	LICT OF EVOLUDED EVDENCES (NON MEDIC	ALL LINDED THE HEALTH BOLICIES
SNO.	LIST OF EXCLUDED EXPENSES (NON-MEDIC LIST OF EXPENSES	ADMISSIBLITY
SNO.	LIST OF EXPENSES	ADMISSIBLIT I
	TOILETRIES/ COSMETICS/ PERSONAL COM	I HORT OR CONVENIENCE ITEMS
1	HAIR REMOVAL CREAM	Not Payable
2	BABY CHARGES (UNLESS SPECIFIES/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not payable
7	BRUSH	Not payable
8	COSY TOWELS	Not payable
	HAND WASH	Not payable
10	MOISTURISER, PASTE, BRUSH	Not payable
	POWDER	Not Payable
	RAZOR	Payable
13	SHOE COVER	Not payable
14	BEAUTY SERVICES	Not Payable
		Payable only in cases who have undergone
	BELTS/BRACES	surgery for Thoracic or lumbar spine
	BUDS	Not Payable
17	BARBER CHARGES	Not Payable
18	CAPS	Not Payable
	COLD PACK/HOT PACK	Not Payable
20	CARRY BAGS	Not Payable
	CRADLE CHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLES RAZORS CHARGES(for site preparation)	Payable
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
	EYE PAD	Not Payable
	EYE SHEILD	Not Payable
	EMAIL / INTERNET CHARGES	Not Payable
	FOOD CHARGES (Other than patient's diet provided by	
	Hospital)	Not Payable
	FOOT COVER	Not Payable
30	GOWN	Not Payable
		Payable only in case of varicose vein surgery,
	LEGGINGS	where surgery itself is payable
	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable
34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
	SLIPPERS TELEPHONE CHARGES	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40 41	TOOTH BRUSH GUEST SERVICES	Not Payable Not Payable
42	BED PAN	Not Payable
43		Not Payable
43 44	BED UNDER PAD CHARGES CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
	CREPE BANDAGE	Not Payable
46		
46 47	CURAPORE CURAPORE	Not Payable

	<u></u>	M · D · 11 ('CCD' : 'C' 11 · 141
40	DVD CD CHADCES	Not Payable (if CD is specifically sought by
49 50	DVD CD CHARGES	Insurer / TPA, then payable).
50	EYELET COLLAR	Not Payable
51	FACE MASK	Not Payable
52	FLEXI MASK	Not Payable
53	GAUSE SOFT	Not Payable
54	GAUZE	Not Payable
55 5.5	HAND HOLDER	Not Payable
56	HANSAPLAST / ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
	av 70 v a a	Reasonable cost of one sling in case of upper
58	SLINGS	arm fracture may be considered
	ITEMS SPECIFICALLY EXCLUD	ED IN THE POLICIES
~ 0	WEIGHT CONTROL PROGRAMMES / SUPPLIES /	
59	SERVICES	Exclusion in policy
	COST OF SPECTACLES/ CONTACT LENSES/ HEARING	
60	AIDS ETC.,	Exclusion in policy
	DENTAL TREATMENT EXPENSES THAT DO NOT	
61	REQUIRE HOSPITALISATION	Exclusion in policy
62	HORMONE REPLACEMENT THERAPY	Exclusion in policy
63	HOME VISIT CHARGES	Exclusion in policy
	INFERTILITY/ SUBFERTILITY/ ASSISTED	
64	CONCEPTION PROCEDURE	Exclusion in policy
	OBESITY (INCLUDING MORBID OBESITY)	
65	TREATMENT	Exclusion in policy
66	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy
67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy
	TREATMENT OF SEXUALLY TRANSMITTED	
68	DISEASES	Exclusion in policy
69	DONOR SCREENING CHARGES	Exclusion in policy
70	ADMISSION/REGISTRATION CHARGES	Exclusion in policy
71	HOSPITALISATION FOR DIAGNOSTIC PURPOSE	Exclusion in policy
	EXPENSES FOR INVESTIGATION/TREATMENT	
	IRRELEVANT TO THE DISEASE FOR WHICH	
72	ADMITTED OR DIAGNOSED	Exclusion in policy
	ANY EXPENSES WHEN THE PATIENT DIAGNOSED	
	WITH RETRO VIRUS+OR SUFFEREING FROM	
	/HIV/AIDS ETC IS DETECTED/DIRECTLY OR	
73	INDIRECTLY	Exclusion in policy
74	STEM CELL IMPLANTATION/SURGERY	Exclusion in policy
	ITEMS WHICH FORM PART OF HOSPITAL SERVICE	
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not separately
		Rental charged by the hospital allowed.
76	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Purchase of Instruments not allowed.
