/surveillance monitoring/ili sari surveillance case definition/en/

## Annex -1 OM no. S-12015/20/2020-NHA (HN & QA), dated 13.04.2020

# INDIAN COUNCIL OF MEDICAL RESEARCH DEPARTMENT OF HEALTH RESEARCH

## Strategy for COVID19 testing in India (Version 4, dated 09/04/2020)

- 1. All symptomatic individuals who have undertaken international travel in the last  $14\ \mathrm{days}$
- $2. \ \ All \ symptomatic \ contacts \ of \ laboratory \ confirmed \ cases$
- 3. All symptomatic health care workers
- 4. All patients with Severe Acute Respiratory Illness (fever AND cough and/or shortness of breath)
- 5. Asymptomatic direct and high-risk contacts of a confirmed case should be tested once between day 5 and day 14 of coming in his/her contact

# In hotspots/cluster (as per MoHFW) and in large migration gatherings/evacuees centres

- 6. All symptomatic ILI (fever, cough, sore throat, runny nose)
  - a. Within 7 days of illness rRT-PCR
  - b. After 7 days of illness Antibody test (If negative, confirmed by rRT-PCR)

### OM 4 dated 3<sup>rd</sup> May 2020; Clarification regarding Testing for COVID-19 package

No. S012015/20/2020-NHA(HN&QA) Government of India National Health Authority

### **OFFICE MEMORANDUM**

Sub: Clarification regarding 'Testing for COVID-19' package.

With reference to the OM of even number dated 04/04/2020, 08/04/2020 and 13.04.2020 on the subject, it is clarified that the package of 'Testing for COVID-19' can be booked in empaneled hospitals for AB PM-JAY beneficiaries for COVID/ Non COVID cases whenever the need for such a test arises as per the prevailing guidelines of ICMR/ MoHFW/ State Governments issued from time to time. The hospital can thus, raise a pre-authorisation for booking COVID-19 testing package, if the need for such a test arises, at any stage during admission or treatment for any disease. It is also clarified that this pre-authorisation shall be in addition to the pre-authorisation that might have been done for a particular procedure/ disease and shall entitle the hospital for additional payment for testing.

Further, the ICMR rates shall be the reference rates for deciding the upper limit for testing charges. The states shall be at liberty to negotiate with testing laboratories and fix lower prices for the test. This negotiation exercise may, rather be encouraged to ensure the financial burden on the exchequer can be minimised.

Dated: 03.05.2020

(Dr. Arun Gupta) Executive Director (HN&QA)

## OM – 5 dated 4<sup>th</sup> May 2020 on Testing of COVID -19 for PM-JAY beneficiaries through Private labs

### No. S- 12015/20/2020-NHA(HN&QA) Government of India National Health Authority

#### OFFICE MEMORANDUM

Subject: Testing of COVID-19 for PM-JAY beneficiaries through private labs

NHA has issued four OMs dated 04/04/2020, 08/04/2020, 13/04/2020 and 03/05/2020 that provide details on how PM-JAY beneficiaries would get tested in private labs through PM-JAY empaneled hospitals. However, it has been noticed that in-spite of these guidelines, limited use of this package has been made. Therefore, it is suggested that State Health Agencies carry out the following activities:

### 1. Support the empaneled hospitals in linking with private labs:

- a. Proactively contact empaneled hospitals in the State to identify which private hospitals are providing and can provide COVID-19 treatment in the State as per the guidelines of the State.
- Such hospitals which are not providing COVID-19 treatment but are providing treatment for Severe Acute Respiratory Infection (SARI) shall also be identified.
- c. Since COVID-19 testing can be done only by ICMR registered labs, SHAs shall identify such labs within the State or outside the State which need to be tied up with for COVID-19 testing.
- d. SHAs may also fix the prices which will be provided to the private labs for testing. This should not be more than the ceiling fixed by ICMR.
- e. SHAs shall help the empaneled hospitals in tying up with these private labs and collate data of such labs that will provide services to empaneled hospitals in the State. SHAs might also directly empanel ICMR approved labs. However, these labs will be entitled for payment under scheme only for testing cases referred by EHCPs.
- f. The empaneled hospitals will have to upload the details of the lab(s), with which they have entered into arrangement(s) for providing COVID testing facility to their patients, in HEM portal.

#### 2. Protocols for ensuring COVID-19 testing:

- SHAs shall ensure that all ICMR protocols are being followed by hospitals and labs for collection, logistics and testing.
- b. Instructions should be issued to all empaneled hospitals for mandatory COVID-19 testing for all SARI and other cases which are eligible for testing as per ICMR/State guidelines.

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- c. Necessary instructions will also need to be issued to PMAMs so that preauthorization for testing is raised at the time of raising preauthorisation for such cases.
- d. TPAs or Insurance companies shall be instructed for this purpose, where claim processing for such eligible cases may be done only when test report is uploaded by EHCP or reason(s) for not testing is indicated. In absence of testing in eligible cases, the claim should not be automatically rejected but a clarification should be sought from the EHCP.
- e. In cases where private hospital providing treatment for SARI case needs to send the patient to a public facility for testing, no preauthorization for testing package is expected. In such cases also, the process in point 2(d) should be followed.
- f. In case different institutions are involved in overall process from collection to testing, appropriation of the amount may be decided by the state or decision may be left to the respective institutions.
- g. A monitoring system should be developed by the State to ensure compliance to above guidelines.

NHA is making necessary changes in the IT system to facilitate these processes. This will include tools like pop-ups for PPDs/CPDs, direct empanelment of suitable ICMR registered labs by SHA, capturing the tie ups between EHCPs and ICMR approved Labs and dashboard for eligible cases for testing.

Dated: 04.05.2020

Executive Director (HN&QA)

### c. Schedule 3 (b): Guidelines for Unspecified Surgical Packages

### All unspecified packages:

To ensure that PM-JAY beneficiaries are not denied care, for treatments/procedures that do not feature in the listed interventions, there is an exclusive provision that has been enabled in the TMS (transaction management system) for blocking such treatments, subject to satisfying certain defined criteria (as mentioned)

When can Unspecified Surgical be booked/ criteria for treatments that can be availed:

- Only for surgical treatments.
- Compulsory pre-authorization is in-built while selecting this code for blocking treatments.
- Cannot be raised under multiple package selection. Not applicable for medical management cases.
- Government reserved packages cannot be availed by private hospitals under this code. PPD/ CPD may reject such claims on these grounds. In addition, SHA may circulate Government reserved packages to all hospitals. Further, States need to establish suitable mechanisms to refer such cases to the public system – as a means to avoid denial of care.
- Cannot be booked for removal of implants, which were inserted under the same policy. Exceptions where removal of implants is not covered under any other package, to be approved by State Health Agencies or National Health Authority.
- In the event of portability, the home state approval team may either reject if a Government reserved package of the home state is selected by a private hospital in the treating state or consider on grounds of 'emergency'.
- Aesthetic treatments of any nature cannot be availed under this code or as such under any other listed codes under PM-JAY. Only medically necessary with functional purpose/ indications can be covered. The procedure should result in improving/restoring bodily function or to correct significant deformity resulting from accidental injury, trauma or to address congenital anomalies that have resulted in significant functional impairment.
- Individual drugs or diagnostics cannot be availed under this code. Only LISTED drugs and diagnostics with fixed price schedules, listed under the drop down of respective specialties, are included for blocking treatments. None of the treatments that fall under the exclusion list of PM-JAY can be availed viz. individual diagnostics for evaluation, out-patient care, drug rehabilitation, cosmetic/ aesthetic treatments, vaccination, hormone replacement therapy for sex change or any treatment related to sex change, 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 hospitalization for treatment etc.

- However, for life threatening cases e.g. of suicide attempt or accident due to excess consumption of alcohol, treatment shall be provided by the hospital till the patient's condition stabilizes.
- In case the State/UT is getting multiple requests for the same unspecified package from multiple hospitals or for multiple patients, then the same should be taken up with the Medical Committee for inclusion in the package master for that State/UT within a defined time frame as per the State/UT.
- The same should also be shared with NHA for consideration to include such packages in national package master

For deciding on the approval amount, the PPD may consider the rate of closest match of the requested surgery, in listed PM-JAY packages. It should be noted that the amount approved by the PPD would be sacrosanct, to be communicated to the hospital, and the CPD would not be able to deduct any amount or approve partial payment for that claim.

<u>Unspecified package above 1 lakh:</u> For any State/UT to utilize the unspecified package above 1 lakh, it is to be ensured that the same is approved **only in (a) exceptional circumstances and / or (b) for life saving conditions.**The following process to be adhered:

### For Public Hospitals:

- 1. A standing Medical committee will be constituted by CEO of each state to provide inputs on unspecified packages among their other deliverables.
- 2. CEO, SHA will approve every case after recommendation from the standing medical committee (wherever committee is yet to be constituted, opinion of 2 medical experts will suffice as recommendation in the interim period), with details of treatment and pricing that is duly negotiated with the provider. This approval should have insurance company concurrence, wherever applicable.
- 3. The price should be based on the principle of case based lump sum rate that includes all investigations, procedure cost, consumables and post-op care included preferably citing rates as ceiling from any govt. purchasing scheme like CGHS etc. if available.
  - A letter or request from the SHA with approval of competent authority may be sent to NHA as an intimation of their approval and requesting technical support for backend change of amount via ticket (including an intimation via mail); TMS will permit to block the unspecified package ≥ Rs. 1 lakh.
- 4. Upon request of State Coordinator at NHA, technical team will carry out backend change.

### For Private Hospitals:

- 1. A standing Medical committee will be constituted by CEO of each state to provide inputs on unspecified packages among their other deliverables.
- 2. CEO, SHA will approve every case after recommendation from the standing medical committee (wherever committee is yet to be constituted, opinion of 2 medical experts will suffice as recommendation in the interim period), with

- details of treatment and pricing that is duly negotiated with the provider. Justification for the case not being carried out at a public hospital will be required to be highlighted in the approval. This approval should have insurance company concurrence, wherever applicable.
- 3. The price should be based on the principle of case based lump sum rate that includes all investigations, procedure cost, consumables and post-op care included preferably citing rates as ceiling from any govt. purchasing scheme like CGHS etc. if available.
- 4. A letter or request from the SHA with approval of competent authority may be sent to NHA for approval along with request for technical support for backend change of amount via ticket (including an intimation via mail); TMS will permit to block the unspecified package ≥ Rs. 1 lakh.
- 5. The case upon recommendation of ED (HNW&QA) will be assessed on its merit for approval. Once approved, it will be shared by State Coordinator with technical team for backend change.

## d. Schedule 3 (c)

Differential Pricing Guidelines:

Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-Jay) provides additional incentive on the procedure rate based on following criteria's:

S. No.	Criteria	Incentive (Over and above base procedure rate)
1	Entry level NABH / NQAS certification	10%
2	Full NABH / JCI accreditation	15%
3	Situated in Delhi or some other Metro*	10%
4	Aspirational district	10%
5	Running PG / DNB course in the empanelled specialty	10%

<sup>\*</sup>Classification of Metro Cities:

- 1. Delhi (including Faridabad, Ghaziabad, Noida and Gurgaon)
- 2. Greater Mumbai
- 3. Kolkata
- 4. Bangalore/Bengaluru
- 5. Pune
- 6. Hyderabad
- 7. Chennai
- 8. Ahmedabad

These percentage incentives are added by compounding.

- b. Schedule 3 (d): Quality Assurance of Empaneled Health Care Providers
- a. The SHA, through Insurance Company, shall ensure the quality of service provided to the beneficiaries in EHCP.
- b. EHCP has to monthly submit the online Self Assessment checklist which can be accessed in HEM web portal in <a href="www.pmjay.gov.in">www.pmjay.gov.in</a> to DEC and SHA shall focus on low performing hospitals for further improvement.
- c. EHCP will be encouraged by Insurer to attain quality milestones by attaining AB PMJAY Quality Certification (Bronze, Silver and Gold).
- d. Bronze Quality Certification is pre-entry level certificate in AB PMJAY Quality Certification.EHCP which do not possess any accreditation or certification from any other recognized certification body (NQAS, NABH & JCI) can apply for this certificate.
- e. Bronze Quality Certified EHCP can apply for AB PMJAY Silver Quality Certification after completion of 6 months from the date of receiving Bronze certification. This certification is also benchmarked with NABH Entry Level / NQAS certification and EHCP with these certifications can directly apply for Silver Quality Certification without getting Bronze Quality Certification with simplified process.
- f. Silver Quality Certified EHCP can apply for AB PMJAY Gold Quality Certification after completion of 6 months from the date of receiving Silver certification. This certification is benchmarked with NABH full/ JCI accreditation and EHCP with these certifications can directly apply for Gold Quality Certification without getting Silver or Bronze Quality Certification with simplified process

#### Schedule 4: Guidelines for Identification of AB-PM JAY Beneficiary Family Units

#### **Brief Process Flow**

The core principle for finalizing the operational guidelines for proposed AB PM-JAY 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 PM-JAY in the UT of J & K will target about 5.97 Lakh poor, deprived families and identified occupational category of urban workers' families as per the latest Socio-Economic Caste Census (SECC) data, both rural and urban. Additionally, all such enrolled families under RSBY that do not feature in the targeted groups as per SECC data will be included as well.
- B. Under the JKHS, all the families enumerated in the SECC- 2011 data, other than the families already covered under AB PMJAY, irrespective of their socio economic conditions, including currently serving and retired Govt employees of UT of Jammu & Kashmir shall be considered as eligible beneficiary family unit and the other family units not figuring in SECC 2011 data but have domicile in the UT of J & K notified through the administrative orders issued by Govt of Jammu & Kashmir in this regard shall be considered as eligible families and provide universal coverage.
  - i. JKHS will provide universal coverage and shall not exclude any family who is domicile in the UT of J & K as per the criteria indicated above.
  - ii. Beneficiaries obtaining treatment should be tagged if they are covered under centrally sponsored AB PM-JAY beneficiaries or JKHS beneficiary. Reports to MoHFW/ NHA will need to be provided for these beneficiaries.
- C. 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 PM-JAY. 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 PM-JAY Additional Data Collection drive at Gram Sabha's across India took place on 30th April. MoHFW in collaboration with Ministry of Rural Development (MoRD) will drive collection of Ration Card, Mobile Number for each AB PM-JAY household. Similar exercise was carried out for urban beneficiaries in May 2018.

- ii. Government of India will send a personalized letter via mass mail to each targeted family through NHA vendors in states launching AB PM-JAY. The Asha network will be leveraged for distribution of these letters at the village level. This letter will include details about the scheme, toll free helpline number and family details and their ID under AB PM-JAY.
- iii. States which are primarily covering AB PM-JAY 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
  - Empanelled Hospital
  - Self-check via mobile or web
  - Or any other contact point as deemed fit by States
- D. Beneficiary identification will include the following broad steps:
  - i. The operator searches through the SECC- 2011 data and identify AB PM-JAY/JKHS beneficiary.
  - 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 any other mechanism defined by SHA in BIS
  - iii. If the beneficiary's name is found in the AB PM-JAY/JKHS list, Aadhaar (or an alternative government ID) and Ration Card(or an alternative family ID) is collected against the Name / Family. Other family IDs include the following options:
    - Government certified list of members
    - RSBY Card: Document image (RSBY Card) to be uploaded
    - PM Letter: Document image (PM Letter) to be uploaded
    - State Specific Requirement

In case of unavailability of either of the abovementioned family IDs, the state can decide to accept an Individual ID mentioning at least father/ mother/ spouse's name as a family ID. This will be accepted only in such cases where both individual's name and father/ mother/ spouse's name match as that in SECC/RSBY/ State Scheme data.

- iv. The system determines a confidence score (threshold score defined by the system but not visible to operator/Pradhan Mantri Arogya Mitra) for the link based on how close the name / location / family members between the AB PM-JAY/JKHS record and documents is provided.
- v. The operator sends the linked record for approval to the Insurance Company / Trust. The beneficiary will be advised to wait for approval from the insurance company/ trust.
- vi. The insurance company / Trust will setup a Beneficiary approval team that works on fixed service level agreements on turnaround time. The AB PM-JAY/JKHS details and the information from the ID is presented to the verifier. The insurance

company / Trust can either approve or recommend a case for rejection with reason.

- vii. All cases recommended for rejection will be scrutinised by a State team that works on fixed service level agreements on turnaround time. The state team will either accept rejection or approve with reason.
- viii. The e-card will be printed with the unique ID under AB PM-JAY 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 PM-JAY 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.
- E. Addition of new family members will be allowed. This requires at least one other family member has been approved by the Insurance Company/Trust. 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 State defined family card of the identified family member
  - ii. A marriage certificate/Nikah Nama to identified family member is available (Husband/Wife)
  - iii. A birth certificate to identified family member is available
  - iv. An Adoption certificate to identified family member is available

Note: Any family member can be added in existing SECC family in-spite of his/her date of birth is after or before 2011 and addition of members is not limited only to new born and newly married, any member can be added to existing SECC family provided member can establish relation with a AB-PMJAY/JKHS verified beneficiary.

- F. National Portability has been released. PMAM'S can now search the beneficiary from any state other than their Home State and do their KYC. For this, a dropdown list is provided, which gets activated on clicking the CHANGE STATE button.
  - i) Having selected the state, an alert dialog box will appear to check if user wants to change the state.
  - ii) Upon confirming, the state is changed, and another dialog box will appear to confirm the change of state.

Detailed Steps for Beneficiary Identification and Issuance of e-card

AB PM-JAY will target about 10.74 crore poor, 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, all such enrolled families under

RSBY that do not feature in the targeted groups as per SECC data will be included as well.

The main steps for the above exercise are as follows:

#### A. Preparatory Activities for State/ UT's:

#### **Responsibility of** – State Government

**Timeline** – within a period of 15 days, after receiving the approval from MoHFW/NHA, the State/UT may complete the preparatory activities to initiate the implementation and beneficiary identification process.

The State will need to:

- i. Ensure the availability of requisite hardware, software and allied infrastructure required for beneficiary identification and AB PM-JAY e-card printing. Beneficiary Identification Software/ Application/ platform will be provided free of cost by MoHFW/NHA. Specifications for these will be provided by MoHFW/NHA.
- ii. Availability of printed booklets, in abundant quantities at each Contact point, which will be given to beneficiaries along with the AB PM-JAY e-cards after verification. The booklet/pamphlet shall provide the following details:
  - Details about the AB PM-JAY benefits
  - Process of taking the benefits under AB PM-JAY and policy period
  - List of the empanelled network hospitals in the district along with address and contact details (if available)
  - The names and details of the key contact person/persons in the district
  - Toll-free number of AB PM-JAY call centre (if available)
  - Details of DNO for any further contact
- iii. State/State Health Agency (SHA) shall identify and set-up team(s) which shall have the capacities to handle hardware and basic software support, troubleshooting etc.
- iv. Training of trainers for this purpose will be organised by MoHFW/NHA.

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

#### B. Preparation of AB PM-JAY target data

#### **Responsibility of** – MoHFW

**Timeline** – Preparation of SECC data by 15th March

MoHFW has decided to use latest Socio-Economic Caste Census (SECC) data as a source/base data for validation of beneficiary families under the AB PM-JAY. Based on SECC data, number of families in each State, that will be eligible for central subsidy under the AB PM-JAY, will be identified. The categories in rural and urban that will be covered under AB PM-JAY are given as follows:

#### For Rural

Total deprived Households targeted for AB PM-JAY who belong to one of the six deprivation criteria amongst D1, D2, D3, D4, D5 and D7:

- Only one room with kucha walls and kucha roof (D1)
- No adult member between age 16 to 59 (D2)
- Female headed households with no adult male member between age 16 to 59 (D3)
- Disabled member and no able-bodied adult member (D4)
- SC/ST households (D5)
- Landless households deriving major part of their income from manual casual labour (D7)

#### Automatically included-

Households without shelter

- Destitute/ living on alms
- Manual scavenger families
- Primitive tribal groups
- Legally released bonded labour

#### For Urban

Occupational Categories of Workers

- Rag picker
- Beggar
- Domestic worker
- Street vendor/ Cobbler/hawker / Other service provider working on streets
- Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/ Coolie and another head-load worker
- Sweeper/ Sanitation worker / Mali
- Home-based worker/ Artisan/ Handicrafts worker / Tailor
- Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller
- Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter
- Electrician/ Mechanic/ Assembler/ Repair worker
- Washer-man/ Chowkidar

The following activities will be carried out for identifying target families for AB PM-JAY:

 AB PM-JAY data in defined format by applying inclusion and exclusion criteria shall be prepared.

- ii. Preparation of Rashtriya Swasthya Bima Yojana (RSBY) beneficiary family list (based on existing RSBY enrolled families) for such families where premium has been paid by Government of India and data finalized by MoHFW with inputs of States.
- iii. AHL\_HH\_ID will be considered as Family ID for AB PM-JAY targeted families.
- iv. Final data will be accessible in a secure manner to only authorised users who will be allowed to access it online and use it for beneficiary verification.

