

Standard List of Expenses Generally Excluded ("non-medical expenses") in Hospitalisation Indemnity Policies



STANDARDISATION INITIATIVES BY THE FICCI HEALTH INSURANCE GROUP- A REPORT JULY 2009 HAT Revision June 15

S. No.	Items	Recommendations
A	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items	Payable/Non Payable
1	Hair removing cream charges	Not Payable
2	Baby Charges	(unless specified/indicated) Not Payable
3	Baby Food	Not Payable
4	Baby Utilities Charges	Not Payable
5	Baby Set	Not Payable
6	Baby Bot les	Not Payable
7	Bot le	Not Payable
8	Brush	Not Payable
9	Cosy Towel	Not Payable
10	Hand Wash	Not Payable
11	Moisturiser Paste Brush	Not Payable
12	Powder	Not Payable
13	Razor	Payable
14	Towel	Not Payable
15	Shoe Cover	Not Payable
16	Beauty Services	Not Payable
17	Belts/ Braces	Essential and Should be Paid at least Specifically for Cases who have undergone surgery of Thoracic or Lumbar Spine.
18	Buds	Not Payable
19	Barber Charges	Not Payable
20	Caps	Not Payable
21	Cold Pack/hot Pack	Not Payable
22	Carry Bags	Not Payable
23	Cradle Charges	Not Payable
24	Comb	Not Payable
25	Disposable Razor Charges (For Site for preparation)	Not Payable
26	Eau-De-Cologne / Room Fresheners	Not Payable
27	Eye Pad	Not Payable
28	Eye Shield	Not Payable
29	Email / Internet Charges	Not Payable
30	Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable

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A	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items	Payable/Non Payable
31	Foot Cover	Not Payable
32	Gown	Not Payable
33	Leggings	Essential in Bariatric and Varicose Vein Surgery and may be Considered for at least these Conditions where Surgery itself is Payable.
34	Laundry Charges	Not Payable
35	Mineral Water	Not Payable
36	Oil Charges	Not Payable
37	Sanitary Pad	Not Payable
38	Slippers	Not Payable
39	Telephone Charges	Not Payable
40	Tissue Paper	Not Payable
41	Tooth Paste	Not Payable
42	Tooth Brush	Not Payable
43	Guest Services	Not Payable
44	Bed Pan	Not Payable
45	Bed Under Pad Charges	Not Payable
46	Camera Cover	Not Payable
47	Care Free	Not Payable
48	Cliniplast	Not Payable
49	Crepe Bandage	Payable only treatment warrant usage
50	Curapore	Not Payable
51	Diaper Of Any Type	Not Payable
52	DVD, CD Charges	Not Payable (However If CD Is Specifically Sought by Insurer/TPA then Payable)
53	Eyelet Collar	Not Payable
54	Face Mask	Not Payable
55	Flexi Mask	Not Payable
56	Gause Soft	Not Payable
57	Gauze	Not Payable
58	Hand Holder	Not Payable
59	Hansaplast/ Adhesive Bandages	Not Payable
60	Lactogen/ Infant Food	Not Payable
61	Slings	Reasonable costs for one sling in case of Upper Arm Fractures may be Considered

S. No.	Items	Recommendations
B	Items Specifically Excluded in Policies	Payable/Non Payable
1	Weight Control Programs/ Supplies/ Services	Exclusion in Policy Unless Otherwise Specified
2	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	Exclusion in Policy Unless Otherwise Specified
3	Dental Treatment Expenses That Do Not Require Hospitalisation	Exclusion in Policy Unless Otherwise Specified
4	Hormone Replacement Therapy	Exclusion in Policy Unless Otherwise Specified
5	Home Visit Charges	Exclusion in Policy Unless Otherwise Specified
6	Infertility/ Subfertility/ Assisted Conception Procedure	Exclusion in Policy Unless Otherwise Specified
7	Obesity (including Morbid Obesity) Treatment	Exclusion in Policy Unless Otherwise Specified
8	Psychiatric & Psychosomatic Disorders	Exclusion in Policy Unless Otherwise Specified
9	Corrective Surgery For Refractive Error	Exclusion in Policy Unless Otherwise Specified
10	Treatment Of Sexually Transmitted Diseases	Exclusion in Policy Unless Otherwise Specified
11	Donor Screening Charges	Exclusion in Policy Unless Otherwise Specified
12	Admission/registration Charges	Exclusion in Policy Unless Otherwise Specified
13	Hospitalisation For Evaluation/ Diagnostic Purpose	Exclusion in Policy Unless Otherwise Specified
14	Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed	Exclusion in Policy Not Payable Unless Otherwise Specified
15	Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From /HIV/ Aids Etc Is Detected/ Directly Or Indirectly	Not Payable As Per HIV/ AIDS Exclusion
16	Stem Cell Implantation/ Surgery	Not Payable Except Bone Marrow Transplantation Where Covered By Policy
C	Items Which form Part of Hospital Services where Separate Consumables are not Payable but the Service is	Payable/Non Payable
1	Ward And Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately
2	Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable. Purchase of Instruments Not Payable.
3	Microscope Cover	Payable Under OT Charges, Not Payable Separately
4	Surgical Blades,harmonic Scalpel,shaver	Payable Under OT Charges, Not Payable Separately
5	Surgical Drill	Payable Under OT Charges, Not Payable Separately
6	Eye Kit	Payable Under OT Charges, Not Payable Separately
7	Eye Drape	Payable Under OT Charges, Not Payable Separately
8	X-Ray Film	Payable Under Radiology Charges, Not As Consumable
9	Sputum Cup	Payable Under Investigation Charges, Not As Consumable

