

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

STANDARDISATION INITIATIVES BY THE FICCI HEALTH INSURANCE GROUP- A REPORT JULY 2009

S. No.	Items	Recommendations
A	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items	
1	Hair removing cream charges	Not Payable
2	Baby Charges	(unless specified/indicated) Not Payable
3	Baby Food	Not Payable
4	Baby Utilites Charges	Not Payable
5	Baby Set	Not Payable
6	Baby Bottles	Not Payable
7	Bottle	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 Preparations)	Payable
26	Eau-De-Cologne / Room Freshners	Not Payable
27	Eye Pad	Not Payable
28	Eye Sheild	Not Payable
29	Email / Internet Charges	Not Payable
30	Food Charges (other than Patient's Diet Provided by Hospital)	Not 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	Not Payable/ Payable by the Patient
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
B	Items Specifically Excluded in Policies	
62	Weight Control Programs/ Supplies/ Services	Exclusion in Policy Unless Otherwise Specified
63	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	Exclusion in Policy Unless Otherwise Specified
64	Dental Treatment Expenses That Do Not Require Hospitalisation	Exclusion in Policy Unless Otherwise Specified
65	Hormone Replacement Therapy	Exclusion in Policy Unless Otherwise Specified
66	Home Visit Charges	Exclusion in Policy Unless Otherwise Specified
67	Infertility/ Subfertility/ Assisted Conception Procedure	Exclusion in Policy Unless Otherwise Specified
68	Obesity (including Morbid Obesity) Treatment	Exclusion in Policy Unless Otherwise Specified
69	Psychiatric & Psychosomatic Disorders	Exclusion in Policy Unless Otherwise Specified
70	Corrective Surgery For Refractive Error	Exclusion in Policy Unless Otherwise Specified
71	Treatment Of Sexually Transmitted Diseases	Exclusion in Policy Unless Otherwise Specified
72	Donor Screening Charges	Exclusion in Policy Unless Otherwise Specified
73	Admission/registration Charges	Exclusion in Policy Unless Otherwise Specified

74	Hospitalisation For Evaluation/ Diagnostic Purpose	Exclusion in Policy Unless Otherwise Specified
75	Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed	Exclusion in Policy Not Payable Unless Otherwise Specified
76	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
77	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	
78	Ward And Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately
79	Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable. Purchase of Instruments Not Payable.
80	Microscope Cover	Payable Under OT Charges, Not Payable Separately
81	Surgical Blades,harmonic Scalpel,shaver	Payable Under OT Charges, Not Payable Separately
82	Surgical Drill	Payable Under OT Charges, Not Payable Separately
83	Eye Kit	Payable Under OT Charges, Not Payable Separately
84	Eye Drape	Payable Under OT Charges, Not Payable Separately
85	X-Ray Film	Payable Under Radiology Charges, Not As Consumable
86	Sputum Cup	Payable Under Investigation Charges, Not As Consumable
87	Boyles Apparatus Charges	Part Of Ot Charges, Not Separately
88	Blood Grouping And Cross Matching Of Donors Samples	Part Of Cost Of Blood, Not Payable
89	Savlon	Not Payable-Part of Dressing Charges
90	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges
91	Cotton	Not Payable-Part of Dressing Charges
92	Cotton Bandage	Not Payable-Part of Dressing Charges
93	Micropore/ Surgical Tape	Not Payable-payable By The Patient When Prescribed, Otherwise Included As Dressing Charges
94	Blade	Not Payable
95	Apron	Not Payable -Part of Hospital Services/Disposable Linen to Be Part of OT/ ICU Charges
96	Torniquet	Not Payable (service Is Charged by Hospitals, Consumables Cannot Be Separately Charged)
97	Orthobundle, Gynaec Bundle	Part of Dressing Charges
98	Urine Container	Not Payable
D	Elements Of Room Charge	
99	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
100	HVAC	Part of Room Charge Not Payable Separately
101	House Keeping Charges	Part of Room Charge Not Payable Separately
102	Service Charges Where Nursing Charge Also Charged	Part of Room Charge Not Payable Separately
103	Television & Air Conditioner Charges	Payable Under Room Charges Not If Separately Levied
104	Surcharges	Part of Room Charge Not Payable Separately
105	Attendant Charges	Not Payable - Part of Room Charges