#### **Example:**

A. State implementing RSBY –the scenario could be as follows:

Number of eligible families in SECC Data = 50 lakhs
 Number of families currently enrolled in RSBY = 52 lakhs
 Total Number of eligible families for AB PM-JAY = 52 lakhs

B. State/ UT not implementing RSBY - the scenario could be as follows:

• Number of eligible families in SECC data = 50 lakhs

• Total number of eligible families for AB PM-JAY = 50 lakhs

C. State implementing their own scheme – the scenario could be as follows:

Number of eligible families in SECC Data = 50 lakhs
 Number of families currently covered in State Scheme = 75 lakhs
 Total Number of eligible families for AB PM-JAY = 50 lakhs

#### C. Informing Beneficiaries on what to bring for Identification

#### Responsibility of - SHA

**Timeline** – Ongoing

The process requires that Beneficiaries bring:

- Aadhaar
- Any other valid government id(s) decided by the State if they do not have an Aadhaar
- Ration Card or any other family ID from the following:
  - Government certified list of members
  - RSBY Card: Document image (RSBY Card) to be uploaded
  - PM Letter: Document image (PM Letter) to be uploaded
  - State Specific Requirement

In case of unavailability of either of the abovementioned family IDs, the state can decide to accept an Individual ID mentioning at least father/ mother/ spouse's name as a family ID. This will be accepted only in such cases where both individual's name and father/ mother/ spouse's name match as that in SECC/ RSBY/ State Scheme data.

All IEC activities (see detailed IEC guidelines) must work towards education of the above to ensure it is easy for the beneficiaries to receive care.

#### D. Beneficiary identification Contact Points – Infrastructure and Locations

Any resident must be able to easily find out if they are covered under the scheme. This is especially critical in States that are launching only on the basis of AB PM-JAY list (SECC + RSBY). These states are encouraged to create a large number of resident contact points where they can easily check if they are eligible and obtain an e-card.

The Beneficiary identification contact point will require:

- A computer with the latest browser
- A QR code scanner
- A document scanner to scan requisite documents
- A printer to print the e-Card
- A web camera for photos
- Internet connectivity
- Aadhaar registered device for fingerprint and iris biometrics (only at Hospital Contact Points)

Only Hardware and software as prescribed by MoHFW/NHA shall only be used. Detailed specifications will be provided in a separate document. Beneficiary identification will be available as a web and mobile application. Availability as a mobile app will make it easy to be deployed at larger number of contact points. The DNO shall be responsible for choosing the locations for contact centres within each village/ward area that is easily accessible to a maximum number of beneficiary families including the following:

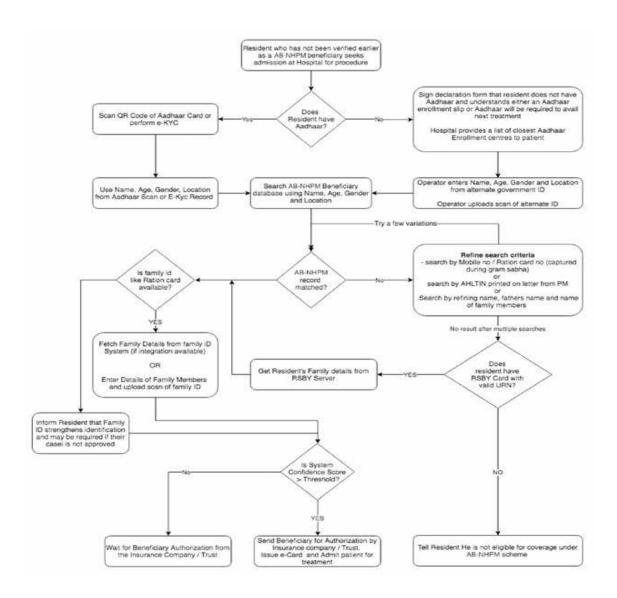
- CSC
- PHCs
- Gram Panchayat Office
- Empanelled Hospital
- Or any other contact point as deemed fit by States/UTs

Required hardware and software must be setup in these contact points which will be authorized to perform Beneficiary identification and issue e-cards.

SHA/ District Nodal Agency will organize training sessions for the operators so that they are trained in the Beneficiary identification, Aadhaar seeding and AB PM-JAY e-

card printing process. Operators are registered entities in the system. All beneficiary verification requests are tagged to the operator that initiated the request. If the insurer (Insurance Company/ Trust) rejects multiple requests from a single operator – the system will bar the operator till further training / remedial measures can be undertaken.

Process Flow Chart for Beneficiary Identification



#### Identity Document for a Family Member

Aadhaar will be primary identity document for a family member that has to be produced under the AB PM-JAY/JKHS scheme. When the beneficiary comes to a contact point, the QR code on the Aadhaar card is scanned (or an e-KYC is performed) to capture all the details of the Aadhaar. A demographic authentication is performed with UIDAI to ensure the information captured is authentic. A live photograph of the member is taken to be printed on the e-card.

If the AB PM-JAY/JKHS family member does not have an Aadhaar card and the contact point is a location where no treatment is provided, the operator will inform the beneficiary that he is eligible and can get treatment only once without an Aadhaar or an Aadhaar enrolment slip. They may be requested to apply for an Aadhaar as quickly as possible. A list of the closest Aadhaar enrolment centres is provided to the beneficiary

The AB PM-JAY/JKHS family member does not have an Aadhaar card and the contact point is a Hospital or place of treatment then:

- A. A signed declaration is taken from the Beneficiary that he does not possess an Aadhaar card and understands he will need to produce an Aadhaar or an Aadhaar enrolment slip prior to the next treatment
- B. The beneficiary must produce an ID document from the list of approved ids by the State
- C. The operator captures the type of ID and the fields as printed on the ID including the Name, Father's Name (if available), Age, Gender and Address fields.
- D. A scan of the ID produced is uploaded into the system for verification.
- E. A photo of the beneficiary is taken.
- F. The information from this alternate ID is used instead of Aadhaar for matching against the AB PM-JAY record.

#### Searching the AB PM-JAY Database

The AB PM-JAY database will be searched based on the information provided in the Member Identity document. AB PM-JAY/JKHS is based on SECC2011 data and it is likely that spellings for Name, Fathers Name and even towns and villages will be different between the AB PM-JAY/JKHS record and the identity document. A beneficiary will be eligible for AB PM-JAY if the Name and Location parameters in the beneficiary identity document can be regarded as similar to the Name and Location parameters in the AB PM-JAY record.

The Search system automatically provides a confidence score between the two.

Aadhaar or Other Government ID Beneficiary Identity Document		AB PM-JAY Beneficiary Record	
Name	Geetha Bandhopadhya	Name	Gita Banarjee
Age	33	Age	40
Gender	F	Gender	F
Father's Name	<not available=""></not>	Father's Name	Arghya Banarjee
State	West Bengal	State:	West Bengal
District	Malda	District	Malda
Town / Village	Dakshin Chandipur	Town / Village	Dakshen Chandhipur
NAME MATCH CONFIDENCE SCORE: 94%			

The Search system will provide multiple ways to find the AB PM-JAY beneficiary record. If there are no results based on Name and Location, the operator should:

- A Search by Ration Card and Mobile No (Information captured during the Additional Data Collection Drive)
- B Search using the ID printed on the letter sent by post to Beneficiaries (AHL\_HH\_ID)
- C Reduce some of the parameters like Age, Gender, Sub district, etc. and trial with variation in the spelling of the Name if there are no matching results
- D Try adding the name of the father or family members if there are too many results.

The Search system will show the number of results matched if > 5. The operator is expected to add more information to narrow results. The actual results will be displayed when the number matched is 5 or less. The operator has to select the correct record from the list shown.

Searching the AB PM-JAY Database for Valid RSBY Beneficiaries

The operator is unable to find the person using AB PM-JAY search using Name and other methods described above, then he can search from the valid RSBY database. The RSBY URN printed on the beneficiary card is used to perform the search. The system fetches the record from the RSBY database. The operator is presented with the confidence score between the Beneficiary Identity document and the RSBY record.

Linking Family Identification document with the AB PM-JAY Family

One or more Family Identity Cards can be linked with each AB PM-JAY Family. While Ration cards will be the primary family document, States can define additional family documents that can be used. SECC survey was conducted on the basis of households and there are possibilities where the household could have multiple ration cards.

Linking a family identification document strengthens the beneficiary identification process as we can create a confidence score based on the names in family identification document and AB PM-JAY record.

Ration Card or Other Government Family ID Beneficiary Identity Document		AB PM-JAY Beneficiary Record	
Names of family members	RAM, GEETHA, GOVIND, MEENAKUMARI	Names of family members	GEETHA, MEENAKUMARI, RAM
FAMILY MATCH CONFIDENCE SCORE: 92%			

Linking the family identification document will be mandatory ONLY if the same document is also the ID used by the state to cover a larger base. Operators are encouraged to upload the family document if the name match confidence score is low, but they believe the 2 records are the same

Integration with an online family card database is recommended. In this scenario, the operator will enter the Family ID No (from the IDs mentioned earlier) and will be able to fetch the names of the family members from the online database.

If an integration is not possible, the operator will enter the names of the family members as written in the ID card and upload a scan of the ID card for verification.

#### Approval by Insurance Company/Trust

The State can appoint either the Insurance Company or Trust to perform the verification of the data of identified beneficiaries. The team needs to work with a strong Service Level Agreements (SLA) on turnaround time. Approvals are expected to be provided within 30 minutes back to the operator on a 24x7 basis.

The Approver is presented the Beneficiary Identity Document and the AB PM-JAY (or RSBY) record side by side for validation along with the confidence score. The lowest confidence score records are presented first.

If the operator has uploaded the Family Identity document, it is also displayed along with the Confidence Score.

The approver must ensure that there exists at least a two member overlap between source family members and members mentioned in the produced family document (e.g. Ration card etc.)

The Approver has only 2 choices for each case – Approve or Recommend for Rejection with Reason

The System maintains a track of which Operator is Approving / Recommending for rejection. The Insurance Company/Trust can analyze the approval or rejection pattern of each of the operators.

## A Acceptance of Rejection Request by State (applicable only in case of Insurance Company mode of implementation)

The State should setup a team that reviews all the cases recommended for Rejection. The team reviews the data provided and the reason it has been recommended for rejection. If the State agrees with the Insurer, it can reject the case.

If the State disagrees with the Insurer, it can approve the case. The person in the state making the decision is also tracked in the system. The State review role is also SLA based and a turnaround is expected in 24 hours on working hour basis.

#### **B** Addition of Family Members

The AB PM-JAY/JKHS scheme allows addition of new family members if they became part of the family either due to marriage or by birth. In order to add a family member, at least one of the existing family members needs to be verified and the identity document used for the verification must be Aadhaar.

To add the additional member, the family must produce:

- The name of the additional member in a State approved family document like Ration Card OR
- A birth certificate linking the member to the family OR
- A marriage certificate linking the member to the family OR
- An Adoption certificate to identified family member is available.

Note: Any family member can be added in existing SECC family in-spite of his/her date of birth is after or before 2011 and addition of members is not limited only to new born and newly married, any member can be added to existing SECC family provided member can establish relation with a PMJAY verified beneficiaryand the identity document used for the verification must be Aadhaar.

#### C Monitoring of Beneficiary identification and e-card printing process

#### Responsibility of – UT Government/ SHA

Timeline - Continuous

UTG/ SHA will need to have very close monitoring of the process in order to ascertain challenges, if any, being faced and resolution of the same. Monitoring of verification process may be based on following parameters:

- Number of contact points and manpower deployed/ Number and type of manpower
- Time taken for issuance of e-card of each member
- Percentage of families with at least one member having issued e-card out of total eligible families in AB PM-JAY

- Percentage of members issued e-cards out of total eligible members in AB PM-JAY
- Percentage of families with at least one member verified out of total eligible families in RSBY data (if applicable)
- Percentage of members issued e-card out of total eligible members in RSBY data (if applicable)
- Percentage of total members where Aadhaar was available and captured and percentage of members without Aadhaar number
- Percentage of total members where mobile was available and capture

# Schedule 5: Guidelines for Empanelment of Health Care Providers and Other Related Issues

#### **Basic Principles**

For providing the benefits envisaged under the Mission, the State Health Agency (SHA) through State Empanelment Committee (SEC) 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 the selected insurance company (Insurance Model), under the broad mandate of the instructions provided in these guidelines.

#### **Institutional Set-Up for Empanelment**

State Empanelment Committee (SEC) will constitute of following members:

CEO, State Health Agency – Chairperson;

Medical Officer not less than the level Director, preferably Director In Charge for Implementation of Clinical Establishment Regulation Act – Member;

Two State government officials nominated by the Department – Members;

In case of Insurance Model, Insurance company to nominate a representative not below Additional General Manager or equivalent;

The state government may invite other members to SEC as it may deem fit to assist the Committee in its activities. The State Government may also require the Insurance Company to mandatorily provide a medical representative to assist the SEC in its activities.

Alternatively, the State/SHA may continue with any existing institution under the respective state schemes that may be vested with the powers and responsibilities of SEC as per these guidelines.

The SHAs through State Empanelment Committee (SEC) 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.

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

Chief Medical Officer of the district

District Program Manager – State Health Agency

#### In case of Insurance Model, Insurance company representative

The State Government may require the Insurance Company to mandatorily provide a medical representative to assist the DEC in its activities.

The structure of SEC and DEC for the two options are recommended as below:

S.No	Institutional Option	SEC Recommended Composition	DEC Recommended Composition
1.	Approval of the Empanelment application by the State	Chair: CEO/Officer in Charge of State Health Agency At least 5 membered Committee	Chair: CMO or equivalent At least 3 membered committee At least one other doctor other than CMO
2.	Verification of the Empanelment application by the Insurance Company and approval by State	Chair: CEO/Officer in Charge of State Health Agency SEC may have 1 representative from the insurance company	DEC may have 1 representative from the insurance company

#### 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 SEC

The SEC will consider, among other things, the reports submitted by the DEC and recommendation approve or deny or return to the hospital the empanelment request.

#### **Process of Empanelment**

#### **Empanelment requirements**

All States/UTs will be permitted to empanel hospitals only in their own State/UT.

In case State/ UT wants to empanel hospitals in another State/UT, they can only do so till the time that State/ UT is not implementing AB-PMJAY. For such states where AB-PMJAY is not being implemented NHA may directly empanel CGHS empanelled hospitals.

All public facilities with capability of providing inpatient services (Community Health Centre level and above) are deemed empanelled under AB-PMJAY. The State 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-PMJAY.

Employee State Insurance Corporation (ESIC) hospitals will also be eligible for empanelment in AB-PMJAY, based on the approvals.

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 Annex 1.

Private hospitals will be encouraged to provide ROHINI provided by Insurance Information Bureau (IIB). Similarly public hospitals will be encouraged to have NIN provided by MoHFW. Hospitals will be encouraged to attain quality milestones by making AB PM-JAY Bronze Certification/ NABH (National Accreditation Board of Health) pre entry level accreditation/ NQAS (National Quality Assurance Standards) mandatory for all the empaneled hospitals to be attained within 1 year with 2 extensions of one year each.

Hospitals with NABH/ NQAS accreditation will be given incentivised payment structures by the states within the flexibility provided by MoHFW/NHA. The hospital with NABH/ NQAS accreditation can be incentivized for higher package rates subject to Procedure and Costing Guidelines.

Hospitals in backwards/rural/naxal areas may be given incentivised payment structures by the states within the flexibility provided by MoHFW/NHA

Criteria for empanelment has been divided into two broad categories as given below.

#### **Category 1: General Criteria**

# All the hospitals empanelled under AB-PMJAY for providing general care have to meet the minimum criteria established under the Mission detailed in Annex 1. No exceptions will be made for any hospital at any cost.

#### **Category 2: Specialty Criteria**

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 general criteria for the AB-PMJAY.

Detailed empanelment criteria have been provided as Annex 1.

State Governments will have the flexibility to **revise/relax** the empanelment criteria based, barring minimum requirements of Quality as highlighted in Annex 1, on their local context, availability of providers, and the need to balance quality and access; with prior approval from National Health Agency. The same will have to be incorporated in the web-portal for online empanelment of hospitals.

Hospitals will undergo a renewal process for empanelment once every **3 years or till the expiry of validity of NABH/ NQAS certification whichever is earlier** to determine compliance to minimum standards.

National Health Agency may revise the empanelment criteria at any point during the programme, if required and the states will have to undertake any required re-assessments for the same.

#### **Awareness Generation and Facilitation**

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

The state and district administration should strive to encourage all eligible hospitals in their respective jurisdictions to apply for empanelment under AB-PMJAY. The SHA 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.

#### **Online Empanelment**

A web-based platform Hospital Empanelment Management (HEM) have been developed for registration of a healthcare provider to get empanelled under the PM-JAY. The hospital must apply through this portal as the first step of empanelment as, it is the interface for application. Every hospital needs to visit the web portal and create an account for themselves.

The hospital/healthcare provider must show willingness to empanel the hospital under PM-JAY by visiting the web portal using URL https://hospitals.pmjay.gov.in . After agreeing on this section, the system will provide an opportunity to create an account for the hospital. This section includes of the following information to be provided by the hospital:

State of the hospital

District of the hospital

Name of the hospital

Hospital parent type:

Single hospital

Group of hospitals

Hospital type:

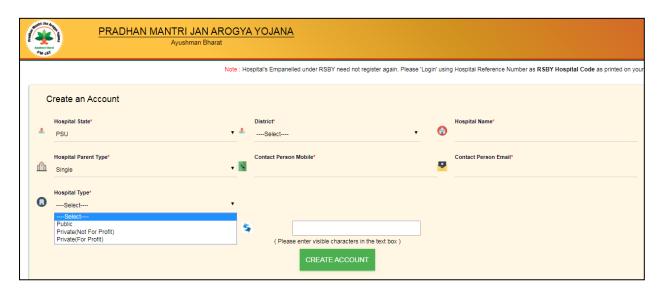
**Public Hospital** 

Private (for profit) hospital

Private (not for profit) hospital

Contact person mobile number

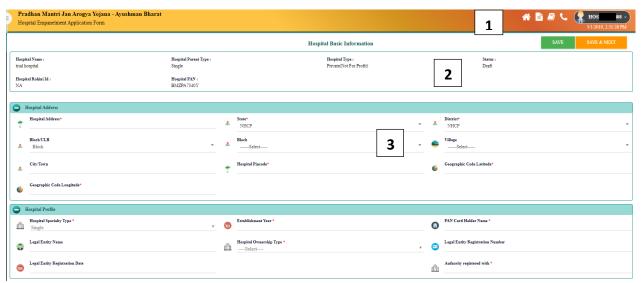
Contact person email id



After successful submission of all the relevant information, the system will allow to create an account for the hospital. An exclusive hospital reference number and password will be sent to registered mobile number and email id. Using these credentials, the hospital has to login in to the system to start filling the application form. This will direct the user to the "Home Page" which consists of following components:

**User Section:** This section displays the "Hospital Reference Number" which is unique for every hospital. "Home Page Icon" which directs the user to the home page. "Eligibility Criteria Icon" which directs the user to the list of mandatory fields need to be filled by the

user to complete the form. A link for "User manual" of Hospital Empanelment Management System.



**Hospital Basic Information (A):** This section includes the information filled by the user at the time of creating the account for the hospital. The user cannot update/edit this section at this point of time.

**Hospital Basic Information (B):** This section allows the user to enter the basic information related to the hospital. The process of application using HEM includes following information to be filled by the user.

**Hospital Basic Information** 

Financial details of the hospital

Specialties offered by the healthcare provider

Licences and Certification of the hospital

Details of civil infrastructure

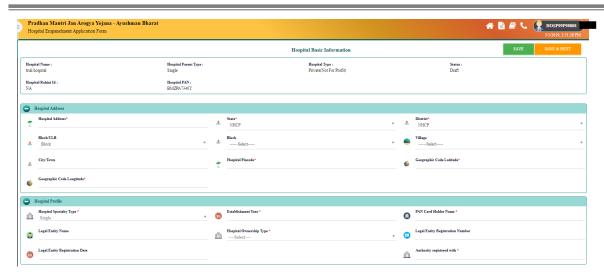
Details of medical infrastructure

General services

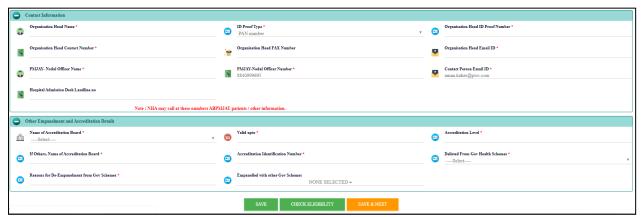
Man-power details

Update / Ugrade Application

Hospital Basic Information: This section allows the user to enter all the basic information of the hospital which includes hospital address, hospital profile, contact information and other empanelment and accreditation details. The address of the hospital consists of state, district, block, city/town, pin code and geographical code longitude of the hospital. Hospital profile section consists of specialty of the hospital differentiated as single specialty or a multispecialty. Year of the establishment of the hospital. Legal or Registered name, registration number and date of the hospital and the owner ship details of the hospital. The detail of the PAN card associated with the hospital.



The contact information section comprises of name of the organization head, his/her contact number with ID proof number and email id. PMJAY nodal officer name and contact number and email id. Also, the hospital admission desk landline number. The hospital must choose the ID proof type which is shared with the authority. Other empanelment and accreditation details that are need to be added by the hospitals are name of the accreditation board, level of accreditation and its validity.