S. No.	Items	Recommendations
C	Items Which form Part of Hospital Services where Separate Consumables are not Payable but the Service is	Payable/Non Payable
10	Boyles Apparatus Charges	Part Of OT Charges, Not Separately
11	Blood Grouping And Cross Matching Of Donors Samples	Part Of Cost Of Blood, Not Payable
12	Savlon	Not Payable-Part of Dressing Charges
13	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges
14	Cot on	Not Payable-Part of Dressing Charges
15	Cot on Bandage	Not Payable-Part of Dressing Charges
16	Micropore/ Surgical Tape	Not Payable-payable By The Patient When Prescribed, Otherwise Included As Dressing Charges
17	Blade	Not Payable
18	Apron	Not Payable -Part of Hospital Services/Disposable Linen to Be Part of OT/ ICU Charges
19	Torniquet	Not Payable (service Is Charged by Hospitals, Consumables Cannot Be Separately Charged)
20	Orthobundle, Gynaec Bundle	Part of Dressing Charges
21	Urine Container	Not Payable
D	Elements Of Room Charge	Payable/Non Payable
1	Luxury Tax	Policy Exclusion - Not Payable. If there is no Policy Exclusion, then Actual Tax Levied By Government is Payable - Part of Room Charge for Sub Limits
2	HVAC	Part of Room Charge Not Payable Separately
3	House Keeping Charges	Part of Room Charge Not Payable Separately
4	Service Charges Where Nursing Charge Also Charged	Part of Room Charge Not Payable Separately
5	Television & Air Conditioner Charges	Payable Under Room Charges Not If Separately Levied
6	Surcharges	Part of Room Charge Not Payable Separately. Paid in case of trust hospital if nursing and service charges are to charged
7	At endant Charges	Not Payable - Part of Room Charges
8	IM/ IV Injection Charges	Part of Nursing Charges, Not Payable
9	Clean Sheet	Part of Laundry/housekeeping Not Payable Separately
10	Extra Diet of Patient(other than that which Forms Not Payable if it is a Policy Exclusion. Otherwise Patient Diet Provided by Part of Bed Charge)	Hospital is Payable

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D	Elements Of Room Charge	Payable/Non Payable
11	Blanket/warmer Blanket	Not Payable- Part of Room Charges
E	Administrative or Non-medical Charges	Payable/Non Payable
1	Admission Kit	Not Payable
2	Birth Certificate	Not Payable
3	Blood Reservation Charges And Ante Natal Booking Charges	Not Payable
4	Certificate Charges	Not Payable
5	Courier Charges	Not Payable
6	Conveyance Charges	Not Payable
7	Diabetic Chart Charges	Not Payable
8	Documentation Charges / Administrative	Expenses Not Payable
9	Discharge Procedure Charges	Not Payable
10	Daily Chart Charges	Not Payable
11	Entrance Pass / Visitors Pass Charges	Not Payable
12	Expenses Related To Prescription On Discharge	To Be Claimed By Patient Under Post -Hosp Where Admissible
13	File Opening Charges	Not Payable
14	Incidental Expenses / Misc. Charges (not Explained)	Not Payable
15	Medical Certificate	Not Payable
16	Maintenance Charges	Not Payable
17	Medical Records	Not Payable
18	Preparation Charges	Not Payable
19	Photocopies Charges	Not Payable
20	Patient Identification Band / Name Tag	Not Payable
21	Washing Charges	Not Payable
22	Medicine Box	Not Payable
23	Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges Not Payable
24	Medico Legal Case Charges (MLC Charges)	Not Payable
F	External Durable Devices	Payable/Non Payable
1	Walking Aids Charges	Not Payable
2	Bipap Machine	Not Payable
3	Commode Not Payable	Not Payable
4	CPAP/ CPAD Equipments Device	Not Payable
5	Infusion Pump - Cost Device	Hospital rental only payable.
6	Oxygen Cylinder (for Usage Outside The Hospital)	Not Payable (In case of post-hospitalization expenses, cost of oxygen prescribed payable, but no the cost of the cylinder)
7	Pulse oxymeter Charges Device	Not Payable