77	MICROSCOPE COVER	Payable under OT Charges, not separately
78	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Payable under OT Charges, not separately
79	SURGICAL DRILL	Payable under OT Charges, not separately
80	EYE KIT	Payable under OT Charges, not separately
81	EYE DRAPE	Payable under OT Charges, not separately
		Payable under Radiology Charges, not as
82	X-RAY FILM	consumable
		Payable under Investigation Charges, not as
83	SPUTUM CUP	consumable
84	BOYLES APPARATUS CHARGES	Part of OT Charges, not payable separately
	BLOOD GROUPING AND CROSS MATCHING OF	
85	DONORS SAMPLES	Part of cost of Blood, Not payable seperately
86	ANTICEPTIC OR DISINFECTANT LOTIONS	Part of dressing charges, Not payable seperately
_	· · · · · · · · · · · · · · · · · · ·	·

	DAND AIDS DANDAGES STEDII E INTECTIONS	
87	BAND AIDS, BANDAGES, STERILE INJECTIONS NEEDLES, SYRINGES	Part of drassing charges. Not payable concretely
0/	INCEDIES, SIKINGES	Part of dressing charges, Not payable seperately
00	COTTON	Dort of drossing aboves Not weekle 1
88	COTTON	Part of dressing charges, Not payable seperately
89	COTTON BANDAGE	Part of dressing charges, Not payable seperately
07	COTTON DANDAGE	
00	MICROPORE / SURCICAL TARE	Not payable, payable by the patient when
90	MICROPORE / SURGICAL TAPE	prescribed other wise part of dressing charges
91	BLADE	Not payable
		Not payable -Part of Hospital
02	ADDON	services/Disposable linen to be part of OT/ICU
92 93	APRON	charges
	TORNIQUET	Not payable
94 95	ORTHOBUNDLE, GYNAEC BUNDLE URINE CONTAINER	Part of dressings charges
95	ELEMENTS OF ROOM	Not payable
	ELEMENTS OF ROOM	
0.6	LUNIUDAZEAN	Actual Tax levied by Govt. is payable. Part of
96	LUXURY TAX	Room charges for sublimit.
97	HVAC	Part of room charge, Not payable seperately.
98	HOUSE KEEPING CHARGES	Part of room charge, Not payable seperately.
00	SERVICE CHARGES WHERE NURSING CHARGE ALSO	
99	CHARGED	Part of room charge, Not payable seperately.
400		Payable under room charges not if separately
100	TELEVISION & AIR CONDITIONER CHARGES	levied
101	SURCHARGES	Part of room charge, Not payable seperately.
102	ATTENDANT CHARGES	Part of room charge, Not payable seperately.
100	NAME OF THE OWNER	
103	IM IV INJECTION CHARGES	Part of Nursing charges, Not payable seperately
104	CLEAN CHEET	Part of laundry/housekeeping Not payable
104	CLEAN SHEET	seperately.
105 106	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH BLANKET / WARMER BLANKET	
106	DLANKEI / WAKMEK BLANKEI	Part of room charge, Not payable, seperately
	ADMINISTRATIVE OR NON-M	L EDICAL CHARGES
107	ADMINISTRATIVE OR NON-MI	Not Payable
107	BIRTH CERTIFICATE	Not Payable
100	BLOOD RESERVATION CHARGES AND ANTE NATAL	1100 I ujuoto
109	BOOKING CHARGES BOOKING CHARGES	Not Payable
110	CERTIFICATE CHARGES	Not Payable
111	COURIER CHARGES	Not Payable
112	CONVENYANCE CHARGES	Not Payable
113	DIABETIC CHART CHARGES	Not Payable
110	DOCUMENTATION CHARGES / ADMINSTRATIVE	
114	EXPENSES	Not Payable
115	DISCHARGE PROCEDURE CHARGES	Not Payable
116	DAILY CHART CHARGES	Not Payable
117	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
	EXPENSES RELATED TO PRESCRIPTION ON	To be claimed by patient under Post
118	DISCHARGE	Hospitalisation, where acceptable.
119	FILE OPENING CHARGES	Not Payable
120	INCIDENTAL EXPENSES / MISC.CHARGES (NOT	Not Payable
121	MEDICAL CERTIFICATE	Not Payable
122	MAINTAINANCE CHARGES	Not Payable
123	MEDICAL RECORDS	Not Payable
124	PREPARATION CHARGES	Not Payable
125	PHOTOCOPIES CHARGES	Not Payable
126	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
120	TATILIAT IDENTIFICATION DAND / INAIME TAU	110t I ayaute

127	WACHING CHARGES	Not Davishla
	WASHING CHARGES MEDICINE ROY	Not Payable
128	MEDICINE BOX	Not Payable Payable upto 24 hrs, shifting charges not
120	MODELLADA CHADCEC	
	MORTUARY CHARGES	payable.