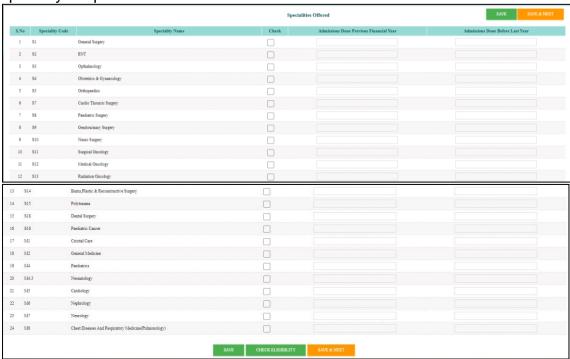


**Financial Details:** The hospital is requested to fill the financial details of the hospital in this section. The financial details of the hospitals are as follows: Name of the authorized signatory to the hospital bank account, name as appearing in the bank account, hospital account number, Bank name, IFS Code, cancelled cheque and must declare if hospital; comes under TDS exemption.



**Specialty offered by hospital:** Hospital is 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.



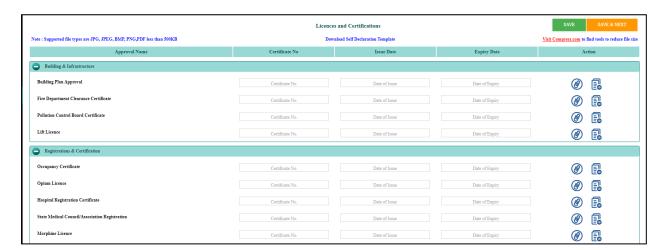
**Licenses and Certifications:** This licences and certificates are divided into three major categories which are:

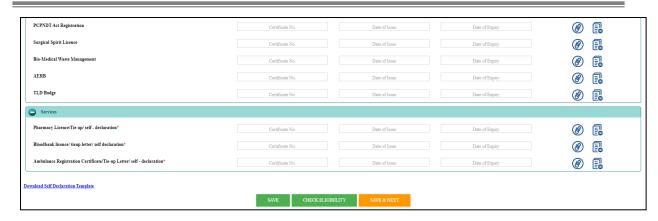
Building and Infrastructure

Registrations and certifications

Services

The hospital should upload all the relevant certificates and licences on the portal in this section.



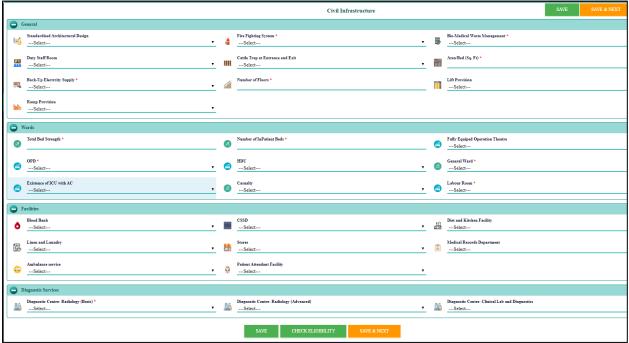


**Civil Infrastructure:** It is advised to the hospital to update all the necessary infrastructure of the hospital. The section is divided into following major sub sections: General infrastructure

Wards

**Facilities** 

The general Infrastructure includes of information on the basic architecturial design of the hospital, number of floors, licence of firefighting system, provision of electricity backup, Bio medical waste management, total area and availability of ramp for patient transport. The hospital also must provide the information of the total in-patient bed, OPD details, existence of ICU, HDU and Causality.



Also, the hospital should update the various availability of all allied facilities in or outsourced by the hospital.

**Medical Infrastructure**: The updated medical infrastructure of the hospital is required to be updated in this section. The fields are divided into following major sections:

General Medical Infrastructure

IT infrastructure

Wards

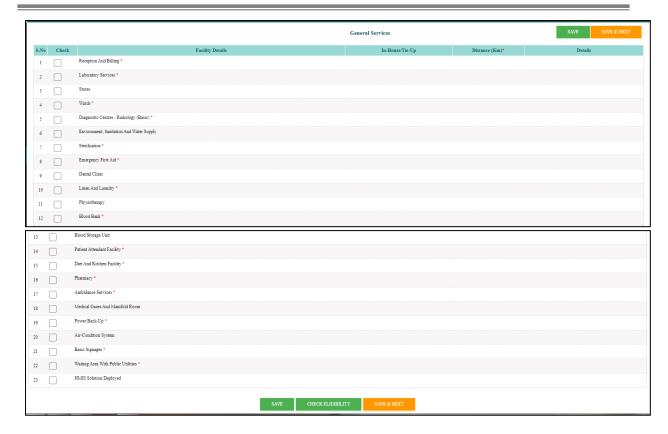
**Operation Theater** 

### Emergency Operation Theater OPD

#### Causality

		Medical Infr	astructure SAVE & NEXT
General			
	Refrigerator *		Water Cooler
	Air Conditioners		Generator or Power Back-up *
TI Infra	structure		
	Computer/Laptop *		Biometric Device
	Scanner	- i	Barcode Reader
	Webcam	П	Printer
	Internet Connectivity		Fax Machine
	Intercom		
Wards			
	Blood Pressure Apparatus *		Weighing Scale (For Adults) *
	Weighing Scale, Infant		Oxygen Cylinders *
	Nitrous Oxide Cylinders		Regulator & Flowmeters
	Ambu-Bag with Mask *	_	Emergency Lamp *
	Fire Extinguishers (Various Types) Each		Laryngoccope Saline Stands *
	Otoscope Wheel Chairs *		
			Emergency/Recovery Trolley/Emergency Drug Tray *
	Stretcher on Trolley		Oxygen Cylinder Stands *
	Beds with Mattresses & Pillows *		Side Rails
	Bed Pan & Urinals *		Attendant Stool *
	Nursing Station		Fracture Table(Pop)
	Height Measuring Stand *		Oxygen Masks with Regulator *
	Suction Apparatus *		Venesection Tray *
	Sterlizer *		Fan Cooler Heater *
	Bedside Screens		
	Andrew October		Tubelights Bulb for Adequate Lighting "
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	on Theatre  Operating Table *  Operating Theatre Lights, Shadowless *  Automist (Operation Theatre Funigator) *		Autoclare * Suntiso Apparatus * Ventilator, Adult
	On Theatre  Operating Table *  Operating Table *  Operating Theatre Lights, Shadowless *  Automist (Operation Theatre Funigator) *  Amaenhatic MC (Boyles With Without Flotex) *		Autoclare " Suction Appuratus * Ventilator, Adult Pulse Oximeter "
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**General Services**: This includes basic services provided by the hospital such as reception and billing, Laboratory services, diagnostic services, pharmacy, blood bank and others. The hospital should provide the details of the abovementioned services.

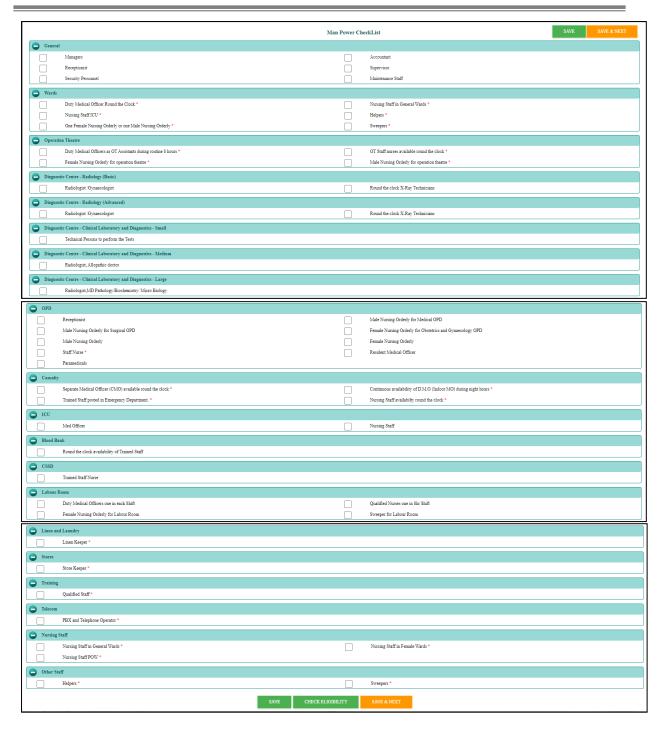


**Man-Power Details**: The human resources currently placed at the hospitals should be filled in this section. The checklist of the possible man-power is clubbed under following sub-sections:

General Human resource

Human resource associated with Wards, Operation Theatre, diagnostic center (basic and advance), OPD, ICU, Causality, Blood Bank, CSSD, Labour Room.

Staff placed at Laundry, stores, training department, telecom and nursing staff.

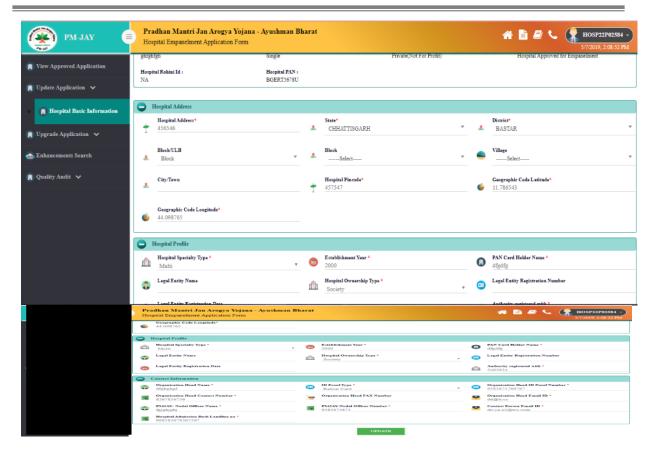


**Update / Upgrade Application:** This is an inbuilt feature allows the user to update the basic information related to the hospital post approval. This do not require any approval from the administration. This section consists of the following:

**Hospital Address** 

Hospital Profile

**Contact Information** 



Certain information of the hospital requires administrative approvals to upgrade the status of the hospital, such as:

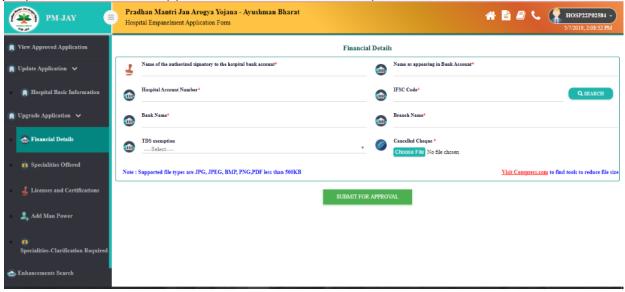
**Financial Details** 

Specialities offered

Licences and Certifications

Adding Man – Power

The user must fill the desired changes in this section and submit it for approval. Once the request is received clarification can be asked for from the approver. After proper resolution and approvals, the details will be updated in this section.



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:

Hospital registered but application submission pending

Application submitted but document verification pending

Application submitted with documents verified and under scrutiny by DEC/SEC

Application sent back to hospital for correction

Application sent for field inspection

Inspection report submitted by DEC and decision pending at SEC level

Application approved and contract pending

Hospital empanelled

Application rejected

Hospital de-empanelled

Hospital blacklisted (2 years)

#### Role of DEC

After the empanelment request by a hospital is filed, the application should be scrutinized by the DEC and processed completely within 15 days of receipt of application.

A login account for a nodal officer from DEC will be created by SEC. This login ID will be used to download the application of hospitals and upload the inspection report.

As a first step, the documents uploaded have to be correlated with physical -verification of original documents produced by the hospital. In case any documents are found wanting, the DEC may return the application to the hospital for rectifying any errors in the documents.

After the verification of documents, the DEC will physically inspect the premises of the hospital and verify the physical presence of the details entered in the empanelment application, including but not limited to equipment, human resources, service standards and quality and submit a report in a said format through the portal along with supporting pictures/videos/document scans.

DEC will ensure the visits are conducted for the physical verification of the hospital. The verification team will have at least one qualified medical doctor (minimum MBBS).

The team will verify the information provided by the hospitals on the web-portal and will also verify that hospitals have applied for empanelment for all specialties as available in the hospital.

In case during inspection, it is found that hospital has not applied for one or more specialties but the same facilities are available, then the hospital will be instructed to apply for the missing specialties within a stipulated a timeline (i.e. 7 days from the inspection date).

In this case, the hospital will need to fill the application form again on the web portal. However, all the previously filled information by the hospital will be pre-populated and hospital will be expected to enter the new information.

If the hospital does not apply for the other specialties in the stipulated time, it will be disqualified from the empanelment process.

In case during inspection, it is found that hospital has applied for multiple specialties, but all do not conform to minimum requirements under AB-PMJAY then the hospital will only be empanelled for specialties that conform to AB-PMJAY norms.

The team will recommend whether hospital should be empanelled or not based on their field-based inspection/verification report.

DEC team will submit its final inspection report to the state. The district nodal officer has to upload the reports through the portal login assigned to him/her.

The DEC will then forward the application along with its recommendation to the SEC.

#### **Role of SEC**

The SEC will consider, among other things, the reports submitted by the DEC and recommendation approve or deny or return back to the hospital the empanelment request. In case of refusal, the SEC will record in writing the reasons for refusal and either direct the hospital to remedy the deficiencies, or in case of egregious emissions from the empanelment request, either based on documentary or physical verification, direct the hospital to submit a fresh request for empanelment on the online portal.

The SEC will also consider recommendations for relaxation of criteria of empanelment received from DEC or from the SHA and approve them to ensure that sufficient number and specialties of empanelled facilities are available in the states.

Hospital will be intimated as soon as a decision is taken regarding its empanelment and the same will be updated on the AB-PMJAY web portal. The hospital will also be notified through SMS/email of the final decision. If the application is approved, the hospital will be assigned a unique national hospital registration number under AB-PMJAY.

If the application is rejected, the hospital will be intimated of the reasons on the basis of which the application was not accepted and comments supporting the decision will be provided on the AB-PMJAY web portal. Such hospitals shall have the right to file a review against the rejection with the State Health Agency within 15 days of rejection through the portal. In case the request for empanelment is rejected by the SHA in review, the hospitals can approach the Grievance Redressal Mechanism for remedy.

In case the hospital chooses to withdraw from AB-PMJAY, it will only be permitted to reenter/get re-empanelled under AB-PMJAY after a period of 6 months.

If a hospital is blacklisted for a defined period due to fraud/abuse, after following due process by the State Empanelment Committee, it can be permitted to re-apply after cessation of the blacklisting period or revocation of the blacklisting order, whichever is earlier.

There shall be no restriction on the number of hospitals that can be empanelled under AB-PMJAY in a district.

Final decision on request of a Hospital for empanelment under AB-PMJAY, shall be completed within 30 days of receiving such an application.

#### **Fast Track Approvals**

In order to fast track the empanelment process, hospitals which are NABH/ NQAS accredited shall be auto-empaneled provided they have submitted the application on web portal and meet the minimum criteria.

In order to fast track the empanelment process, the states may choose to auto-approve the already empanelled hospitals under an active RSBY scheme or any other state scheme; provided that they meet the minimum eligibility criteria prescribed under AB-PMJAY.

If already empanelled, under this route, should the state allow the auto-approval mode, the hospital should submit their RSBY government empanelment ID or State empanelment ID during the application process on the web portal to facilitate on-boarding of such service providers.

The SEC shall ensure that all hospitals provided empanelment under Fast Track Approval shall undergo the physical verification process within 3 months of approval. If a hospital is found to have wrongfully empanelled under AB-PMJAY under any category, such an

empanelment shall be revoked to the extent necessary and disciplinary action shall be taken against such an errant medical facility.

#### **Signing of Contract**

Within 7 days of approval of empanelment request by SEC, the State Government will sign a contract with the empanelled hospitals as per the template defined in the tender document. If insurance company is involved in implementing the scheme in the State, they will also be part of this agreement, i.e. tripartite agreement will be made between the IC, SHA and the hospital.

Each empanelled hospital will need to provide a name of a nodal officers who will be the focal point for the AB-PMJAY for administrative and medical purposes.

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.

#### **Process for Disciplinary Proceedings and De-Empanelment**

#### Institutional Mechanism

De-empanelment process can be initiated by Insurance Company/SHA after conducting proper disciplinary proceedings against empanelled hospitals on misrepresentation of claims, fraudulent billing, wrongful beneficiary identification, overcharging, charging money from patients unnecessarily, unnecessary procedures, false/misdiagnosis, referral misuse and other frauds that impact delivery of care to eligible beneficiaries.

Hospital can contest the action of de-empanelment by Insurance Company with SEC/SHA. If hospital is aggrieved with actions of SEC/SHA, the former can approach the SHA to review its decision, following which it can request for redressal through the Grievance Redressal Mechanism as per guidelines.

In case of implementation through the insurance mode, the SEC and DEC will mandatorily include a representative of the Insurance Company when deliberating and deciding on disciplinary proceedings under the scheme.

The SEC may also initiate disciplinary proceedings based on field audit reports/survey reports/feedback reports/ complaints filed with them/ complaints.

For disciplinary proceedings, the DEC may consider submissions made by the beneficiaries (through call centre/ mera hospital or any other application/ written submissions/Emails etc.) or directions from SEC or information from other sources to investigate a claim of fraud by a hospital.

On taking up such a case for fraud, after following the procedure defined, the DEC will forward its report to the SEC along with its recommendation for action to be taken based on the investigation.

The SEC will consider all such reports from the DECs and pass an order detailing the case and the penalty provisions levied on the hospital.

Any disciplinary proceeding so initiated shall have to be completed within 30 days.

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 SEC on the request of the IC or the SHA or on its own findings or on the findings of the DEC, can put that hospital on the watch list. The data of such hospital shall be analysed very closely on a daily basis by the SHA/SEC for patterns, trends and anomalies and flagged events/patterns will be brought to the scrutiny of the DEC and the SEC 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 show-cause notice to the hospital

Based on the activities of the hospital if the insurer/ trust 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:

For the Providers which are on the "Watch-list" or have been issued showcause notice if the SEC 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.

If a Provider is not in the "Watch-list", but the SEC 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 shall be undertaken for verification of issues raised in disciplinary proceedings and may include field visits to the providers (with qualified allopathic doctor as part of the team), 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/SHA would immediately revoke the suspension (in case of suspension) on the direction of the SEC. 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 SEC

The detailed investigation report should be presented to the SEC and the detailed investigation should be carried out in stipulated time period of not more than 7 days. The insurance company (Insurance mode)/SHA (Trust 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:

The hospital must be issued a "show-cause" notice seeking an explanation for the aberration.

In case the proceedings are under the SEC, 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 cases of de-empanelment, a

second show cause shall be issued to the hospital to make a representation against the order and after considering the reply to the second showcause, the SEC can pass a final order on de-empanelment. If the hospital is aggrieved with actions of SEC/SHA, the former can approach the SHA to review its decision, following which it can request for redressal through the Grievance Redressal Mechanism as per guidelines.

In case the preliminary proceedings are under the DEC, the DEC will have to forward the report to the SEC along with its findings and recommendations for a final decision. The SEC 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:

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

A decision may be taken by the SEC to ask the SHA/Insurance Company to lodge an FIR in case there is suspicion of criminal activity.

This information shall be sent to all the other Insurance Companies as well as other regulatory bodies and the MoHFW/ NHA.

The SHA 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 AB-PMJAY.

A de-empanelled hospital cannot re-apply for empanelment for at least 2 years after deempanelment. However, if the order for de-empanelment mentions a longer period, such a period shall apply for such a hospital.

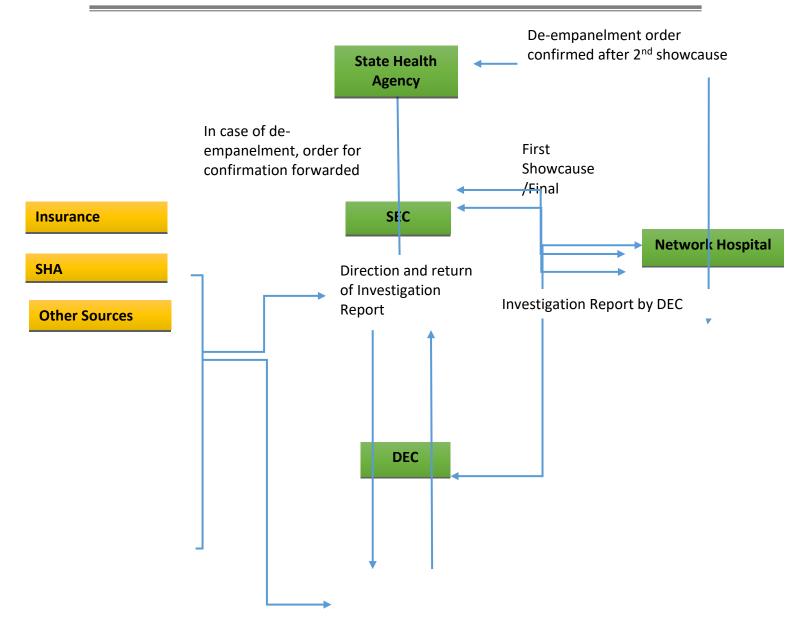
#### **Gradation of Offences**

On the basis of the investigation report/field audits, the following charges may be found to be reasonably proved and a gradation of penalties may be levied by the SEC. However, this tabulation is intended to be as guidelines rather than mandatory rules and the SEC may take a final call on the severity and quantum of punishment on a case to case basis.