S. No.	Items	Recommendations
F	External Durable Devices	Payable/Non Payable
8	Spacer	Not Payable
9	Spirometre Device	Not Payable
10	Spo2 Probe	Not Payable
11	Nebulizer Kit	Not Payable
12	Steam Inhaler	Not Payable
13	Arm sling pouch	Not Payable
14	Thermometer	Not Payable (paid By Patient)
15	Cervical Collar	Not Payable
16	Splint	Not Payable
17	Diabetic Foot Wear	Not Payable
18	Knee Braces (Long/ Short/ Hinged)	Not Payable
19	Knee Immobilizer/shoulder Immobilizer	Not Payable
20	Lumbo Sacral Belt	Essential And Should Be Paid At Least Specifically For Cases Who Have Undergone Surgery Of Lumbar Spine
21	Nimbus Bed Or Water Or Air Bed Charges	Payable For Any ICU Patient Requiring More Than 3 Days In ICU, All Patients With Paraplegia/ quadriplegia For Any Reason And At Reasonable Cost Of Approximately Rs 200/Day
22	Ambulance Collar	Not Payable
23	Ambulance Equipment	Not Payable
24	Microsheild	Not Payable
25	Abdominal Binder	Essential and should be Paid at least in Post Surgery Patients of Major Abdominal Surgery Including TAH, LSCS, Incisional Hernia Repair, Exploratory Laparotomy for Intestinal Obstruction, Liver Transplant Etc.
G	Items Payable If Supported By A Prescription	Payable/Non Payable
1	Betadine \ Hydrogen Peroxide\spirit\det ol \Savlon\ Disinfectants Etc	May Be Payable When Prescribed For Patient, Not Payable For Hospital use In OT or Ward Or For Dressings Ward Or For Dressings
2	Private Nurses Charges- Special Nursing Charges	Not Payable if policy excludes; Post Hospitalization Nursing Charges Not Payable
3	Nutrition Planning Charges - Dietician Charges- Diet Charges	If Policy Excludes Diet Charges - Not payable; Patient Diet Provided By Hospital Is Payable
4	Alex Sugar Free	Payable -Sugar Free Variants Of Admissible Medicines Are Not Excluded

S. No.	Items	Recommendations
G	Items Payable If Supported By A Prescription	Payable/Non Payable
5	Cream Powder Lotion (Toiletries are Not Payable, only Prescribed Medical Pharmaceuticals Payable)	Payable When Prescribed
6	Digene Gel/ Antacid Gel	Payable When Prescribed
7	ECG Electrodes	Upto 5 Electrodes Are Required For Every Case Visiting OT or ICU. For Longer Stay In ICU, May Require A Change And At Least One Set Every Second Day Must Be Payable.
8	Gloves Sterilized Gloves	Payable / Unsterilized Gloves Not Payable
9	HIV Kit	Payable - Pre-Operative Screening
10	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
11	Lozenges	Payable When Prescribed
12	Mouth Paint	Payable When Prescribed
13	Nebulisation Kit	If Used During Hospitalization is Payable Reasonably
14	Neosprin	Payable When Prescribed
15	Novarapid	Payable When Prescribed
16	Volini Gel/ Analgesic Gel	Payable When Prescribed
17	Zytee Gel	Payable When Prescribed
18	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable
H	Part of Hospital's own Costs and not Payable	Payable/Non Payable
1	AHD	Not Payable - Part of Hospital's Internal Cost
2	Alcohol Swabs	Not Payable - Part of Hospital's Internal Cost
3	Scrub Solution/sterillium	Not Payable - Part of Hospital's Internal Cost
4	Vaccine Charges For Baby	Not Payable
5	Aesthetic Treatment / Surgery	Not Payable
6	TPA Charges	Not Payable
7	Visco Belt Charges	Not Payable
8	Any Kit With No Details Mentioned [delivery Kit, Not Payable Orthokit, Recovery Kit, Etc]	Not Payable
9	Examination Gloves	Not Payable
10	Kidney Tray	Not Payable
11	Mask	Not Payable
12	Ounce Glass	Not Payable
13	Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy
14	Oxygen Mask	Not Payable
15	Paper Gloves	Not Payable