130	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not payable
	EXTERNAL DURABLE	
131	WALKING AIDS CHARGES	Not Payable
132	BIPAP MACHINE	Not payable
133	COMMODE	Not Payable
134	CPAP/ CAPD EQUIPMENTS	Device not payable
135	INFUSION PUMP - COST	Device not payable
	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE	
136	HOSPITAL)	Not Payable
137	PULSEOXYMETER CHARGES	Device not payable
138	SPACER	Not Payable
139	SPIROMETRE	Device not payable
140	SPO2 PROBE	Not payable
141	NEBULIZER KIT	Not payable
	STEAM INHALER	Not payable
143	ARMSLING	Not payable
144	THERMOMETER	Not payable paid by patient
145	CERVICAL COLLAR	Not payable
146	SPLINT	Not Payable
147	DIABETIC FOOT WEAR	Not payable
148	KNEE BRACE (LONG/SHORT/HINGED)	Not Payable
149	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
		Paid only in cases who have undergone surgery
150	LUMBO SACRAL BELT	of Lumbar spine.
		Payable for any ICU patient requiring more than
		3 days stay in ICU, All patients with paraplegia,
		quadriplegia for any reason and at resonable
151	NIMBUS BED OR WATER OR AIR BED CHARGES	cost of apprx. Rs.200/day
152	AMBULANCE COLLAR	Not payable
153	AMBULANCE EQUIPMENT	Not payable
154	MICROSHIELD	Not payable
		Payable in post surgery patients of major
		abdominal surgeries including TAH, LSCS,
		incisional hernia repair, exploratory laparotomy
155	ABDOMINAL BINDER	for interstinal obstruction, liver transplant, etc.
	ITEMS PAYABLE IF SUPPORTED	BY A PRESCRIPTION
	BETADINE \ HYDROGEN	Payable when prescribed for patient, not for
156	PEROXIDE\SPIRIT\\DISINFECTANTS, ETC	hospital use in OT or ward or dressings.
	PRIVATE NURSES CHARGES- SPECIAL NURSING	
157	CHARGES	Post hospitalisation nursing charges not payable
	NUTRITION PLANNING CHARGES - DIETICIAN	
158	CHARGES- DIET CHARGES	Patient Diet provided by hospital is payable
		Payable -Sugar free variants of Admissible
159	SUGAR FREE	medicines are not excluded.
	CREAM POWDER LOTION(Toileteries are not payable,only	
160	prescribed medical pharmaceuticals payable)	Payable when prescribed.
	DIGESTION GELS	Payable when prescribed
		Upto 5 electrodes are required for every case
		visiting OT or ICU. For longer stay in ICU may
		require a change and one set every second day
162	ECG Electrodes	is payable.
102		Sterilized gloves payable / Unsterilized not
163	GLOVES	payable.
103	050 150	puj uoio.

1 < 4	HIV IZIT	Describle Des Once d' G
	HIV KIT	Payable -Pre Operative Screening
	LISTERINE/ANTISEPTIC MOUTHWASH	Payable when prescribed.
	LOZENGES	Payable when prescribed.
167	MOUTH PAINT	Payable when prescribed.
		If used during hospitalisation is payable
	NEBULIZAATION KIT	reasonably.
	NOVARAPID	Payable when prescribed.
	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed.
171	ZYTEE GEL	Payable when prescribed
		Routine vaccination not payable / post bite
172	VACCINATION CHARGES	vaccination payable.
	PART OF HOSPITAL'S OWN COS	
	AHD	Not payable -Part of Hospitals internal cost
174	ALCOHOL SWABS	Not payable - Part of Hospital's internal cost
175	SCRUB SOLUTION/STERILLIUM	Not payable - Part of Hospital's internal cost
	OTHERS	
176	VACCINE CHARGES FOR BABY	Not Payable
177	AESTHETIC TREATMENT / SURGERY	Not Payable
178	TPA CHARGES	Not payable
179	VISCO BELT CHARGES	Not Payable
	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY	
180	KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not payable
181	EXAMINATION GLOVES	Not payable
182	KIDNEY TRAY	Not Payable
183	MASK	Not Payable
184	OUNCE GLASS	Not payable
185	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable
186	OXYGEN MASK	Not Payable
187	PAPER GLOVES	Not Payable
188	PELVIC TRACTION BELT	Payable only in case of PIVD requiring traction
189	REFERAL DOCTOR'S FEES	Not payable
		Not payable Prehospitalisation or post
		hospitalisation/Reports and charts
190	ACCU CHECK (GLUCOMETERY/STRIPS)	required/device not payable
191	PAN CAN	Not payable
192	SOFNET	Not payable
193	TROLLY COVER	Not payable
194	UROMETER URINE JUG	Not payable
		Payable -Ambulance from home to hospital or
		inter hospital shift is payable / RTA as specific
195	AMBULANCE	requirement is payable.
		Payable - Maximum of 3 in 48 hrs and then 1 in
196	TEGADERM/VASOFIX SAFETY	24 hrs.
		Payable where Medically necessary till a
197	URINE BAG	reasonable cost maximum 1 per 24 hrs.
198	SOFTOVAC	Not payable
199	STOCKINGS	Payable in case of CABG
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