Penalties for Offences by the Hospital				
Case Issue	First Offence	Second Offence	Third Offence	
Illegal cash payments by beneficiary	Full Refund and compensation 3 times of illegal payment to the beneficiary	In addition to actions as mentioned for first offence, Rejection of claim for the case	De- empanelment/ black-listing	
Billing for services not provided	Rejection of claim and penalty of 3 times the amount claimed for services not provided, to Insurance Company /State Health Agency	Rejection of claim and penalty of 8 times the amount claimed for services not provided, to Insurance Company /State Health Agency	De- empanelment	
Up coding/ Unbundling/ Unnecessary Procedures	Rejection of claim and penalty of 8 times the excess amount claimed due to up coding /unbundling/Unnecess	Rejection of claim and penalty of 16 times the excess amount claimed due to up coding/unbundling/Unnecess	De- empanelment	

	•	ary Procedures, to Insurance Company /State Health Agency	
Wrongful beneficiary Identification	Rejection of claim and penalty of 3 times the amount claimed for wrongful beneficiary identification to Insurance Company /State Health Agency	beneficiary identification to Insurance Company /State	De- empanelment
Non- adherence to AB-PMJAY quality and service standard	warning period of 2 weeks for rectification,	Suspension until rectification of gaps and validation by SEC/ DEC	

All these penalties are recommendatory and the SEC may inflict larger or smaller penalties depending on the severity/regularity/scale/intentionality on a case to case basis with reasons mentioned clearly in a speaking order.



#### **Annex 1: Detailed Empanelment Criteria**

#### Category 1: Essential criteria:

A Hospital would be empanelled as a network private hospital with the approval of the respective State Health Authority<sup>1</sup> if it adheres with the following minimum criteria:

Should have at least 10 inpatient beds with adequate spacing and supporting staff as per norms.

Exemption may be given for single-specialty hospitals like Eye and ENT.

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.

It should have adequate and qualified medical and nursing staff (doctors<sup>2</sup>& nurses<sup>3</sup>), physically in charge round the clock; (necessary certificates to be produced during empanelment).

Fully equipped and engaged in providing Medical /Surgical services, commensurate to the scope of service/ available specialities and number of beds.

Round-the-clock availability (or on-call) of a Surgeon and Anaesthetist where surgical services/ day care treatments are offered.

Round-the-clock availability (or on-call) of an Obstetrician, Paediatrician and Anaesthetist where maternity services are offered.

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.)

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.

Round-the-clock Ambulance facilities (own or tie-up).

24 hours emergency services managed by technically qualified staff wherever emergency services are offered

<sup>&</sup>lt;sup>1</sup> In order to facilitate the effective implementation of AB-PMJAY, State Governments shall set up the State Health Authority (SHA) or designate this function under any existing agency/ trust designated for this purpose, such as the state nodal agency or a trust set up for the state insurance program.

<sup>&</sup>lt;sup>2</sup> Qualified doctor is a MBBS approved as per the Clinical Establishment Act/ State government rules & regulations as applicable from time to time.

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

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.

Mandatory for hospitals wherever surgical procedures are offered:

Fully equipped Operation Theatre of its own with qualified nursing staff under its employment round the clock.

Post-op ward with ventilator and other required facilities.

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

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.

Suction, piped oxygen supply and compressed air should be provided for each ICU bed.

Further ICU- where such packages are mandated should have the following equipment:

Piped gases

Multi-sign Monitoring equipment

Infusion of ionotropic support

Equipment for maintenance of body temperature

Weighing scale

Manpower for 24x7 monitoring

Emergency cash cart

Defibrillator.

Equipment for ventilation.

In case there is common Paediatric ICU then Paediatric equipments, e.g.: paediatric ventilator, Paediatric probes, medicines and equipment for resuscitation to be available.

HDU (high dependency unit) should also be equipped with all the equipment and manpower as per HDU norms.

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.

Wherever automated systems are used it should comply with MoHFW/ NHA EHR guidelines (as and when they are enforced)

All AB-PMJAY cases must have complete records maintained

Share data with designated authorities for information as mandated.

Legal requirements as applicable by the local/state health authority.

Adherence to Standard treatment guidelines/ Clinical Pathways for procedures as mandated by NHA from time to time.

Registration with the Income Tax Department.

NEFT enabled bank account

Telephone/Fax

Safe drinking water facilities/Patient care waiting area

Uninterrupted (24 hour) supply of electricity and generator facility with required capacity suitable to the bed strength of the hospital.

Waste management support services (General and Bio Medical) – in compliance with the biomedical waste management act.

Appropriate fire-safety measures.

Provide space for a separate kiosk for AB-PMJAY beneficiary management (AB-PMJAY non-medical<sup>4</sup> coordinator) at the hospital reception.

Ensure a dedicated medical officer to work as a medical<sup>5</sup> co-ordinator towards AB-PMJAY beneficiary management (including records for follow-up care as prescribed)

Ensure appropriate promotion of AB-PMJAY in and around the hospital (display banners, brochures etc.) towards effective publicity of the scheme in co-ordination with the SHA/ district level AB-PMJAY team.

IT Hardware requirements (desktop/laptop with internet, printer, webcam, scanner/ fax, biometric device etc.) as mandated by the NHA.

#### Category 2: Advanced criteria:

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:

These empanelled hospitals may provide specialized services such as Cardiology, Cardiothoracic surgery, Neurosurgery, Nephrology, Reconstructive surgery, Oncology, Paediatric Surgery, Neonatal intensive care etc.

A hospital could be empanelled for one or more specialities subject to it qualifying to the concerned speciality criteria for respective packages

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.

Such facilities should be of adequate capacity and numbers so that they can handle all the patients operated in emergencies.

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/ State regulations.

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/ State regulations.

Indicative domain specific criteria are as under:

#### Specific criteria for Cardiology/ CTVS

CTVS theatre facility (Open Heart Tray, Gas pipelines Lung Machine with TCM, defibrillator, ABG Machine, ACT Machine, Hypothermia machine, IABP, cautery etc.)

Post-op with ventilator support

ICU Facility with cardiac monitoring and ventilator support

Hospital should facilitate round the clock cardiologist services.

Availability of support speciality of General Physician & Paediatrician

Fully equipped Catheterization Laboratory Unit with qualified and trained Paramedics.

<sup>&</sup>lt;sup>4</sup> 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).

<sup>&</sup>lt;sup>5</sup> The medical coordinator will be an identified doctor in the hospital who will facilitate submission of online preauthorization and claims requests, follow up for meeting any deficiencies and coordinating necessary and appropriate treatment in the hospital.

# **Specific criteria for Cancer Care**

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.

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.

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.

Further hospitals should have following infrastructure for providing certain specialized radiation treatment packages such as stereotactic radiosurgery/ therapy.

Treatment machines which are capable of delivering SRS/SRT

Associated Treatment planning system

Associated Dosimetry systems

# **Specific criteria for Neurosurgery**

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).

ICU facility

Post-op with ventilator support

Facilitation for round the clock MRI, CT and other support bio-chemical investigations.

# Specific criteria for Burns, Plastic & Reconstructive surgery

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.

Isolation ward having monitor, defibrillator, central oxygen line and all OT equipment.

Well Equipped Theatre

Intensive Care Unit.

Post-op with ventilator support

**Trained Paramedics** 

Post-op rehab/ Physiotherapy support/ Phycology support.

# Specific criteria for /Paediatric Surgery

The Hospital should have full time/on call services of paediatric surgeons

Well-equipped theatre

ICU support

Support services of paediatrician

Availability of mother rooms and feeding area.

Availability of radiological/ fluoroscopy services (including IITV), Laboratory services and Blood bank.

Specific criteria for specialized new born care.

The hospital should have well developed and equipped neonatal nursey/Neonatal ICU (NICU) appropriate for the packages for which empanelled, as per norms

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

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.

Trained nurses 24x7 as per norms

Trained Paediatrician(s) round the clock

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.

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

#### Specific criteria for Polytrauma

Shall have Emergency Room Setup with round the clock dedicated duty doctors.

Shall have the full-time service availability of Orthopaedic Surgeon, General Surgeon, and anaesthetist services.

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.

Shall have dedicated round the clock Emergency theatre with C-Arm facility, Surgical ICU, Post-Op Setup with qualified staff.

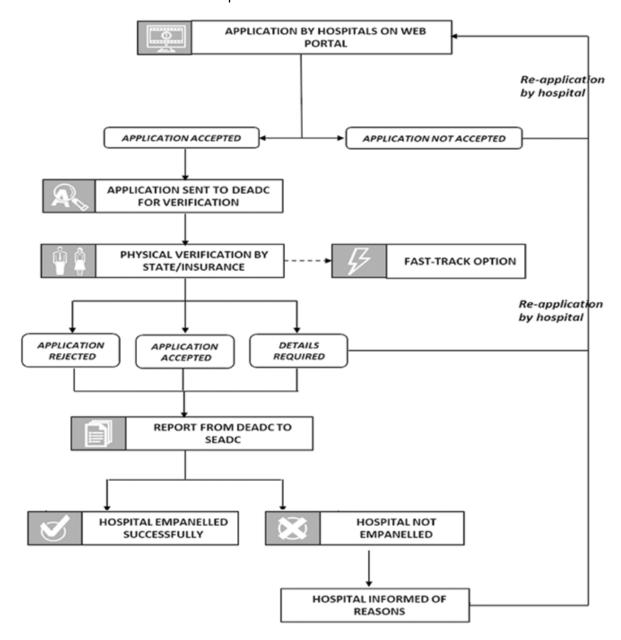
Shall be able to provide necessary diagnostic support round the clock including specialized investigations such as CT, MRI, emergency biochemical investigations.

#### Specific criteria for Nephrology and Urology Surgery

Dialysis unit

Well-equipped operation theatre with C-ARM Endoscopy investigation support Post op ICU care with ventilator support Sew lithotripsy equipment

Annex 2: Process Flow for the Empanelment



# Schedule 6: Service Agreement with Empaneled Health Care Providers

State Specific to be provided by state

Sample Service Agreement of Empaneled Health Care Providers with National Health Authotity is as below

# **Memorandum of Understanding (MoU)**

Between

National Health Authority, Government of India, hereinafter called the NHA

And

[Name of Medical Establishment] hereinafter called the National Health Care Provider (NHCP) / Empanelled Health care Provider (EHCP)

For providing services under

Ayushman BharatPradhan Mantri - Jan Arogya Yojana (AB PM-JAY)

This	Memorandum	of	Understanding	(MoU)	made	at	on this	day	of
	2018								

#### Between

National Health Authority and the National Health Care Provider, who is willing to join the AB PM-JAY provider network and is agreed to extend cashless medical facilities for surgical/medical management procedures as per "AB PM-JAY benefit cover for secondary and tertiary care hospitalizations only in the specialties which are available in the NHCP to all eligible AB PM-JAY families on family floater basis". No OPD treatment / care will be covered under AB PM-JAY.

#### STANDARD DEFINITIONS & INTERPRETATIONS

AB PM-JAY shall refer to Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)

NHA shall mean the National Health Authority, the apex body for setting policy, design and roll-out of AB PM-JAY.

SUM INSURED shall mean the sum of Rs. 5,00,000/- (INR Five lakhs only) per AB PM-JAY Beneficiary Family Unit per annum or any other coverage as determined by the Government of India from time to time under AB PM-JAY.

BENEFICIARY FAMILY UNIT refers to those families including all its members figuring in the Socio-Economic Caste Census (SECC), 2011 database under the deprivation criteria specified or any additional categories as may be decided by Government of India from time to time under AB PM-JAY. This includes members added in the identified families as per provisions under PM-JAY.

BENEFIT COVER refers to the treatment package i.e care requiring inpatient hospitalization and specific day care conditions that the insured families would receive under the AB PM-JAY as may be decided by Government of India from time to time.

NATIONAL HEALTHCARE PROVIDER (NHCP) shall refer to establishments/ institutions of national significance under the administration of the Government of India/ Central Government Ministries) that have been empaneled by NHA across the country under AB PM-JAY.

EMPENELLED HEALTHCARE PROVIDER (EHCP) shall refer to Empaneled Health Care Provider, that is, private that have been empaneled by NHA across the country under AB PM-JAY.

National Transactional Management System (NTMS) refers to National TMS portal for providing services for outside state beneficiaries.

Day care treatment refer to the treatment requiring less then 24hrs of hospitalization.

Home State refers to the State from where AB PM-JAY beneficiaries belongs.

State Health Agency (SHA) refers to the agency which are set up by State Governments for implementing and managing AB PM-JAY in their respective states

PAYER shall mean SHA or other entity responsible for the actual payment for Covered Services rendered to AB PM-JAY beneficiaries. Payers may also include intermediaries hired by SHA such as Insurance companies.

BENEFIT PACKAGE & RATES: Each benefit/ hospitalization package is standardized that includes all benefits required during the entire episode of care in respect to the identified ailment, such as

Medical examination, treatment, and consultation

Medicine and medical consumables

Non-intensive and intensive care services

Diagnostic and laboratory investigations

Medical implant(s) (where necessary)

Accommodation benefits for the patient

Food services for beneficiary admitted

Administrative services

Expenses incurred for diagnostic test and medicines before the admission of the patient leading to the package

At discharge, diagnostic tests and medicines required for recovery from the same ailment/surgery up to a limit of 15 days shall be provided by the treating health facility.

In the case of cancer treatments, preliminary investigations done towards approval of the appropriate clinical treatment approach to be included in the approved treatment package. Investigations not available in NHCP/ EHCP shall be done by referring to outside facility,

payment to which shall be made by the NHCP /EHCP.

In case of non-availability of required treatment facilities or implants, the patient will be referred to some other empaneled hospital with those facilities. Health Services shall mean all services necessary or required to be rendered by the Institution under an agreement with an insurer/ ISA in connection with "health insurance business" or "health cover" but does not include the business of an insurer and or an insurance intermediary or an insurance agent.

#### **BACKGROUND**

As part of the comprehensive health care vision of the Government of India, the Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB PM-JAY) provides financial coverage related to hospitalization up to five lakh rupees to more than 10 crore poor and vulnerable households (approx. 50 crore beneficiaries). With the choice of accessing services at both public and private providers across the country, this ambitious mission aids in protecting beneficiary households against health-related contingencies across the life cycle. To operationalize the scheme at the National level, and to rollout the scheme in coordination with the various State Governments, the NHA has been established.

Ensuring access to and delivery of safe, quality health services to its beneficiaries is core to the vision of AB PM-JAY. Health care services under AB PM-JAY will be provided through a network of public hospitals and empaneled private healthcareproviders. The government is committed to developing a strategic partnership with providers so that the vision of AB PM-JAY becomes a reality. Empanelment of health care providers and institutions is a key aspect of this partnership.

In the above regard, it has been decided to bring all medical establishments having inpatient hospitalizations under MoHFW, PSU hospitals situated in different states, and other medical establishments as decided by NHA from time to time.

#### **PURPOSE**

The purpose of this document is to specify the specific agreements the NHA and the NHCP will adopt to implement collaboration for strengthening service delivery under AB PM-JAY. This document lays down a broad road map for the proposed technical collaboration between the parties and identifies areas of cooperation on a long-term basis.

#### SCOPE OF SERVICES

The NHCP / EHCP undertakes to provide the healthservices to beneficiaries in a precise, reliable and professional manner to the satisfaction of NHA and in accordance with additional instructions issued by respective State Health Agency/Insurer in writing from time to time.

The NHCP/ EHCP will treat the beneficiaries as per the prevailing standard healthcare practices.

The NHCP/ EHCP will extend priority admission facilities to the beneficiaries, whenever possible.

The NHCP/ EHCP shall provide treatment/interventions to beneficiary as per specified packages and rates mentioned in Annex 2. The following is agreed among the parties regarding the packages:

The treatment/interventions to AB PM-JAY beneficiaries shall be provided in a complete cashless manner. Cashless means that for the required treatment/interventions the payment shall be made by the concerned SHA as per package rates and no payment shall need to be done by the AB PM-JAY beneficiary undergoing treatment/intervention or any of his/her family member till such time there is balance amount left in sum insured.

The various benefits under AB PM-JAY which NHCP/ EHCP shall provide include, hospitalization

Day care treatment (as applicable)

#### Pre and post hospitalization

New born/children care (as applicable)

An NHCP/ EHCP can provide these benefits subject to exclusions mentioned in **Annex 1** and subject to availability of sum insured/remaining available cover balance and subject to preauthorization for selected procedures by NHA.

However, the NHCP/ EHCP is eligible to provide treatment/interventions to beneficiaries only for those clinical specialties for which it has been empaneled.

The NHCP/ EHCP agrees that in future if it adds or foregoes any clinical specialty to its services, the information regarding the same shall be provided to the NHA in written, or through the hospital empanelment portal, NHA then shall update the empanelment status of the NHCP/ EHCP after due process.

The charges payable to NHCP/ EHCP for medical/ day care/surgical procedures/ interventions under the Benefit package will be no more than the package rate agreed by the Parties, as per the latest arrangement. The NHCP / EHCP shall be paid for the treatment/intervention provided to the beneficiary based on package rates determined as below-

If the Package Rate for a medical treatment or surgical procedure requiring Hospitalisation or Day Care Treatment (as applicable) is fixed as in **Annex 2** then it shall apply.

If the Package Rate for any surgical procedure requiring Hospitalisation or Day Care Treatment (as applicable) is not listed in **Annex 2**, then the SHA/Insurer, or ISA on their behalf, may pre-authorise an appropriate amount up to a limit of Rs. 1,00,000 to an eligible AB PM – JAY beneficiary

In case an AB PM-JAY Beneficiary is required to undergo multiple surgical treatment, then preauth can be raised for a set of 2 or more procedure. At the time of payment the highest Package Rate shall be reimbursed at 100%, thereupon the 2<sup>nd</sup> treatment package shall be reimbursed at 50% of Package Rate and 3<sup>rd</sup> treatment package shall be at 25% of the Package Pate as configured in the transaction management software.

Surgical and Medical packages will not be allowed to be availed at the same time.

Certain packages as mentioned in **Annex 2** will only be reserved for Public NHCPs as decided by the SHA. They can be availed in Private EHCPs only after a referral from an empanelled Public Hospital/ NHCP / EHCP is made.

These Package Rates (in case of surgical or defined day care benefits) will include:

Registration Charges

Bed charges (General Ward in case of surgical),

Nursing and Boarding charges,

Surgeons, Anesthetists, Medical Practitioner, Consultants fees etc.

Anesthesia, Blood Transfusion, Oxygen, O.T. Charges, Cost of Surgical Appliances etc., Medicines and Drugs,

Cost of Prosthetic Devices, implants,

Pathology and radiology tests: radiology to include but not be limited to X-ray, MRI, CT Scan, etc. (as applicable)

Food to patient

Pre and Post Hospitalization 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.

Any other expenses related to the treatment of the patient in the NHCP / EHCP.

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 PM-JAY beneficiary family as per the package rates defined in this document. Beneficiary will need to be clearly communicated in advance about the additional payment. The follow up care prescription for identified packages are set out in **Annex 2**. The NHCP / EHCP shall ensure that medical treatment/facility under this agreement should be provided with all due care and accepted standards is extended to the beneficiary. NHCP/ EHCP agrees to provide treatment to all eligible beneficiaries subject to sum insured available and as per agreed Package Rate from

all over the India. The NHCP / EHCP shall be paid as per the National Package Rates and not as per the package rates applicable in the beneficiary State. The NHCP/ EHCP agrees not to discriminate between the beneficiaries on any basis. The NHCP / EHCP shall allow NHA/SHA state officials to visit the beneficiary while s/he is admitted in the NHCP/ EHCP. NHA shall not interfere with the medical team of the NHCP / / EHCP, however NHA reserve the right to discuss the treatment plan with treating doctor. Further access to medical treatment records and bills prepared in the NHCP / / EHCPwill be allowed to NHA on a case to case basis with prior appointment from the NHCP. The NHCP / EHCP shall also endeavor to comply with future requirements of NHA to facilitate better services to beneficiaries e.g. providing for standardized billing, ICD coding or implementation of Standard Clinical and Treatment Protocols and if mandated by statutory requirement both parties agree to review the same. The NHCP / EHCP agrees to have claims audited on a case to case basis as and when necessary through SHA/NHA audit team. This will be done on a pre-agreed date and time and on a regular basis. The NHCP / EHCPwill convey to its medical consultants to keep the beneficiary only for the required number of days of treatment and carry only the required investigation & treatment for the ailment, which she/he is admitted. Any other incidental investigation required by the patient on their own request needs to be approved separatelythrough TMS and if it is not covered under the policy will not be paid by SHAand the NHCP // EHCP, if required, needs to recover it from the patient

Declarations and Undertakings of NHCP

- 1. The NHCP / EHCP undertakes that they have obtained all the registrations/ licenses/ approvals required by law in order to provide the services pursuant to this agreement and that they have the skills, knowledge and experience required to provide the services as required in this agreement.
- 2. The NHCP/ EHCP undertakes to uphold all requirement of law in so far as these apply to it and in accordance to the provisions of the law and the regulations enacted from time to time, by the local bodies or by the central or the state govt. The NHCP/ EHCP declares that it has never committed a criminal offence which prevents it from practicing medicine and no criminal charge has been established against it by a court of competent jurisdiction.