S. No.	Items	Recommendations
H	Part of Hospital's own Costs and not Payable	Payable/Non Payable
16	Pelvic Traction Belt	Should Be Payable In Case of PIVD Requiring Traction As This Is Generally Not Reused
17	Referral Doctor's Fees	Not Payable
18	Accu Check (Glucometry/ Strips)	Not Payable. Pre-Hospitalization or Post-Hospitalisation / Reports And Charts Required/ Device Not Payable
19	Pan Can	Not Payable
20	Sofnet	Not Payable
21	Trolley Cover	Not Payable
22	Urometer, Urine Jug	Not Payable
23	Ambulance	Payable as per the terms of the policy - (Normally ambulance From Home To Hospital or Interhospital Shifts Is Payable/ RTA - As Specific Requirement for critical injury Is Payable)
24	Tegaderm / Vasofix Safety	Payable - Maximum of 3 In 48 Hrs And Then 1 In 24 Hrs
25	Urine Bag	Payable Where Medically Necessary Till A Reasonable Cost Maximum 1 Per 24 Hrs
26	Softovac	Not Payable
27	Stockings	Essential For Case Like CABG Etc. Where It Should Be Paid.
28	Additional Room Charges/bed Charges for attendant	Not Payable
29	Attender bed Charges	Not Payable
30	Investigation charges not related to the diagnosis	Not Payable
31	IV fluid infusion charges	as Nursing charges included in the room charges
32	Multiple consultation charges not related to diagnosed ailments	Not Payable
33	RMO charges not payable if visit charges are applied.	Not Payable
34	Psychiatric consultation charges	Not Payable
35	Anti-D/Rhoclon e etc-immunisation for RH negative mother carying Rh Positive baby	Payable only in first pregnancy provided gravida status is L-0, if it is L-1 not payable.
36	Maternity Related Consultations	Not Payable
37	Maternity Related expenses	Not Payable
38	AC charges	Not Payable
39	Attendant/Ayah/Ward boy Charges	Not Payable
40	Body wash	Not Payable
41	Electricity Charges (Levied by Hospital)	Not Payable

S. No.	Items	Recommendations
H	Part of Hospital's own Costs and not Payable	Payable/Non Payable
42	Establishment Charges	Not Payable
43	File Charges	Not Payable
44	Gate Pass Charges	Not Payable
45	Home nursing charges	Not Payable
46	Insurance Processing charges	Not Payable
47	Registration Charges/Fee	Not Payable
48	Water charges (levied by hospital)	Not Payable
49	Naturopathy Treatment charges	Not Payable
50	Non-allopathic Treatment Charges.	Not Payable
51	Yoga Charges	Not Payable
52	Surgery for correction of Eye sight like Myopia/Hypermetropia/Amblyopia/Presbiopia/Atigmatis m/Strabismus, etc	Payable only under policies where PED is covered by way of deletion of the exlucsn or by way of entitlement after lapse of specified period of claim free duration
53	Room Fresheners	Not Payable
54	Loban	Not Payable
55	Nebulization Mask	Not Payable
56	One Touch Sure Strip	Not Payable
57	Under pads	Not Payable
58	alpha bed/water bed etc.	Not Payable
59	Ambulatory devices like walker/Crutches/Wheel Chair etc.	Not Payable
60	Instrument Charges where no details of procedure/instrument used is given.	Not Payable
61	BiliBlanket	Not Payable
62	Bills not in proper format/not serially numbered and printed bill.	Not Payable
63	Charges paid to organ donors	Not Payable
64	Credit Bills-no cash paid Receipt.	Not Payable
65	Duplicate bills.	Not Payable
66	Health Drinks-Horlicks, Viva, Bournivita and protein powder including lactogen	admissible only to the extent prescribed
67	No bills for claimed amount	Not Payable
68	Ultroid System	not payable
69	RMO Charges	RMO charges not payable if visit charges are applied.
70	Service Charges	Not payable if nursing charges are paid
71	IV administration charge	Not payable if nursing charges are paid

S. No.	Items	Recommendations
H	Part of Hospital's own Costs and not Payable	Payable/Non Payable
72	IV fluid administration charge	Not payable if nursing charges are paid
73	Injection charges	Not payable if nursing charges are paid
74	Administrative Charge	Not payable if nursing charges are paid