#### General responsibilities & obligations of the NHCP

Ensure that no confidential information is shared or made available by the NHCP/ EHCPor any person associated with it to any person or entity not related to the NHCP / EHCPwithout prior written consent of NHA/SHA

The NHCP / EHCP shall provide cashless facility to the beneficiary in strict adherence to the provisions of the agreement.

The NHCP/ EHCP may have their facility covered by proper indemnity policy including errors, omission and professional indemnity insurance and agrees to keep such policies current during entire tenure of the Agreement. The cost/ premium of such policy shall be borne solely by the NHCP / EHCP.

The NHCP / EHCPshall provide the best of the available medical facilities to the beneficiary. The NHCP / EHCP will hire dedicated person(s) called Pradhan MantriArogya Mitra to manage the help desk and facilitate the ABPM-JAY beneficiaries in accessing the benefits under AB PM – JAYas per the guidelines of NHA. The cost of engagingthe Pradhan MantriArogya Mitras will need to be entirely borne by the NHCP / EHCP (Private/Public).

The NHCP/ EHCP shall also have atleast two contact persons nominated for all matters related to AB PM – JAY; one person from clinical team (a doctor who is actively engaged in the treatment of the patients) and one officer in the administration department assigned for AB PM-JAY. These officers will eventually be required to make themselves trained with the processes described in AB PM-JAY.

The NHCP/EHCP shall endeavor to make their team including Arogya Mitras and contact persons actively participate in all AB PM-JAY trainings and workshops to be organized by NHA from time to time. NHA will organize trainings for Arogya Mitras and other contact persons of NHCP/EHCP. In addition, the NHCP/EHCP may also be required to conduct

trainings for its staff regarding AB PM-JAY at their premise with the help of NHA. The cost of attending such trainings and organizing trainings shall be borne by the NHCP/EHCP unless otherwise agreed with NHA.

NHA has decided, additional 10% on base package rates (means base package + 10%) = A for all private EHCP hospitals in Delhi empanelled by NHA. Additionally, the following performance-based incentive criteria may be applicable:

If the EHCP has received NABH entry-level certification, it will receive an additional 10% over A (it means (Base package+10%) + 10%=B

If EHCP has qualified for full accreditation of NABH, it will receive an additional 15% over A it means (Base package+10%) + 15%. =C

If the EHCP is a teaching hospital running PG/ DNB courses, it would receive an additional 10% over the payment due to it. If without NABH certificate / accreditation than A + 10%, if entry level than B + 10%, if full accreditation than criteria C + 10%.

The EHCP agrees that it shall display their status of preferred service provider of AB PM-JAY at their main gate, reception/ admission desks along with the display as per the standard template designed by the NHA whenever possible for the ease of the beneficiaries. Format, design and other details related to these sinages as published on the <a href="https://pmjay.gov.in/iec-materials">https://pmjay.gov.in/iec-materials</a>

#### **PROVISIONS**

**Registration into the AB PM-JAY provider network:** NHCP/EHCPwill be providing treatment to patients from all over the country. NHCP/EHCP needs to provide information about the establishment online at the nation-wide empanelment interface to be registered into the AB PM-JAY provider network.

Cashless service provision: AB PM-JAY beneficiaries shall be provided treatment free of cost for all such ailments covered under AB PM-JAY within the limits/ sub-limits and sum insured. The NHCP/EHCP shall be reimbursed as per the package cost applicable specified in the 'AB PM-JAY benefits manual' for such treatments and pre-authorized amount in case of unspecified packages.

Under no circumstances shall NHCP/EHCPcharge any money extra within the treatment period of package.

**Identification of beneficiaries:** 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. This would undergo pre-authorization from the Home State of the AB PM-JAY beneficiary online. The requisite process, trainingto personnel and guidelines will be imparted/communicated by NHA.

**Pre-Authorization:**All procedures shall be subject to mandatory pre-authorization by the Home State of beneficiary. Approval for pre-authorization will be coordinated online.

**Human Resource Requirements:** NHCP/EHCPneeds to appoint a Medical Coordinator (Part time) & a Non-Medical Coordinator (Full time) to facilitate beneficiary management.

The non-medical coordinator called PM Arogya Mitra will manage the helpdesk established within the premise of NHCP/EHCPfor the patients visiting the hospital, acting as a facilitator for beneficiaries and are the face of the scheme for the beneficiaries. Their role will include helping in beneficiary identification & verification at reception, preauthorization, claim settlement, follow-up and Kiosk-management (including proper scheme IEC).

The medical coordinator will be an identified doctor(s) 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

**Structural Requirements: NHCP/**EHCP **will** provide space for a kiosk for AB PM-JAY beneficiary management at the hospital reception.

These kiosks need to be equipped with IT Hardware requirements such as desktop/laptop with internet, printer, webcam, scanner/ fax, bio-metric device etc. as mandated by the NHA from time to time.

Ensure appropriate promotion of AB PM-JAY in and around the hospital (display banners, brochures etc.) towards effective publicity of the scheme in co-ordination with the NHA team. Input for setting up the above infrastructure and services can be extended by the NHA. (Training, Capacity building, Technical support, Technical specification and design for material)

Guidelines of AB PM-JAY kiosk management will be shared by NHA.

**National Portability:** The NHA has laid down the process and terms for extending portability of benefits to all AB PM-JAY beneficiaries across the NHCP/EHCP network in India. The will be applicable to all empanelled hospitals across India.

**IT System and Technical Support:** The NHA shall provide an IT platform with functional modules for identification of eligible beneficiaries, transaction and claim management and provision of all services under AB PM-JAY, through NTMS (National Transaction Management System). The NHA will also support in requisite training for the assigned personal within the NHCP/EHCP for the same.

**Information, Education and Communication (IEC) materials:**The NHA shall provide standard template for IEC & branding material to ensure uniformity (https://pmjay.gov.in/iec-materials)

**Training and Capacity Building:** The NHA shall provide standard training manuals and help in organizing orientation cum sensitization workshops for AB PM-JAY NHCP/EHCP staff.

Grievance Redressal: Complaints and grievance redressal management system for NHCP/EHCP will be handled by the home state of beneficiaries, if NHCP/EHCP is not satisfied with the SHA resolution, the complaint or grievance shall be escalated to NHA, and NHA will be the final decision-making authority. NHA would establish a specific pathway for grievance redressal for NHCPs/EHCP which the authority to would have not only immediately redress the grievance but also recommend action to be undertaken within a stipulated time period. A major change will be affected with the introduction of a National Call Center. Complaints from various stakeholders including hospital authorities and beneficiaries will be logged at the call center and the call center shall direct these complaints to the intended authorities. Each complaint/grievance shall be closely monitored by a dedicated team at NHA to check resolution timelines and intervene when unresolved. Guidelines on the same will be communicated by NHA including the channels through which complaints/ grievances can be registered, acknowledged, monitored and resolved at various levels.

Collaborating Centers: As knowledge hubs for generating evidence and informing policy inputs for AB PM-JAY, NHCPs/EHCP play an important role in the generation of knowledge to improve the quality of health care in the regions they cover. Research capacities at such premier institutes of national excellence may prove to be an invaluable asset in generating evidence to inform policy decisions for AB PM-JAY and provide examples/ proof of concept for organization and development of service delivery. For e.g. priority setting, costing surveillance, designing monitory & quality protocols, research on medical necessity of care, promoting conservative management practices etc. Such areas of engagement may be decided mutually by both parties from time to time.

**Undertaking: NHCP/EHCP**undertakes that it will ensure availability of all the required facilities for performing the enlisted surgeries / procedures / therapies as specified under the 'Benefits manual of AB PM-JAY', subject to availability.

#### **PAYMENT TERMS & CONDITIONS**

**Package rates:** Reimbursements shall be based on National rates set by the NHA and the process of reimbursements shall be made based on the various implementation mechanisms present in AB PM-JAY. States/ UTs, are referred to as the PAYERS.

NHA has decided, additional 10% on base package rates (means base package + 10%) = A for all private EHCP hospitals in Delhi empanelled by NHA.

If the home state has implemented the scheme through a trust, the SHA shall directly reimburse the cost as per package rates approved by NHA.

If it's through an intermediary, insurance companies assigned by SHA of beneficiary home state shall reimburse as per National package rates

The home State of the AB PM-JAY beneficiary shall be responsible for payments for care accessed in a NHCP/EHCP through electronic payment gateway. Refer to AB PM-JAY website for detailed guidelines.

In addition, NHCP/EHCPare eligible to avail performance-linked incentives such as

If the EHCP has received NABH entry-level certification, it will receive an additional 10% over A (it means (Base package+10%) + 10%=B

If EHCP has qualified for full accreditation of NABH, it will receive an additional 15% over A it means (Base package+10%) + 15%. =C

If the EHCP is a teaching hospital running PG/ DNB courses, it would receive an additional 10% over the payment due to it. If without NABH certificate / accreditation than A + 10%, if entry level than B +10%, if full accreditation than criteria C +10%. These additional incentives will be applied in a compounded manner.

**Billing & Payment cycle:** NHCP/EHCP shall be obliged to submit their claims in the formats prescribed through NTMS.

The PAYER shall be responsible for settling all claims within 30 days after receiving all the required information/ documents in the claim is raised by NCHP / EHCP.

Guidelines for submission of claims, claims processing, and handling of claim queries, dealing with fraudulent claims and all other related details will be communicated by the NHA.

Indemnities and other Provisions

NHA will not interfere in the treatment and medical care provided to its beneficiaries. NHA will not be in any way held responsible for the outcome of treatment or quality of care provided by the provider.

NHA shall not be liable or responsible for any acts, omission or commission of the Doctors and other medical staff of the NHCP/EHCP and the NHCP/EHCP shall obtain professional indemnity policy on its own cost for this purpose. The NHCP/ EHCP agrees that it shall be responsible in any manner whatsoever for the claims, arising from any deficiency in the services or any failure to provide identified service

Notwithstanding anything to the contrary in this agreement no Parties shall be liable by reason of failure or delay in the performance of its duties and obligations under this agreement if such failure or delay is caused by acts of God, Strikes, lock-outs, embargoes, war, riots civil commotion, any orders of governmental, quasi-governmental or local authorities, or any other similar cause beyond its control and without its fault or negligence.

The NHCP/ EHCP will indemnify, defend and hold harmless the NHA against any claims, demands, proceedings, actions, damages, costs, and expenses which the Hospital may incur as a consequence of the negligence of the former in fulfilling obligations under this Agreement or as a result of the breach of the terms of this Agreement by the NHCP/ EHCP or any of its employees or doctors or medical staff.

NHA shall not have legal obligations towards claim settlement amount in any case.

#### **Notices**

All notices, demands or other communications to be given or delivered under or by reason of the provisions of this Agreement will be in writing and delivered to the other Party:

By registered mail;

By courier;

By facsimile:

In the absence of evidence of earlier receipt, a demand or other communication to the other Party is deemed given

If sent by registered mail, seven working days after posting it; and

If sent by courier, seven working days after posting it; and

If sent by facsimile, two working days after transmission. In this case, further confirmation has to be done via telephone and e-mail.

The notices shall be sent to the other Party to the above addresses (or to the addresses wh	iich
may be provided by way of notices made in the above said manner):	
If to the NHCP:/ EHCP	

Attn: ......
Tel...
Fax:

#### If to NHA

#### Miscellaneous

Except as otherwise provided herein, no modification, amendment or waiver of any provision of this Agreement will be effective unless such modification, amendment or waiver is approved in writing by the parties hereto.

Should specific provision of this Agreement be wholly or partially not legally effective or unenforceable or later lose their legal effectiveness or enforceability, the validity of the remaining provisions of this Agreement shall not be affected thereby.

The NHCP/ EHCP shall not assign, transfer, encumber or otherwise dispose of this Agreement or any interest herein without the prior written consent of NHA, provided whereas that the NHA may assign this Agreement or any rights, title or interest herein to an Affiliate without requiring the consent of the NHCP / EHCP.

The failure of any of the parties to insist, in any one or more instances, upon a strict performance of any of the provisions of this Agreement or to exercise any option herein contained, shall not be construed as a waiver or relinquishment of such provision, but the same shall continue and remain in full force and effect.

The NHCP/EHCP will indemnify, defend and hold harmless the NHA against any claims, demands, proceedings, actions, damages, costs, and expenses which the latter may incur as a consequence of the negligence of the former in fulfilling obligations under this Agreement or as a result of the breach of the terms of this Agreement by the NHCP/ EHCP or any of its employees/doctors/other medical staff

#### 12.RELATIONSHIP OF THE PARTIES

Nothing contained herein shall be deemed to create between the Parties any partnership, joint venture or relationship of principal and agent or master and servant or employer and employee or any affiliate or subsidiaries thereof. Each of the Parties hereto agrees not to hold itself or allow its directors/employees/agents/representatives to hold out to be a principal or an agent, employee or any subsidiary or affiliate of the other.

#### 13. LAW AND ARBITRATION

- 13.1The provisions of this MoU shall be governed by and construed in accordance with Law of the country.
- 13.2 Any dispute, controversy or claims arising out of or in relation to this MoU or the breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
- 13.3 The arbitral tribunal shall be composed of three arbitrators, one arbitrator appointed by each Party and one another arbitrator appointed by the mutual consent of the arbitrators so appointed.
- 13.4 The place of arbitration shall be in Delhi and any award whether interim or final, shall be made, and shall be deemed for all purposes between the parties to be made in \_\_\_\_\_\_.
- 13.5 The arbitral procedure shall be conducted in the English language and any award or awards shall be rendered in English. The procedural law of the arbitration shall be Indian Law.
- 13.6 The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enter judgment thereon in any one or more of the highest courts having jurisdiction.
- 13.7 The rights and obligations of the Parties under, or pursuant to, this Clause including the arbitration agreement in this Clause, shall be governed by and subject to Indian Law.

13.8 The cost of the arbitration proceeding would be borne by the parties on equal sharing basis.

#### **MISCELLANEOUS**

Term, renewal and termination: The term of this MOU is three (3) years commencing on \_\_\_\_\_\_. This MoU shall be reviewed periodically, but at least every three years or upon written request by either party and may be amended by the written consent of the authorized representatives.

Notwithstanding the foregoing, this Agreement may be terminated by either party for any reason after the expiration of the first two years of the term hereof by giving 180 days prior written notice citing reasons to the other party of its intention to withdraw from this Agreement and by ensuring the continuity of care to AB PM-JAY beneficiaries/ patients who already are involved in the treatment process and during the transition process. The Parties shall conduct as many coordination and conciliation meetings as possible during this period to explore ways to continue the MoU, if needed.

Confidentiality: The NHCP/ EHCP shall maintain the confidentiality of all patient health information and medical records in accordance with applicable guidelines set by the NHA from time to time.

Severability: The invalidity or unenforceability of any provision of this MoU in any jurisdiction shall not affect the validity, legality or enforceability of the reminder of this MoU in such jurisdiction or the validity, legality or enforceability of this MoU, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

For NHA (Authorized signatory)	For NHCP/ EHCP (Authorized signatory)
(Signature & Date)	(Signature & Date)

Annex I – Exclusions to the Policy

The payor/intermediaries shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any beneficiaries in connection with or in respect of: **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.

Except those expenses covered under pre and post hospitalization 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.

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 hospitalization for treatment.

**Congenital external diseases:** Congenital external diseases or defects or anomalies, Convalescence, general debility, "run down" condition or rest cure.

**Fertility related procedures:** Hormone replacement therapy for Sex change or treatment which results from or is in any way related to sex change.

**Drugs and Alcohol Induced illness:** Diseases, illness or injury due to or arising from use, misuse or abuse of drugs or alcohol or use of intoxicating substances, or such abuse or addiction. In case of trauma or life threatening this clause may be exempted.

**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),

Suicide: Intentional self-injury/suicide

Persistent Vegetative State

Aesthetic treatments of any nature cannot be availed. Only medically necessary with functional purpose/indicators will be considered. Procedure/Treatment should result in restoring/improving bodily functions.

Annex 2 – Packages and Rates (Already Mentioned above)

#### Annex 3: Beneficiary Identification System

The core principle for finalizing the operational guidelines for proposed AB PM–JAY 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.

AB PM-JAY will target about 10.74 crore poor, deprived rural families and identified occupational category of urban workers' families as per theSocio-Economic Caste Census (SECC) data, 2011, both rural and urban. Additionally, all such enrolled families under RSBY that do not feature in the targeted groups as per SECC data will be included as well.

Empaneled hospital shall render healthcare services to all the AB PM-JAY beneficiaries. List of all the states who have signed the MOU with the NHA is attached.

NHA/SHA shall be responsible for carrying out Information, Education and Communication (IEC) activities amongst targeted families such that they are aware of their entitlement, benefit cover, empaneled hospitals and process to avail the services under AB PM-JAY.

Detailed guidelines and user manuals for Beneficiary identification process can be referred to AB PM-JAY website.

Addition of new family members will be allowed. This requires to be approved by the respective state Insurance Company/Trust. Proof of being part of the same family is required in the form of

Name of the new member is in the family ration card or State defined family card A marriage certificate relating to marriage to a family member existing in the family A birth certificate relating to a birth to a family member existing in the family is available.

**Specification of Hardware and Software** 

#### Annex 4: Ayushman Mitra under AB PM-JAY

Arogya Mitra (AM) will need to be identified by NHCP/ EHCP for managing the help desk. This help desk will need to be set up exclusively for AB PM-JAY. Indicative role of AM is as follows: Receive beneficiary at the NHCP / EHCP

Guide beneficiary regarding AB PM-JAY and process to be followed in the NHCP/ EHCP for taking the treatment

Carry out the process of Beneficiary Identification for such persons who are beneficiaries of AB PM-JAY

Take photograph of the beneficiary

Carry out the Aadhaar based identification for such beneficiaries who are carrying Aadhaar If the person is not carrying Aadhaar carry out the identification through other defined Government issued ID

Scan the identification documents as per the guidelines and upload through the software

Send the result of beneficiary identification process to the respective state Insurer/ ISA for approval

After getting confirmation from the beneficiary home state Insurer/ ISA or SHA regarding identification of the beneficiary, issue e-card to the beneficiary

Refer the patient to doctor for consultation

Check the balance of AB PM-JAY Beneficiary family in her/ his AB PM-JAY Cover amount.

Upon advice of the doctor admit the patient in the NHCP/ EHCP

Take the pre-authorization as and when required as per the guidelines

Enter all the relevant details of package and other information as provided by the doctor and required by the AB PM-JAY software

At the time of discharge again enter all the relevant details and discharge summary in the AB PM-JAY software

#### **Detailed guidelines for Arogya Mitras**

Annex 5: Process of Delivery of Benefits, Claim reporting and Submission

Cashless Access of Services

The AB PM-JAY 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.

The NHCP / EHCP shall be reimbursed as per the package cost specified in the National Package Master or as pre-authorised amount in case of unspecified packages.

The NHCP shall at a minimum possess the Hospital IT Infrastructure required to access the AB PM-JAY Beneficiary Database and undertake verification based on the Beneficiary Identification process laid out, using unique AB PM-JAY Family ID on the AB PM-JAY Card and also ascertain the balance available under the AB PM-JAY Cover.

The NHA shall provide NHCP/ EHCP with a transaction manual describing in detail the verification, pre-authorisation and claims procedures.

The NHA shall train Arogya Mitras that will be deputed in NHCP/ EHCP that will be responsible for the administration of the AB PM-JAY on the use of the Hospital IT infrastructure for making Claims electronically and providing Cashless Access Services.

The NHCP/ EHCP shall establish the identity of the member of a AB PM-JAY Beneficiary Family Unit by Aadhaar Based Identification System (No person shall be denied the benefit in the absence of Aadhaar Card) and ensure:

That the patient is admitted for a covered procedure and package for such an intervention is available.

AB PM-JAY Beneficiary has balance in her/ his AB PM-JAY Cover amount.

Provisional entry shall be made on the server using the AB PM-JAY 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.

#### Pre-authorization of Procedures

All procedures in **Annex 2** that are earmarked for pre-authorisation shall be subject to mandatory pre-authorisation. No NHCP / 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 PM-JAY.

Request for hospitalisation shall be forwarded by the NHCP 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 as per defined process. The medical team of the beneficiary home state SHA/ Insurance company/Trust would get in touch with the treating doctor, if necessary.

The beneficiary hometown SHA/ Insurer/ ISA shall ensure that in all cases pre-authorisation request related decisions are communicated to the NHCP / EHCP within 6 hours for all normal cases and within 1 hours for emergencies. If there is no response from the beneficiary hometown SHA/ Insurer/ ISA within 6 hours of an NHCP filing the pre-authorisation request, the request of the NHCP/ EHCP shall be deemed to be automatically authorised.

The beneficiary hometown SHA/ Insurer shall not be liable to honour any claims from the NHCP/ EHCP for defined procedures for which the NHCP/ EHCP does not have a preauthorisation, if prescribed.

Reimbursement of all claims for procedures in package rate list shall be as per the limits prescribed for each such procedure unless stated otherwise in the pre-authorisation letter/communication.

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.

The beneficiary hometown SHA/ Insurer guarantees payment only after receipt of RAL and the necessary medical details.

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 beneficiary hometown SHA/Insurer can deny the authorisation or seek further clarification/information.

Denial of authorisation (DAL)/ guarantee of payment is by no means denial of treatment by the NHCP / EHCP. The NHCP/ EHCP shall deal with such case as per their normal rules and regulations.

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 NHCP/EHCP must see that these rules are strictly followed.

The authorisation is given only for the necessary treatment cost of the ailment covered and mentioned in the RAL for hospitalisation.

The entry on the AB PM-JAY portal for claim amount blocking as well at discharge would record the authorisation number as well as package amount agreed upon by the NHCP/EHCP and the Insurer.

In case the balance sum available is less than the specified amount for the Package, the NHCP / EHCP should follow its norms of deposit/running bills etc. However, the NHCP / EHCP shall only charge the balance amount against the package from the AB PM-JAY beneficiary. The beneficiary home state/Insurance company/trust upon receipt of the bills and documents would release the authorized amount.

Thebeneficiary hometown Insurer/ISA 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.

In cases where the AB PM-JAY beneficiary is admitted in the NHCP/ 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 Insurance company/trust from the Policy which was operating during the period in which the AB PM-JAY beneficiary was admitted.

Claims Management

All NHCPs / EHCPs shall be obliged to submit their claims within 24 hours of discharge in the format prescribed. The beneficiary hometown SHA (recommended by ISA) / Insurer shall be responsible for settling all claims within 30 daysafter receiving all the required information/ documents.

Process for Beneficiary identification, issuance of AB PM-JAY e-card and transaction for service delivery

# **Beneficiary Verification & Authentication**

Beneficiary may bring the following to the AB PM-JAY helpdesk:

Letter from PM

**RSBY Card** 

Any other defined document as prescribed by the State Government

Ayushman Mitra/Operator will check if AB PM-JAY e-Card/ AB PM-JAY ID/ Aadhaar Number is available with the beneficiary

In case Internet connectivity is available at hospital

Operator/Ayushman Mitra identifies the beneficiary's eligibility and verification status from AB PM-JAY Central Server

If beneficiary is eligible and verified under AB PM-JAY, 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 (as prescribed by the software) and will be issued an AB PM-JAY 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 advised to get the Aadhaar Card/number within stipulated time.

In case Internet connectivity is not available at hospital

Ayushman Mitra at AB PM-JAY Registration Desk at Hospital will call Central Helpline and using IVRS enters AB PM-JAY 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

In case of emergency or in case person does not show AB PM-JAY e-Card/ID or Aadhaar Card/Number and claims to be AB PM-JAY 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 AB PM-JAY beneficiary proof will be supplied within specified time before discharge otherwise beneficiary will pay for the treatment to the Hospital.

If eligibility, verification and authentication are successful, beneficiary should be allowed for treatment

These details captured will be available at NHA/SHA level for their approval. Once approved, the beneficiary will be considered as successfully identified and verified under AB PM-JAY.

# Package Selection

The operator will check for the specialty for which the hospital is empaneled. Hospitals will only be allowed to view and apply treatment package for the specialty for which they are empaneled.

Based on diagnosis sheet provided by doctor, operator should be able to block surgical or Non-Surgical benefit package(s) using AB PM-JAY IT system. The doctors may be requested

to mention the relevant package no. so that AM is able to block the right package without any confusion.

Both surgical and non-surgical packages cannot be blocked together, either of the type can only be blocked.

As per the package list, the mandatory diagnostics/documents will need to be uploaded along with blocking of packages.

Some packages will be reserved for blocking only in public hospitals.

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 (described in detail above).

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.

At the same time, a printable registration slip needs to be generated and handed over to the patient or patient's attendant.

If for any reason treatment is not availed for any package, the operator can unblock the package before discharge from hospital.

#### **Pre-authorisation**

There would be defined packages which will require pre-authorization from the beneficiary hometown insurance company/ trust. In case any inpatient treatment is not available in the packages defined, then hospital will be able to raise a preauth request to provide that treatment up to Rs. 100,000 to the beneficiary only after the same gets approved by the Insurance company/ trust and will be reflected as unspecified package (Refer AB PM-JAY website for detailed guidelines). Under both scenarios, the operator should be able to initiate a request to the beneficiary hometown insurance company/ISA for pre-authorization using the web application.

The hospital operator will send all documents required for pre-authorization to the beneficiary home state/ insurance company/trust using the Centralized AB PM-JAY/ States transaction management application.

The documents exchanged will not be stored on the AB PM-JAY 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 beneficiary hometown insurance company/ ISA/ SHA to maintain the documents at their end.

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.

The request as well as approval of the form will be done using the AB PM-JAY IT system or using API exposed by AB PM-JAY (Only one option can be adopted by the hospitals or using State's own IT system (if adopted by the State).

In case of no or limited connectivity, the filled form can also be sent to the beneficiary home state/ insurance company/ trust either through fax/ email. However, once internet connectivity is established, the form should also be submitted using online system as described above.

The beneficiary hometown insurance company/ SHA/ ISA will have to approve or reject the request latest by 6 hours. If the insurance company/ SHA/ ISA fails to do so, the request will be considered deemed to be approved after 6 hours by default.

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/ SHA/ ISA or the call center setup by Insurance Company/ ISA. The documents required for the processing, may be sent using the transaction system within stipulated time.

In case of emergency, the beneficiary hometown insurance company/ SHA/ ISA will provide the pre-authorization code.

Pre-authorization code provided by the beneficiary hometown Insurer/ SHA/ ISA will be entered by the operator and will be verified by the system.

If pre-authorization request is rejected, the beneficiary hometown Insurance Company/ SHA/ ISA will provide the reasons for rejection. Rejection details will be captured and stored in the transaction database.

If the beneficiary or the hospital are not satisfied by the rejection reason, they can appeal through grievance system.

#### Balance Check, Treatment, Discharge and Claim Request

Based on selection of package(s), the operator will check from the Central AB PM-JAY Server if sufficient balance is available with the beneficiary to avail services.

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)

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.

SMS will be sent to the beneficiary registered mobile about the transaction and available balance

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.

Transaction System would have provision of implementation of Standard Treatment Guidelines for providing the treatment

After the treatment, details will be saved, and beneficiary will be discharged with a summary sheet.

Treatment cost will be deducted from available amount and will be updated on the Central AB PM-JAY Server.

The operator/AM 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.

At the same time, a printable receipt needs to be generated and handed over to the patient or patient's attendant.

After discharge, beneficiary gets a confirmation and feedback call from the AB PM-JAY call center; response from beneficiary will be stored in the database

Data (Transaction details) should be updated to Central Server and accessible to the beneficiary hometown Insurance Company/ SHA/ ISA 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 SHA/ ISA/ Insurance Company

SMS will be sent to beneficiary registered mobile about the transaction and available balance After every discharge, claims would be deemed to be raised to thebeneficiary hometown insurance company/ SHA/ ISA. An automated email alert will be sent to the insurance company/ISA specifying patient name, AB PM-JAY ID, registration number & date and discharge date. Details like Registration ID, AB PM-JAY ID, date and amount of claim raised will be accessible to the insurance company/trust on AB PM-JAY System/ State IT system. Also details like Registration-ID, AB PM-JAY-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/trust through APIs.

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 AB PM-JAY system by the NHA.

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

Upon discharge, beneficiary will receive a feedback call from the Call center where he can share his feedback about his/her hospitalization experience.

# Annex 6: Process for Disciplinary Proceedings and De-Empanelment Institutional Mechanism

In case of any complaints or detection of any malpractice De-empanelment process can be initiated by hospital empanelment committee. After conducting proper investigation against empaneled hospitals by hospital empaneled committee on misrepresentation of claims, fraudulent billing, wrongful beneficiary identification, and overcharging, charging money from patients unnecessarily, unnecessary procedures, false/misdiagnosis, referral misuse and other frauds that impact delivery of care to eligible beneficiaries.

Hospital can contest the action of de-empanelment by filling appeal to National Grievance Redressal committee (NGRC) through the Grievance Redressal Mechanism as per guidelines. Please refer detailed process and criteria for de-empanelment on the AB PM-JAY website.

All these penalties are recommendatory, and the Hospital Empanelment Committee may inflict larger or smaller penalties depending on the severity/regularity/scale/intentionality on a case to case basis with reasons mentioned clearly in a speaking order. The penalties by the hospital shall be paid directly to the respective payor in all the cases.

# Schedule 7: List of Empanelled Health Care Providers under the Scheme

Sno	Hospital Name	District	Hospital Type
1	M & C C H Anantnag	Ananthnag	Public
2	MMABM HOSPITAL ANANTNAG	Ananthnag	Public
3	SDH KOKERNAG ANNATNAG	Ananthnag	Public
4	CHC BIJBEHARA ANANTNAG	Ananthnag	Public
5	SDH DOORU ANANTNAG	Ananthnag	Public
6	SDH SEER Anantnag	Ananthnag	Public
7	SDH Shangus	Ananthnag	Public
8	ALNOOR HOSPITAL	Ananthnag	Private(For Profit)
9	Wani nursing home	Ananthnag	Private(For Profit)
10	Interferon kidney care Diabetes and dialysis super speciality centre at uranhall Anantnag	Ananthnag	Private(For Profit)
11	SOUTH CITY NURSING HOME	Ananthnag	Private(For Profit)
12	GOVT. DISTRICT HOSPITAL BANDIPORA	Bandipur	Public
13	CHC HAJIN	Bandipur	Public
14	CHC GUREZ	Bandipur	Public
15	CHC SUMBAL	Bandipur	Public
16	District Hospital Baramulla	BARAMULLA	Public
17	CHC Chandoosa	BARAMULLA	Public
18	CHC KREERI	BARAMULLA	Public
19	Sub District Hospital Uri	BARAMULLA	Public
20	CHC Pattan	BARAMULLA	Public
21	CHC TANGMARG	BARAMULLA	Public
22	CHC SOPORE	BARAMULLA	Public
23	ASYM DISTRICT HOSPITAL BUDGAM	Budgam	Public
24	CHC Khansahib	Budgam	Public
25	CHC Chadoora	Budgam	Public
26	CHC Kremshore	Budgam	Public
27	CHC Beerwah	Budgam	Public
28	CHC Chattergam	Budgam	Public
29	SDH Magam	Budgam	Public
30	CHC Chrari Shrief	Budgam	Public

31	CHC Pakherpora	Budgam	Public
32	SDH Nagam	Budgam	Public
33	Ibn sina hospital	Budgam	Private(For Profit)
34	CHC THATHRI	DODA	Public
35	CHC Bhaderwah	DODA	Public
36	CHC GANDOH	DODA	Public
37	District Hospital Doda	DODA	Public
38	DH GANDERBAL	GANDERBAL	Public
39	Trauma Hospital Kangan	GANDERBAL	Public
40	Govt. Hospital Gandhinagar	JAMMU	Public
41	Government Hospital Sarwal Jammu	JAMMU	Public
42	CHC SOHANJANA	JAMMU	Public
43	CHC Bishnah	JAMMU	Public
44	CHC R.S.PURA	JAMMU	Public
45	CHC AKHNOOR	JAMMU	Public
46	CHC Marh	JAMMU	Public
47	SMGS Hospital Shalamar	JAMMU	Public
48	SMGS	JAMMU	Public
49	GOVT. MEDICAL COLLEGE HOSPITAL JAMMU	JAMMU	Public
50	GOVT. CHEST DISEASES HOSPITAL JAMMU	JAMMU	Public
51	psychiatric diseases hospital Govt. Medical College Jammu	JAMMU	Public
52	Super Speciality Hospital Govt Medical College Jammu	JAMMU	Public
53	Acharya Shri Chander College of Medical Sciences and Hospital	JAMMU	Private(Not For Profit)
54	NATIONAL HOSPITAL	JAMMU	Private(For Profit)
55	Kamal Nayan Vision centre	JAMMU	Private(For Profit)
56	TRIVENI NURSING HOME	JAMMU	Private(For Profit)
57	K.D EYE CLINIC	JAMMU	Private(Not For Profit)
58	jammu city oncology clinic with interventions	JAMMU	Private(For Profit)
59	SUDAN HEART CARE CENTRE	JAMMU	Private(For Profit)
60	sachdeva netralaya	JAMMU	Private(For Profit)
61	CHC JOURIAN	JAMMU	Public
62	INDRA GANDHI GOVERNMENT DENTAL COLLEGE AND HOSPITAL	JAMMU	Public

	JAMMU		
63	DH Kargil	KARGIL	Public
64	CHC DRass	KARGIL	Public
65	CHC Sankoo	KARGIL	Public
66	CHC Padum Zanskar	KARGIL	Public
67	CHC Chiktan	KARGIL	Public
68	CHC Billawar	KATHUA	Public
69	CHC Basohli	KATHUA	Public
70	CHC PAROLE	KATHUA	Public
71	GOVT. DISTRICT HOSPITAL KATHUA	KATHUA	Public
72	CHC Bani	KATHUA	Public
73	CHC Hiranagar	KATHUA	Public
74	MGH Kathua	KATHUA	Public
75	Gupta Hospital & Research Centre	KATHUA	Private(For Profit)
76	Kishtwar	KISHTWAR	Public
77	CHC Marwah	KISHTWAR	Public
78	CHC D H Pora	KULGAM	Public
79	E H Qazigund	KULGAM	Public
80	CHC Yaripora	KULGAM	Public
81	D H Kulgam	KULGAM	Public
82	Lords hospital and diagnostic centre	KULGAM	Private(For Profit)
83	Government Community Heath Centre Zachaldara	KUPWARA	Public
84	Government Community Health Centre Kralgund	KUPWARA	Public
85	Government Community Health Centre Kralpora	KUPWARA	Public
86	Government Sub District Hospital Tangdar	KUPWARA	Public
87	Government Sub District Hospital Sogam	KUPWARA	Public
88	Government Sub District Hospital Kupwara	KUPWARA	Public
89	District Hospital Handwara	KUPWARA	Public
90	Government Community Health Centre Langate	KUPWARA	Public
91	Waseem Memorial Multi Speciality Nursing Home	KUPWARA	Private(For Profit)
92	SNM HOSPITAL LEH	Leh	Public
93	chckhaltsi	Leh	Public
94	CHC Nubra	Leh	Public
95	CHC Skurbuchan	Leh	Public

96	CHC Mendhar	POONCH	Public
97	Raja Sukhdev Singh District Hospital Poonch	POONCH	Public
98	Sub District Hospital Mandi	POONCH	Public
99	Sub District Hospital Surankote	POONCH	Public
100	SDH TRAL	PULWAMA	Public
101	District Hospital Pulwama	PULWAMA	Public
102	Community Health Centre Pampore	PULWAMA	Public
103	Community Health Center	PULWAMA	Public
104	Mercy kidney care diabetic and dialysis center	PULWAMA	Private(For Profit)
105	District Hospital Rajouri	RAJAURI	Public
106	CHC Darhal	RAJAURI	Public
107	CHC Kalakote	RAJAURI	Public
108	CHC Thanamandi	RAJAURI	Public
109	block Manjakote	RAJAURI	Public
110	CHC Nowshera	RAJAURI	Public
111	SDH Sunder Bani	RAJAURI	Public
112	CHC Kandi	RAJAURI	Public
113	community health centre banihal	RAMBAN	Public
114	Community Health centre batote	RAMBAN	Public
115	district hospital ramban	RAMBAN	Public
116	Community health centre Gool	RAMBAN	Public
117	District Hospital Reasi	REASI	Public
118	CHC KATRA	REASI	Public
119	CHC MAHORE	REASI	Public
120	CHC MAHORE	REASI	Public
121	Shri Mata Vaishno Devi Narayana Superspeciality Hospital	REASI	Private(For Profit)
122	District Hospital Samba	SAMBA	Public
123	EMERGENCY HOSPITAL VIJAYPUR	SAMBA	Public
124	CHC Ramgarh	SAMBA	Public
125	CHC GHAGWAL	SAMBA	Public
126	St Joseph Community hospital Bari Brahamana	SAMBA	Private(Not For Profit)
127	Shree Aum Multispeciality Hospital	SAMBA	Private(For Profit)
128	District Hospital Shopian	SHOPIAN	Public

129	CHC ZAINPORA	SHOPIAN	Public
130	CHC KELLER	SHOPIAN	Public
131	JLNM Hospital	SRINAGAR	Public
132	SDH Haztabal	SRINAGAR	Public
133	Goverment Gousia Hospital	SRINAGAR	Public
134	GBPANT CHILDREN HOSPITAL	SRINAGAR	Public
135	SKIMS	SRINAGAR	Public
136	ASG Hospital Pvt Ltd	SRINAGAR	Private(For Profit)
137	NOORA HOSPITAL	SRINAGAR	Private(For Profit)
138	Govt. Lalla Ded Hospital Srinagar	SRINAGAR	Public
139	Bone and Joint Hospital Srinagar	SRINAGAR	Public
140	superspeciality hospital	SRINAGAR	Public
141	GOVERNMENT PSYCHIATRIC DISEASES HOSPITAL SRINAGAR	SRINAGAR	Public
142	Khyber Medical Institute	SRINAGAR	Private(For Profit)
143	Shri Maharaja Hari Singh hospital	SRINAGAR	Public
144	Govt Chest Diseases Hospital Srinagar	SRINAGAR	Public
145	GOVERNMENT KASHMIR NURSING HOME	SRINAGAR	Public
146	Al Imdaad Dialysis Centre	SRINAGAR	Private(Not For Profit)
147	SKIMS MEDICAL COLLAGE HOSPITAL BEMINA SRINAGAR	SRINAGAR	Public
148	Ahmad Hospital	SRINAGAR	Private(For Profit)
149	Illahiya Dialysis Center	SRINAGAR	Private(Not For Profit)
150	WELL CARE DIALYSIS CENTRE	SRINAGAR	Private(For Profit)
151	KIDNEY HOSPITAL SONWAR SRINAGAR	SRINAGAR	Private(Not For Profit)
152	AL HUDA RENAL CARE AND DIALYSIS CENTRE	SRINAGAR	Private(For Profit)
153	florence hospital	SRINAGAR	Private(For Profit)
154	KASHMIR MEDICO	SRINAGAR	Private(For Profit)
155	Sharp Sight Centre	SRINAGAR	Private(For Profit)
156	Kidneycare& diagnostic centre	SRINAGAR	Private(For Profit)
157	DISTRICT HOSPITAL UDHAMPUR	UDHAMPUR	Public
158	CHC Ramnagar	UDHAMPUR	Public
159	SDH CHENANI	UDHAMPUR	Public
160	KLSM Rotary Eye & ENT Hospital	UDHAMPUR	Private(Not For Profit)

# Schedule 8: 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 PRADHAN MANTRI JAN AROGYA YOJANA in that family, will be determined through open tendering process.
- ii) The State Government/Union Territories shall upfront release the grant-in-aid / premium for the implementation of AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA into a designated escrow account., SHA will release payments to the Insurance companies on a per family basis from this account.
- iii) The premium will be based on the targeted beneficiary families as per the eligibility criteria of AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA or the number of beneficiary families mapped with the SECC Database (in case a different database, other than SECC Database is used by the States/UTs), as the case may be.

# B. Stages of Release of Premium:

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

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

The Insurer, upon the issue of policy, shall raise an invoice for the first instalment of the Premium payable for the Beneficiary Family Units that are targeted or identified by the SHA. Thereupon, the State / UT shall upfront release 45% of their respective share viz. (out of 10% / 40%), depending upon category of State/UT based on the number of eligible families that have been targeted / identified by the SHA and the data for whom has been shared with Insurance Company along with their share of administrative expense into the designated escrow account opened by the States / UTs for the implementation of AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA.

Thereafter, within 15 days from the release of their respective share, the State/UT shall raise the proposal for release of proportionate share of Central Government's Share of Premium along with the proposal and requisite documentary evidences and compliance of applicable financial provisions. The Central Government will release 45% of its respective share depending upon category of State/UT based on the number of eligible families that have been targeted / identified by the SHA within 21 days from the receipt of proposal from the State / UT.

In case of Union Territories without Legislatures, the Central Government shall pay 45% of its respective share of premium (viz. out of 100%) through its designated escrow account into the designated Escrow Account of the UT within 21 days from the receipt of duly completed proposal.

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

#### ii) Second instalment for all States and UTs:

The Insurer upon the completion of 2<sup>nd</sup> quarter shall raise an invoice for the second instalment of the Premium payable for the Beneficiary Family Units that are targeted or identified by the SHA. The State /UT (with Legislature), within 15 days upon the receipt of invoice from the insurance company, shall release their 2<sup>nd</sup> instalment of premium i.e. 45% of their respective share viz. (out of 10% / 40%) into the designated escrow account. Thereafter, within 15 days from the release of their respective share, the State / UT shall raise the proposal for release of proportionate share of Central Government's Share of Premium along with the proposal and requisite documentary evidences and compliance of applicable financial provisions. The Central Government will release 45% of its respective share depending upon category of State/UT based on the number of eligible families that have been targeted / identified by the SHA within 21 days from the receipt of proposal from the State / UT.

Thereupon, the receipt of Central Government's Share of Premium, the State / 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 SHA, if applicable. The State / UT (with Legislative) Government shall, upon receipt of the Claim Settlement report from the Insurance Company / Real Time Data available with States / UTs and upon due satisfaction of permissible claim settlement ratio, release the remaining due premium of 10% or the proportionate premium based upon the claim settlement scenario, as the case may be into the escrow account. Thereupon, within 15 days of their release of premium, shall raise the proposal to the Central Government for the release of 10% of Premium or

the proportionate premium based upon the claim settlement scenario, as the case may be into the escrow account as last tranche of premium to the Insurance Company.

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

Premium for the beneficiary family units covered under JKHS will be released by SHA (0:100 - Centre State sharing ratio) in three installments and the premium shall be released adhering to the guidelines listed above. In case, after the enrolment drive, if the total eligible family units under JKHA are more than 15.00 lakh units, the SHA will pay the full premium for such additional number of households ( i.e difference between the total households - 15.00 lakh) along with the  $2^{nd}$  tranche of premium payment.

The insurer has to submit separate invoice for beneficiary units covered under Centrally Sponsored Scheme of AB PMJAY and JKHS. The Insurer shall also submit category wise claim details i.e centrally sponsored SECC 2011 family units; and JKHS beneficiary family units.

#### A. Penalty Provision on Delay of Premium

If in case, the State / UT has not deposited its due share of premium into the escrow account, then a penal interest would be levied @ 1% per week for the number of week delay and part thereof on the State / UT.

Similarly, penal interest provision 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.

#### B. Interest Earned in Escrow Account

Any interest earned by SHA 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 Alternatively, it will be adjusted in future payment of the Central Government. Similarly, interest provision shall also be applicable for the State Government too.

The State 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 State Government's Share, etc] and compliance of Applicable Financial Rules. In case the insurance company is not paid the premium from the State's 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 SHA and Insurance Company.

# C. Submission and Approval of Proposal

Before the start of implementation of AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA, the States / UTS will have 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 AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA. The approval of National Health Authority will precede and be necessary for signing the contract with the selected Insurance Company.

# D. 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 the beneficiary is required to take treatment above the amount of benefit cover of Rs. 5,00,000.

#### Schedule 9: Portability Guidlines

An Empanelled Health Care Provider (EHCP) under AB-PMJAY in any state should provide services as per AB-PMJAY guidelines to beneficiaries from any other state also participating in AB-PMJAY. This means that a beneficiary will be able to get treatment outside the EHCP network of his/her Home State.

Any empanelled hospital under AB-PMJAY will not be allowed to deny services to any AB-PMJAY beneficiary. All interoperability cases shall be mandatorily under pre-authorisation mode and pre-authorisation guidelines of the treatment delivery state in case of AB-PMJAY implementing States / UTs or indicative pre-authorisation guidelines as issued by NHA, shall be applicable.

# **Enabling Portability**

To enable portability under the scheme, the stakeholders need to be prepared with the following:

- A. **States**: Each of the States participating in AB-PMJAY will sign MoU with Central Government which will allow all any the hospital empanelled hospitals by that state under AB-PMJAY to provide services to eligible beneficiaries of other States from across the country. Moreover, the state shall also be assured that its AB-PMJAY beneficiaries will be able to access services at all AB-PMJAY empanelled hospitals seamlessly in other states across India.
- B. **Empanelled hospitals**: The Empanelled Hospital shall have to sign a tripartite contract with its insurance company and State Health Agency (in case of Insurance Model) or with the Trust which explicitly agrees to provide AB-PMJAY services to AB-PMJAY beneficiaries from both inside and outside the state and the Insurance Company/Trust agrees to pay to the EHCP through the inter-agency claim settlement process, the claims raised for AB-PMJAY beneficiaries that access care outside the state in AB-PMJAY empanelled healthcare provider network.
- C. Insurance companies/Trusts: The Insurance Company (IC) signs a contract with all other IC's and Trusts in the States / UTs under AB-PMJAY to settle down the

- interoperability related claims within 30 days settlement so that the final payment is made for a beneficiary by the Insurance Company or Trust of his/her home state.
- D. IT systems: The IT System will provide a central clearinghouse module where all interinsurance, inter trust and trust-insurance claims shall be settled on a monthly/bimonthly basis. The IT System will also maintain a Balance Check Module that will have data pushed on it in real time from all participating entities. The central database shall also be able to raise alerts/triggers based on suspicious activity with respect to the beneficiary medical claim history based on which the treatment state shall take necessary action without delay.
- E. Grievance Redressal: The Grievance Redressal Mechanism will operate as in normal cases except for disputes between Beneficiary of Home State and EHCP or IC of Treatment State and between Insurance Companies/Trusts of the Home State and Treatment State. In case of dispute between Beneficiary and EHCP or IC, the matter shall be placed before the SHA of the treatment state. In cases of disputes between IC/Trust of the two states, the mattershould be taken up by bilateral discussions between the SHAs and in case of non-resolution, brought to the NHA for mediation. The IC/Trusts of Home State should be able to raise real time flags for suspect activities with the Beneficiary State and the Beneficiary State shall be obligated to conduct a basic set of checks as requested by t-he Home State IC/Trust. These clauses have to be built in into the agreement between the ICs and the Trusts. The NHA shall hold monthly mediation meetings for sorting out intra-agency issues as well as sharing portability related data analytics.
- F. **Fraud Detection:** Portability related cases will be scrutinized separately by the NHA for suspicious transactions, fraud and misuse. Data for the same shall be shared with the respective agencies for necessary action. The SHAs, on their part, must have a dedicated team for conducting real time checks and audits on such flagged cases with due diligence. The IC working in the State where benefits are delivered shall also be responsible for fraud prevention and investigation.

# **Implementation Arrangements of Portability**

- A. Packages and Package Rates: The Package list for portability will be the list of mandatory AB-PMJAY packages released by the NHA and package rates as applicable and modified by the Treatment State will be applicable. The Clause for honouring these rates by all ICs and Trusts shall have to be built into the agreement.
  - Clauses for preauthorization requirements and transaction management system shall be as per the treatment state guidelines.
  - The beneficiary balance, reservation of procedures for public hospitals as well as segmentation (into secondary/tertiary care or low cost/high cost procedures) shall be as per the home state guidelines.
  - Therefore, for a patient from Rajasthan, taking treatment in Tamil Nadu for CTVS in an EHCP balance check and reservation of procedure check will be as per Rajasthan rules, but TMS and preauthorization requirements shall be as per TN rules. The hospital claim shall be made as per TN rates for CTVS by the TN SHA (through IC or trust) and the same rate shall be settled at the end of every month by the Rajasthan SHA (through IC or trust).
- **B.** Empanelment of Hospitals: The SHA of every state in alliance with AB-PMJAY shall be responsible for empanelling hospitals in their territories. This responsibility shall include physical verification of facilities, specialty related empanelment, medical audits, post procedure audits etc.
  - For empanelment of medical facilities that are in a non AB-PMJAY state, any AB-PMJAY state can separately empanel such facilities. Such EHCP shall become a member of provider network for all AB-PMJAY implementing States. NHA can also empanel a CGHS empanelled provider for AB-PMJAY in non AB-PMJAY state.
  - Each SHA which empanels such a hospital shall be separately and individually responsible for ensuring adherence of all scheme requirements at such a hospital.

- **C. Beneficiary Identification:** In case of beneficiaries that have been verified by the home state, the treatment state EHCP shall only conduct an identity verification and admit the patient as per the case.
  - In case of beneficiaries that have not been so verified, the treatment EHCP shall conduct the Beneficiary Identification Search Process and the documentation for family verification (ration card/family card of home state) to the Home State Agency for validation.
  - The Home State Agency shall validate and send back a response in priority with a service turnaround time of 30 minutes. In case the home agency does not send a final response (IC/Trust check), deemed verification of the beneficiary shall be undertaken and the record shall be included in the registry. The home state software will create a balance for such a family entry.
  - Theempanelled hospital will determine beneficiary eligibility and send the linked beneficiary recordsfor approvalto the Insurance company/trust of Treatment State which in turn will send the records to the Insurance company/trust in the home State of beneficiary. The beneficiary approval team of the Insurance company/trust in the home State of beneficiary will accept/reject the case and convey the same to the Insurance company/trust in the State of hospital which will then inform the same to the hospital. In case the beneficiary has an E-Card (that is, he/she has already undergone identification earlier), after a KYC check, the beneficiary shall be accepted by the EHCP.
  - If the NHA and the SHA agree to provide interoperability benefits to the entire
    Home State Beneficiary List, the identification module shall also include the
    Home State Beneficiary Database for validation and identification of eligible
    beneficiaries.
- **D. Balance Check:** After identification and validation of the beneficiary, the balance check for the beneficiary will be done from the home state. The balance in the home state shall be blocked through the necessary API and updated once the claim is processed. The NHA may provide a centralised balance check facility.

- E. Claim Settlement: A claim raised by the empanelled hospital will first be received by the Trust/Insurer of the Treatment State which shall decide based on its own internal processes. The approval of the claim shall be shared with the Home State Insurance Company/Trust which can raise an objection on any ground within 3 days. In case the Home State raises no objection, the Treatment State IC/Trust shall settle the claim with the hospital. In case the Home State raises an objection, the Treatment State shall settle the claim as it deems fit. However, the objection of the Home State shall only be recommendatory in nature and the Home State shall have to honour the decision of the Treatment State during the time of interagency settlement.
- F. **Fraud Management**: In case the Trust/Insurer of the home State of beneficiary has identified fraudulent practices by the empanelled hospital, the Trust/Insurer should inform the SHA of the Treatment State of EHCP along with the supporting documents/information. The SHA of the Treatment State shall undertake the necessary action on such issues and resolution of such issues shall be mediated by the NHA during the monthly meetings.
- G. **Expansion of Beneficiary Set:** In case, there is an alliance between AB-PMJAY and any State Scheme or AB-PMJAY has been expanded in the Home State, the above process for portability may be followed for all beneficiaries of the Home State.
- H. **IT Platform:** The states using their own platform shall have to provide interoperability with the central transaction and beneficiary identification system to operationalize guidelines for portability for AB-PMJAY.
- Modifications: The above guidelines may be modified from time to time by the National Health Agency and shall apply on all the states participating in the Pradhan Mantri Jan Arogya Yojana.

# Schedule 10:Template for Medical Audit

### **Template for Medical Audit**

AYUSHMAN BHARAT	Hospital ID	
- PRADHAN MANTRI		
JAN AROGYA YOJANA		
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?			

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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

# Schedule 11: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 - PRADHAN MANTRI JAN AROGYA YOJANA kiosk present in the reception area with proper IEC material?			
4.	Was any AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANAtrained staff present at the kiosk?			
5.	Did you see the AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA Empanelled Hospital Board with scope of services displayed near the kiosk in the reception and other prominent areas?			
6.	Was the kiosk prominently visible?			
7.	Was the kiosk operational in local language?			
8.	Were AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA brochures available at the kiosk?			
9.	Were the toilets in the OPD and IPD areas clean?			
10.	Was drinking water available in the OPD and IPD areas for patients?			
11	Were sanctioned beds/functional beds available as per the claimed beds by hospital during empanelment?			
12	Was qualified manpower (full time/part time) as per the scope of services?			
13	Was the basic physical infrastructure of hospital clean and intact?			
14	Were diagnostic facilities (inhouse/outsourced*) as per the scope of services?			
15	Was functional ambulance (inhouse/outsourced*) available during visit?			
* For a	outsources services – check signed MoU	•		

#### **Overall observations of the Auditor:**

Significant findings:	
Recommendations:	
	Signature of the Auditor
Date:	

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## Schedule 12:Key Performance Indicators

SN	Summary of Key Performance Indicators					
A.	Initial Setting up - KPIs					
В.	Performance - KPIs					
C.	Audit Related - KPIs					
D.	Payment - KPIs					
E.	Productivity - KPIs					

	A. Initial Setting up KPIs							
SN	KPIs	Timeline	Measure and Explanation	Penalty				
1.	Setting up of a State Project Office (SPO) and Appointment of Project Head and other Staff (As per Schedule F) at SPO for co-ordination and Scheme implementation	Upto 30 days after signing of Insurance Contract.	1	beyond and part thereof in				
2.	Appointment of District Coordinator (DC) for each district	, ,	Latest by 30 <sup>th</sup> Day of signing of the contract, IC shall appoint the District Coordinator for each district/cluster. District Nodal Office shall acknowledge the appointment of DC					

<sup>\*</sup>Setting-up of SPO: Setting up of State Project Office (SPO) includes establishment of the SPO and also putting in place all the staff as per Schedule18: ( will be detailed out in Model Tender Document )

	B. Performance KPIs						
SN	KPIs	Timeline	Baseline KPI Measure	Penalty			
1.	E-card verification and	30 Mins: Action on Verification Request from hospitals	95% Compliance	<ul> <li>Penalty of Rs 100 of each card delayed beyond given TAT</li> <li>Penalty of Rs 500 each incorrectverification/approval of e-card by IC</li> </ul>			
1.	approval		100% compliance	In case any claim is adjudicated out of wrongly approved BIS card by IC then penalty of three times over and above the claim amount			
2.	Pre- authorisation	Action within 6 * hours: of raising preauthorization request (all auto approvals beyond 6 hours will be considered non-compliance)	95% Compliance	<ul> <li>Compliance from compliance below 95% upto 90% then penalty of 5% of the monthly total delayed preauthorization amount</li> <li>Compliance below 90% upto 85% then penalty of 10% of the monthly total delayed preauthorization amount</li> <li>Compliance below 85% then penalty of 20% of the monthly total delayed preauthorization amount with one instance of triggering of SPD**         (for calculation, monthly delayed preauthorization amount shall be the amount for delayed pre-authorizations for the admissions in that month. Penalty shall be calculated on this amount and Insurer shall pay the penalty as per Penlaty Notice per quarter, please see Clause 23.5)     </li> <li>Example: if the IC handled 100 preauthorization in the month and failed to meet TAT for 16 cases, 20% preauthorization amount of only these 16 cases will be charged as penalty. Even if the preauthorization is rejected, not meeting the TAT will invite the penalty     </li> </ul>			

			100% compliance	In case of wrongful pre-authorization approval, penalty of three times over & above the preauthorization amount
3.	Scrutiny, Claim processing and payment of the claims	Action within 15 days of claim submission for claims within state and 30 days & for claims fromoutside state (Portability cases).  (This is applicable if the Insurer fails to make the Claims Payment within a Turn-around Time of 15 days/30 days for a reason other than delay on the part of SHA, if any)	100% Compliance	If the Insurer fails to make the Claim Payment within Turn Around Time (TAT)***, then the Insurer shall be liable to pay a penal interest to the EHCP at the rate of 0.1% for each claim amount for every day of delay or the part thereof on every delayed claim.  • If the compliance in the month fallsbelow 85% of number claims, it will be treated as one instance of SPD trigger  Example: if the IC processed 100 claims in the month and failed to meet TAT for 16 claims, it will be liable to pay penalty of 0.1% for each claim per day of these 16 claims to EHCPs. It will also be treated as one instance of triggering of SPD  In case any claim is adjudicated wrongly then penalty of three times over and above the claim amount
4.	Delays in compliance to orders of the Grievance Redressal Committee (GRC)	Beyond 30 days of the date of the order of the GRC	100% Compliance	Rs. 25,000 per week or part thereof

- \*6 hours: As per threshold set in TMS
- \*\* Service Provider Default (SPD) is special termination clause in the agreement and triggering of which is a failure to meet baseline KPIs and will be considered as Default by IC. Default herein shall occur if SPD trigger
  - Occurs 8 (eight) times during any one year of the agreement
    In this event, agreement with IC is liable for termination and IRDAI shall be informed to take stringent actions against IC under relevant rules.
    However, SPD triggers shall only be applicable from 3<sup>rd</sup> month of signing of the contract

- Penalty amount for Performance KPIs shall be calculated each month and Insurers shall pay all penalties imposed by the SHA within 7 working days of receipt Penalty Notice from SHA (Clause 23.5).
- At any point during term of contract, if penalty amount is 10% of the total contract value, contract shall be liable to be terminated
- \*\*\* in case of claims processing, TAT will be determined as days during which claim is with IC (Excluding the days claim is pending at EHCPs end)

  Example: 1

The day EHCP raises claim will be treated as Day 1

If IC raises query on Day 4,

and EHCP complies with query on Day 10,

IC takes action (accepting or rejection of claim) on Day 12

Payment on Day 15

in this case (4-1=3) days +(15-10=5) days, hence TAT determined is 3+5=8 days

#### Example 2:

The day EHCP raises claim will be treated as Day 1

If IC raises query on Day 4,

and EHCP complies with query on Day 10,

IC raises another query on Day 11

EHCP complies with second query on Day 14

EHCP accepts approves the claim on Day 16

Payment on Day 17

in this case (4-1=3) days + (11-10=1) days+(17-14=3) days, hence TAT determined is 3+1+3=7 days

	C. Audit Related KPIs							
SN	KPIs	Sample			Baseline KPI Measure	Penalty		
1.	Preauthorization Audits	5%	of	total	100% compliance	Rs. 50,000 per missing audit report per		
		preauthorization's		n's		quarter		
		across		disease				
		specialitie	es per	quarter		If IC fails to submit audit report in reporting		

				quarter, then it will be considered as one instances of SPD triggers
2.	Claims Audit (Approved Claims)	5% of total claims of the quarter	100% compliance	Rs. 50,000 per missing audit report per quarter
				If IC fails to submit audit report in reporting quarter, then it will be considered as one instances of SPD triggers
3.	Medical Audits	5% of total hospitalization cases per quarter	100% compliance	Rs. 50,000 per missing audit report per quarter
				If IC fails to submit audit report in reporting quarter, then it will be considered as one instances of SPD triggers
4.	Death Audits	100%	100% compliance	Rs. 50,000 Per missing death audit report per quarter
				If IC fails to submit audit report in reporting quarter, then it will be considered as one instances of SPD triggers
5	Beneficiary audit (during hospitalization)	2% of total hospitalized beneficiaries in that quarter	100% compliance	Rs. 50,000 per missing beneficiary (on phone) audit report
				If IC fails to submit audit report in reporting quarter, then it will be considered as one instances of SPD triggers

6.	Beneficiary Audit-On Phone	5% of total hospitalized beneficiaries in that guarter	100% compliance	Rs. 50,000 per missing beneficiary (on phone) audit report
				If IC fails to submit audit report in reporting quarter, then it will be considered as one instances of SPD triggers
7.	Beneficiary Audit-Home Visit	1% of total hospitalized beneficiaries in that quarter	100% compliance	Per 50,000 per missing beneficiary (on phone) audit report
				If IC fails to submit audit report in reporting quarter, then it will be considered as one instances of SPD triggers

- While conducting the audit, IC shall ensure not more than 20% of sample size of overlapping of beneficiaries across audits except SN. 4.
- Sample size shall be equally distributed across all the districts in the state and also ensuring coverage of all suspect entities
- For the purpose of computing above audit percentages, cases from public hospitals shall be excluded. SHA may give directions regarding inclusion of cases from public hospitals for the audits.
- If submitted audit report dues not mention required sample size or details, it will be treated as non-submission of audit report
- Audit reports shall contain details as required in Anti-Fraud Guidelines published by NHA
- Insurer shall ensure audits to be conducted as prescribed by Anti-Fraud Guidelines, however penalty is only applicable on above audit reports

D. Payment KPIs							
SN	Availability KPIs	Timeline	Penalty				
1.	Premium Payment by SHA	Premium payment as per schedule	Interest @ 1% on due premium amount for every 30 days' delay or part thereof shall be paid by the SHA to the Insurer#				
2.	Premium Refund by IC	30 days from the date of notice	1.5% penal interest for every month of delay or part thereof if not received within 30 days				
3	Payment of Penalties by IC	<ul> <li>15 days from date or receiving the quarterly payment notice in case non contested payment</li> <li>30 days in case IC contests the levied penalty</li> </ul>	Interest @ 1.5% on due penalty amount for every 30 days delay or part thereof shall be paid as penal intrest by the Insurer to SHA				

<sup>#:</sup> State government will bear cost of the penalty caused due to delay in premium payment and not to be booked under NHA's share

		E. Productivity	y* KPIs for Key Staff by IC	
SN	Designation	Benchmark	Location	Brief Roles and Responsibilities
1	PPD	100-120 Pre-authorization request per person per day	SPO/Central Office of IC (Instructions to the state: state shall decide about location of the	<ul><li>Approve/assign/reject pre- auth request</li><li>Raise query/send for</li></ul>
			processor)	clarification to hosp.  • Trigger investigation
2	CEX	100-120 claims processing per person per day	SPO/Central Office of IC (Instructions to the state: state shall decide about location of the processor)	<ul> <li>Verification on non technical documents, reports, dates verification</li> <li>Forward case to CPD for processing with inputs</li> </ul>
3	CPD	70-100 claims per person per day	SPO/Central Office of IC  (Instructions to the state: state shall  decide about location of the  processor)	<ul> <li>Verification of technical information eg. Diagnosis, clinical treatment, notes, evidences, etc.</li> <li>Approve/assign/reject a claim</li> <li>Raise query/as for clarification</li> <li>Trigger investigation</li> </ul>

- \* IC shall make the staff available as detailed in Schedule: 16, however productivity KPIs will be applicable on above staff on given parameters.
- IC shall ensure that preauthorizationand claim approval and rejectionshall be approved by anh MBBS doctor

#### Schedule 13: 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 PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA Beneficiary claimed in multiple places at the same time.
- 10. Excessive utilization by a specific member belonging to the AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA Beneficiary Family Unit and different hospitals for other members of the AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA 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 PRADHAN MANTRI JAN AROGYA YOJANA Beneficiaries.

#### Schedule 14:Indicators to Measure Effectiveness of Anti-Fraud Measures

- 1. Monitoring the number of grievances per 1,00,000 AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA Beneficiaries.
- 2. Proportion of Emergency pre-authorisation requests.
- 3. Percent of conviction of detected fraud.
- 4. Share of pre-authorisation and claims audited.
- 5. Claim repudiation/ denial/ disallowance ratio.
- 6. Number of dis-empanelment/ number of investigations.
- 7. Share of AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA Beneficiary Family Units physically visited by Scheme functionaries.
- 8. Share of pre-authorisation rejected.
- 9. Reduction in utilization of high-end procedures.
- 10. AYUSHMAN BHARAT PRADHAN MANTRI JAN AROGYA YOJANA Beneficiary satisfaction.
- 11. Share of combined/ multiple-procedures investigated.
- 12. Share of combined/multiple-procedures per 1,00,000 procedures.
- 13. Pre-authorisation pendency rate and Claim pendency rate per 100 cases decided OR percent of pre-authorisation 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 SHA 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-authorisation and claims.
- 25. Percent of post-audit done for pre-authorisation 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.

# Schedule 15: Format of Actuarial Certificate for Determining Refund of Premium

#### [On the letterhead of the Insurer/Insurer's Appointed Actuary]

From:

[Name of Appointed Actuary]
[Designation of Appointed Actuary]
[Address of Insurer/Appointed Actuary]

Date: [●]

To:

Mr. [●]

CEO, State Health Agency

Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA)

[Insert Address]

Dear Sir,

Sub: Actuarial Certificate in respect of Pure Claim Ratio of [insert name of Insurer] for Policy Cover Period [●] to [●]

I/We, [insert name of actuary], are/am a/an registered actuary under the laws of India and are/is licensed to provide actuarial services.

[Insert name of Insurer] (the Insurer) is an insurance company engaged in the business of providing general insurance (including health insurance) services in India for the last [•] years. I/We have been appointed by the Insurer as its Appointed Actuary in accordance with the IRDA (Appointed Actuary) Regulations, 2000.

The Insurer has executed a contract dated [●] with the State Health Agency for the implementation of the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AYUSHMAN BHARAT - PRADHAN MANTRI JAN AROGYA YOJANA) (the Insurance Contract). The Premium payable by the State Health Agency under the Insurance Contract for the Policy Cover Period from [●] to [●] (Previous Policy Cover Period) is  $\boxed{\bullet}$  [●] (Rupees [insert sum in words] only).

In accordance with the Insurance Contract, we are required to certify the Pure Claim Ratio for the full 12 months of the Previous Policy Cover Period for all the districts within the Service Area.

I, [insert name] designated as [insert title] at [insert location] of [insert name of actuary] do hereby certify that:

- (a) We have read the Insurance Contract and the terms and conditions contained therein.
- (b) In our fair and reasonable view and based on the information available to us, the Pure Claim Ratio for the full 12 months of the Previous Policy Cover Period has been determined by us in accordance with the formula below:

Pure Claim Ratio = 
$$\frac{C}{P_T}$$
 x 100

= [insert calculation]

= [insert result]%

For the purposes of the formula above:

**P**<sub>T</sub>is the total Premium collected by the Insurer in the Previous Policy Cover Period for all the Beneficiary Family Units covered by it. It is calculated as the product of the Premium per Beneficiary Family Unit in the Current Policy Cover Period and the total number of Beneficiary Family Units covered by the Insurer in the Current Policy Cover Period, i.e., Rs. [●] (Rupees [*insert sum in words*] only).

C is the total Claims paid by the Insurer to the Empanelled Health Care Providers in the full 12 months of the Previous Policy Cover Period, i.e., Rs. [●] (Rupees [insert sum in words] only);

(c) In our fair and reasonable view and based on the information available to us, the Pure Claim Ratio of the Insurer in respect of all the districts within the Service Area in the full 12 months of the Previous Policy Cover Period is [●]% ([insert sum in words] percentage).

At [insert place]
Date: [insertdate]

#### On behalf of [insert name of Appointed Actuary]

[Name]

[title]

Name and Counter Signature of Principal Officer of Appointed Actuary, along with Appointed Actuary's name and seal

#### On behalf of [insert name of Appointed Actuary]

[Name]

[title]

[Note. This counter signature is only required if the Appointed Actuary is an external actuarial firm.]

# Schedule 16: Minimum Manpower Requirements

(instructions to the state: please make chages in this schedule as per specific requirement)

The Insurer shall ensure that it shall at all times during the Tenure of the Contract, maintain at a minimum, the following number of Personnel having, at a minimum, the prescribed qualifications and experience:

SN	Designation	Number	Location	Minimum Qualification and experience (instrucions to the state to specify)	Brief Roles and Responsibilities
1	State Project Manager	1	SPO of IC	•	<ul> <li>Overall coordinator of ICs operations in the state</li> <li>Single contact point for SHA for any coordination purpose</li> </ul>
2	State Medical Manager	1	SPO of IC	•	<ul> <li>Overall supervision and guidance to be provided to CPDs and PPDs</li> </ul>
3	State Operations Coordinator	1	SPO of IC	•	• coordinate
4	District Coordinator	1 each district	Office of District Nodal Officer PM JAY		Role of District Coordinator  To coordinate and ensure smooth implementation of the Scheme in the district.  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 SHA to addressing operational issues as and when they arise. Liaise with the District Grievance Redressal Cell for resolving all complaints.
5	PPD	100-120 Pre- authorization request per day per person	SPO of IC/Centrally located	•	<ul> <li>Approve/assign/r eject pre-auth request</li> <li>Raise query/send for clarification to hosp.</li> <li>Trigger investigation</li> </ul>
6	CEX	100-120 per claims processing per person	SPO of IC/Centrally located	•	<ul> <li>Verification on non technical documents, reports, dates verification</li> <li>Forward case to CPD for processing with inputs</li> </ul>
7	CPD	70-100 claims per person per day	SPO of IC/Centrally located	•	<ul> <li>Verification of technical information eg.         Diagnosis, clinical treatment, notes, evidences, etc.</li> <li>Approve/assign/r eject a claim</li> <li>Raise query/as for clarification</li> <li>Trigger investigation</li> </ul>
8	Fulltime medical Auditors	1 per cluster	1 each district/cluster as per need	•	<ul> <li>Coordinate and conduct required periodical audit</li> <li>Finalize and submit audit report for the district/cluster to</li> </ul>

					the state headquarter for finalization of state wise periodical audit
9	Empaneled medical auditors	As per requirement (Instruction to state: No need to be on payroll but can be ad hoc staff)	NA	•	Support conducting medical audits
10	Empaneled Hospital Auditors	As per requirement (Instruction to state: No need to be on payroll but can be ad hoc staff)	NA	•	Support conducting hospital audits

# Schedule 17: Non-Disclosure Agreement

#### **NON-DISCLOSURE AGREEMENT**

	s Non- Disclosure Agreement <b>("Agreement")</b> is entered into on this day of, 2020 <b>("Effective</b> re") by and between:
Sta	te Health Agency,represented by
the	, having its office located atwhich expression
	II, unless repugnant to the context, include its successors and assigns (hereinafter referred to <b>as</b> IA")
And	i
M/:	s a company registered under the Companies Act 1956 and having
its	registered office at represented by Mr which expression shall, unless
	ugnant to the context include its successors (hereinafter referred as "the Insurer")
as '	A and Insurer shall hereinafter be referred individually as Party/ as specified hereinabove and jointly 'Parties".  ereas:
Α.	SHA is constituted with an objective of
B.	Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) in alliance with state governments. AB PM-JAY is targeting over 10 crore poor and vulnerable beneficiary families. Thus, SHA is playing a critical role in fostering linkages as well as convergence of ABPM-JAY with health and related programs of the Central and State Governments.
	The Insurer is carrying on business of
D.	SHA is [contemplating engaging the services of the Insurer) for [specify Purpose] (the "Purpose") and for this Purpose, the Insurer shall come into contact with certain confidential information;
F	SHA desires to ensure that strict confidentiality is maintained by the Insurer regarding its
۲.	relationship with SHA and also regarding the confidential information which comes to the knowledge of Insurer in connection with the Purpose;
F.	The Parties desire to set forth their rights and obligations with respect to the use, dissemination and protection of the confidential information accessed by the Insurer.

NOW THEREFORE, in consideration of the mutual covenants and agreements set forth below, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, it is understood and agreed as follows:

#### 1. **Definitions**

In this Agreement, the following terms shall have the following meanings:

"Confidential Information" shall include all information or data, whether electronic, written or oral, relating to AB- PMJAY Scheme, SHA's business, operations, financials, services, facilities, processes, methodologies, technologies, intellectual property, trade secrets, research and development, trade names, Personal Data, Sensitive Personal Data, methods and procedures of operation, business or

marketing plans, licensed document know-how, ideas, concepts, designs, drawings, flow charts, diagrams, quality manuals, checklists, guidelines, processes, formulae, source code materials, specifications, programs, software packages/ codes, clients and suppliers, partners, principals, employees, consultants and authorized agents and any information which is of a manifestly confidential nature, that is supplied by SHA to the Insurer or otherwise acquired/ accessed by the Insurer during the course of dealings between the Parties or otherwise in connection with the Purpose. Confidential Information may also include the Confidential Information related to AB PMJAY Scheme, SHA 's/ other SHA's clients, licensors, alliances, contractors and advisors.

"Personal Data" and "Sensitive Personal Data" shall have the meanings as assigned to them under applicable law of India.

#### 2. Supply and Use of Confidential Information

- (a) The Insurer shall use Confidential Information only for the Purpose or in relation to the definitive written agreement between the Parties (if any or is subsequently entered into) in connection with the Purpose, pursuant to which a given item of Confidential Information was disclosed. Upon the completion of the business objective relating to the Purpose or the termination/ expiry of such definitive written agreement in connection with the Purpose, and upon the written request of SHA, an authorized officer of the Insurer shall promptly, at the option of SHA, either return to SHA or destroy all Confidential Information in the Insurer's possession or control, and shall certify to SHA as to such return or destruction.
- (b) The Insurer shall not disclose the Confidential Information to any third party without SHA 's prior written consent. The Insurer may disclose the Confidential Information to its employees, on a strict need to know basis in connection with the Purpose provided such employees are bound under confidentiality agreements which are at least as restrictive as this Agreement.
- (c) The Insurer shall exercise the same degree of care with respect to SHA's Confidential Information as the Insurer takes to safeguard and preserve its own confidential and/or proprietary information provided that in no event shall the degree of care be less than a reasonable degree of care. Upon discovery of any prohibited use or disclosure of the Confidential Information, the Insurer shall immediately notify SHA in writing and shall make its best efforts to prevent any further prohibited use or disclosure; however, such remedial actions shall in no manner relieve the Insurer's obligations or liabilities for breach hereunder.
- (d) The Insurer shall ensure that all appropriate confidentiality obligations and technical and organizational security measures are in place, within the Insurer's organization, to prevent any unauthorized or unlawful disclosure or processing of Confidential Information and the accidental loss or destruction of or damage to such Confidential Information. The Insurer will comply with applicable data protection and privacy legislation in this regard.
- (e) To the extent it is a transferee of Personal Data from SHA, the Insurer shall be under and shall assume identical and/or similar obligations that of SHA under the applicable data protection and privacy legislation in this regard relating to such Personal Data.
- (f) The Insurer shall notify SHA forthwith from the time it comes to the attention of the Insurer that Confidential Information (including Personal Data) transferred by SHA to it has been the subject of accidental or unlawful destruction or accidental loss, alteration, unauthorized disclosure or access, or

any other unlawful forms of processing. The obligation contained above shall survive any termination/expiration of the Agreement.

#### 3. **Limitations**:

This Agreement shall not restrict disclosure of information that, the Insurer can evidence through sufficient documentation:

- (a) was, at the time of receipt, otherwise known to the Insurer without restrictions as to use or disclosure; or
- (b) was in the public domain at the time of disclosure or thereafter enters into the public domain through no breach of this Agreement by the Insurer;

#### 4. Exclusion:

The Insurer may disclose Confidential Information, strictly to the extent such disclosure is compulsorily required under applicable law (including court order), to a regulatory authority or a court of law with competent jurisdiction over the Insurer, <u>provided</u> that the Insurer will first have provided SHA with immediate written notice of such required disclosure and will take reasonable steps to allow SHA to seek a protective order with respect to the Confidential Information required to be disclosed. The Insurer will promptly cooperate with and assist SHA in connection with obtaining such protective order.

#### 5. **No Warranty:**

SHA HEREBY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, WITH RESPECT TO THE CONFIDENTIAL INFORMATION.

#### 6. No License:

No license or conveyance of any rights held by SHA under any discoveries, inventions, patents, trade secrets, copyrights, or other form of intellectual property is granted or implied by this Agreement or by the disclosure of any Confidential Information pursuant to this Agreement.

#### 7. No Formal Business Obligations:

This Agreement shall not constitute, create, give effect to or otherwise imply (i) a joint venture, pooling arrangement, partnership or formal business organization of any kind, or (ii) any obligation or commitment on SHA to submit a proposal or to enter into a further contract or business relationship with the Insurer, or (iii) any obligation on SHA to disclose, supply or otherwise communicate any information, general or specific, to the Insurer. Nothing herein shall be construed as providing for the sharing of profits or losses arising out of efforts of either or both Parties.

#### 8. Confidentiality and Intellectual Property Notices:

The Insurer shall not (nor shall it permit or assist others to) alter or remove any confidentiality label, proprietary label, patent marking, copyright notice or other legend (singularly or collectively, "Notices")

placed on the Confidential Information, and shall maintain and place any such Notices on applicable Confidential Information or copies thereof.

#### 9. Governing Law and Jurisdiction:

This Agreement shall be governed by and construed in accordance with the laws of India. Any dispute arising out of the Agreement shall be referred to the nominated senior representatives of both the Parties for resolution through negotiations. In case, any such difference or dispute is not amicably resolved within forty five (45) days of such referral, it shall be resolved through Arbitration, in India, in accordance with the provisions of Arbitration and Conciliation Act 1996 and \_\_\_\_\_\_ shall be considered as sole Arbitrator to adjudicate the dispute between the Parties as per the Arbitration and Conciliation Act as amended from time to time. Arbitration shall be held in English and the venue of the Arbitration same shall be in Delhi. The award of the Arbitrator shall be final and binding on the Parties. The proceedings of arbitration, including arbitral award, shall be kept confidential. Subject always to the foregoing provisions of this paragraph, the competent courts of [New Delhi] shall have jurisdiction in relation to any dispute between the Parties under this Agreement.

#### 10. Injunctive Relief and Damages:

The Insurer acknowledges that use or disclosure of any confidential and proprietary information in a manner inconsistent with this Agreement will give rise to irreparable injury for which damages would not be an adequate remedy. Accordingly, in addition to any other legal remedies which may be available at law or in equity, the SHA shall be entitled to equitable or injunctive relief against the unauthorized use or disclosure of confidential and proprietary information. The SHA shall be entitled to pursue any other legally permissible remedy available as a result of such breach, including but not limited to damages, both direct and consequential. Additionally, the Insurer agrees to keep SHA indemnified against any losses or damages (including reasonable attorneys' fees) arising due to the breach of this Agreement by the Insurer.

#### 11. Miscellaneous:

- Amendment: This Agreement may be amended or modified only by a written agreement signed by both of the Parties.
- Relationship: The Parties to this Agreement are independent contractors. Neither Party is an agent, representative, or partner of the other Party. Neither Party shall have any right, power, or authority to enter into any agreement for, or on behalf of, or incur any obligation or liability of, or to otherwise bind, the other Party. No joint venture, partnership or agency relationship exists between the Insurer, the SHA or any third-party as a result of this Agreement.
- Assignment: Neither Party may assign its rights or delegate its duties under this Agreement without the other Party's prior written consent.
- Severability: In the event that any provision of this Agreement is held to be invalid, illegal or unenforceable in whole or in part, the remaining provisions shall not be affected and shall continue to be valid, legal and enforceable as though the invalid, illegal or unenforceable parts had not been included in this Agreement.
- Waiver: Neither Party will be charged with any waiver of any provision of this Agreement, unless such waiver is evidenced by a writing signed by the Party and any such waiver will be limited to the terms of such writing.

#### 12. Termination and Survival:

This Agreement shall commence as of the date written above and shall remain in effect for a period \_\_\_\_\_unless terminated earlier by SHA by (i) giving fourteen (14) days' written notice of termination to the Insurer at any time, or (ii) giving notice effective immediately following a breach by the Insurer. Notwithstanding the foregoing, any obligations imposed on the Insurer under this Agreement, including confidentiality obligations, that by their very nature survive the termination or expiry of this Agreement shall so survive the termination or expiry of this Agreement.

#### 13. No Publicity:

No press release, advertisement, marketing materials or other releases for public consumption concerning or otherwise referring to the terms, conditions or existence of this Agreement shall be published by the Insurer. The Insurer shall not promote or otherwise disclose the existence of the relationship between the Parties evidenced by this Agreement or any other agreement between the Parties for purposes of soliciting or procuring sales, clients, investors or other business engagements.

#### 14. Non-Solicitation:

Except as may be otherwise agreed in writing between the Parties, during the term of this Agreement and for twelve (12) months thereafter, neither the Insurer nor any of its affiliates, shall offer employment to or employ any person employed (then or within the preceding twelve (12) months) by SHA if such person had interacted with the Insurer or its affiliates, directly or indirectly, in relation to the Purpose or was involved in performing responsibilities in relation to the Purpose.

#### 15. No Conflict:

The Insurer represents and warrants that the performance of its obligations hereunder does not, and shall not, conflict with any of its other agreement or obligation to which it is bound.

#### 16. Entire Agreement; Counterparts:

This Agreement together with any other definitive written agreement executed or to be executed between the Parties relating to the Purpose constitutes the entire agreement between the Parties with respect to the subject matter hereof. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which, when taken together, shall constitute one and the same instrument.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed by their duly authorized representatives and made effective from the Effective Date first written above.

SIGNED for and on behalf of	SIGNED for and on behalf of		
SHA	Insurer		
Ву	Ву		
Title (authorized signatory)	Title (authorized signatory)		
Date	Date		

# Schedule 18: Individual Confidentiality Undertaking

#### **UNDERTAKING**

							_						
team	which	Name], is providing		_(" <b>Insurer</b> hall provid		working		am men	nber o		ompan		
		d, I confire executed be	etween		Însurer, i	n particu	lar to t	he conte	ents b	elow. V			
		nt not defin aning attrib					oitalise	d terms	contai	ned in	this le	etter sl	hall
Witho	out preju	udice to the	genera	ality of the	foregoing	paragrap	hs, I aç	gree to th	ne follo	owing:			
1.	any Co Insure	not discuss onfidential I r Firms, oth oformation	nforma ner thar	tion with/ to the thick th	o any third rking or ad	I party or dvising or	any er	nployee	or par	tner of	Insure	er or ot	ther
2.	require Confide	oached by access tential Infor nd shall no	the mation	Confident relating to	al Information the Serv	ation on ices, I s	a nee hall im	ed to ki mediate	now b	asis) i	to pro	vide a	any
3.	(includ	not remov ing but no consent of	t restri	cted to ar									
4.		event that I not discuss											ted,
5.		tarily waive								d/or de	eliveral	oles to	be
involvemple this u	vement oyment/ indertak	I that stric with the Se association ing and/or my employ	ervices on with the Ag	and a breatinsurer. I reement a	ach hereof acknowled nd that the	may be dge that be confider	regarde I will be	ed as ar e persor	infring	gemen	t of my r any l	/ terms breach	s of
Signa	ature:												
Name	e (in blo	ck letters):											
Telep	hone #	:											
Date:	•												

# Schedule 19: Template for ClaimsAdjudication Audit

Case ID	Hospital Name	Packag e name	Packag e Cost	Date of Admission	Date of Discharg e	Types of findings	Comments

# Claims adjudication audit reporting format

Name of the IC/ISA/TPA				
Month and year of Audit				
Total number of claims audited				
Total number of errors found during	r Financial	Non financial		
audit	, manda	TTOTT IIII alloial		
No of Hospitals found suspected during audit	3			
uudit				
Action plan against suspected hospitals	3			
Major time of amore formal division and it				
Major type of errors found during audit				
Executive summary of audit				
Claims adjudication audit manual checklist				
Case number				
Hospital name and District				
Package booked (Diagnosis)				
Package amount				
Date of admission		212		

Date of Discharge			
Type of package medical/Surgical			
Particulars	Yes	No	Remarks
Past history checked			
Are all mandatory documents required at the time of Pre-Auth uploaded			
Validate Length of stay - DOA/DOD			
Are symptoms matching with the diagnosis			
Is the package booked matching with the diagnosis			
Are Investigation reports supporting diagnosis available			
Are Post op photos showing scar available in surgical cases			
Investigation reports signed by doctor with registration no			
Are pre op and post op x-rays available in ortho cases			
Discharge summary in proper format			
Complete ICP available from the day of admission till discharge			
ICP in same handwriting			
Is referral letter from government hospital available(State specific)			
Death Summary in case of death			