106	IM/ IV Injection Charges	Part of Nursing Charges, Not Payable
107	Clean Sheet	Part of Laundry/housekeeping Not Payable Separately
108	Extra Diet of Patient(other than that which Forms Part of Bed Charge)	Not Payable if it is a Policy Exclusion. Ogherwise Patient Diet Provided by Hospital is Payable
109	Blanket/warmer Blanket	Not Payable- Part of Room Charges
E	Administrative or Non-medical Charges	
110	Admission Kit	Not Payable
111	Birth Certificate	Not Payable
112	Blood Reservation Charges And Ante Natal Booking Charges	Not Payable
113	Certificate Charges	Not Payable
114	Courier Charges	Not Payable
115	Convenyance Charges	Not Payable
116	Diabetic Chart Charges	Not Payable
117	Documentation Charges / Administrative Expenses	Not Payable
118	Discharge Procedure Charges	Not Payable
119	Daily Chart Charges	Not Payable
120	Entrance Pass / Visitors Pass Charges	Not Payable
121	Expenses Related To Prescription On Discharge	To Be Claimed By Patient Under Post -Hosp Where Admissible
122	File Opening Charges	Not Payable
123	Incidental Expenses / Misc. Charges (not Explained)	Not Payable
124	Medical Certificate	Not Payable
125	Maintainance Charges	Not Payable
126	Medical Records	Not Payable
127	Preparation Charges	Not Payable
128	Photocopies Charges	Not Payable
129	Patient Identification Band / Name Tag	Not Payable
130	Washing Charges	Not Payable
131	Medicine Box	Not Payable
132	Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges Not Payable
133	Medico Legal Case Charges (MLC Charges)	Not Payable
F	External Durable Devices	
134	Walking Aids Charges	Not Payable
135	Bipap Machine	Not Payable
136	Commode Not Payable	Not Payable
137	CPAP/ CPAD Equipments Device	Not Payable
138	Infusion Pump - Cost Device	Not Payable
139	Oxygen Cylinder (for Usage Outside The Hospital)	Not Payable
140	Pulseoxymeter Charges Device	Not Payable
141	Spacer	Not Payable
142	Spirometre Device	Not Payable

143	Spo2 Probe	Not Payable
144	Nebulizer Kit	Not Payable
145	Steam Inhaler	Not Payable
146	Armsling	Not Payable
147	Thermometer	Not Payable (paid By Patient)
148	Cervical Collar	Not Payable
149	Splint	Not Payable
150	Diabetic Foot Wear	Not Payable
151	Knee Braces (Long/ Short/ Hinged)	Not Payable
152	Knee Immobilizer/shoulder Immobilizer	Not Payable
153	Lumbo Sacral Belt	Essential And Should Be Paid At Least Specifically For Cases Who Have Undergone Surgery Of Lumbar Spine
154	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
155	Ambulance Collar	Not Payable
156	Ambulance Equipment	Not Payable
157	Microsheild	Not Payable
158	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		
159	Betadine \ Hydrogen Peroxide\spirit\dettol \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
160	Private Nurses Charges- Special Nursing Charges	Not Payable if policy excludes; Post Hospitalization Nursing Charges Not Payable
161	Nutrition Planning Charges - Dietician Charges- Diet Charges	If Policy Excludes Diet Charges - Not payable; Patient Diet Provided By Hospital Is Payable
162	Alex Sugar Free	Payable -Sugar Free Variants Of Admissable Medicines Are Not Excluded
163	Cream Powder Lotion (Toileteries are Not Payable, only Prescribed Medical Pharmaceuticals Payable)	Payable When Prescribed
164	Digene Gel/ Antacid Gel	Payable When Prescribed
165	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.
166	Gloves Sterilized Gloves	Payable / Unsterilized Gloves Not Payable
167	HIV Kit	Payable - Pre-Operative Screening
168	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
169	Lozenges	Payable When Prescribed
170	Mouth Paint	Payable When Prescribed
171	Nebulisation Kit	If Used During Hospitalization is Payable Reasonably

172	Neosprin	Payable When Prescribed
173	Novarapid	Payable When Prescribed
174	Volini Gel/ Analgesic Gel	Payable When Prescribed
175	Zytee Gel	Payable When Prescribed
176	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable
H	Part of Hospital's own Costs and not Payable	
177	AHD	Not Payable - Part of Hospital's Internal Cost
178	Alcohol Swabes	Not Payable - Part of Hospital's Internal Cost
179	Scrub Solution/sterillium	Not Payable - Part of Hospital's Internal Cost
180	Vaccine Charges For Baby	Not Payable
181	Aesthetic Treatment / Surgery	Not Payable
182	TPA Charges	Not Payable
183	Visco Belt Charges	Not Payable
184	Any Kit With No Details Mentioned [delivery Kit, Orthokit, Recovery Kit, Etc]	Not Payable
185	Examination Gloves	Not Payable
186	Kidney Tray	Not Payable
187	Mask	Not Payable
188	Ounce Glass	Not Payable
189	Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy
190	Oxygen Mask	Not Payable
191	Paper Gloves	Not Payable
192	Pelvic Traction Belt	Should Be Payable In Case of PIVD Requiring Traction As This Is Generally Not Reused
193	Referral Doctor's Fees	Not Payable
194	Accu Check (Glucometry/ Strips)	Not Payable. Pre-Hospitalisation or Post-Hospitalisation / Reports And Charts Required/ Device Not Payable
195	Pan Can	Not Payable
196	Sofnet	Not Payable
197	Trolley Cover	Not Payable
198	Urometer, Urine Jug	Not Payable
199	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)
200	Tegaderm / Vasofix Safety	Payable - Maximum of 3 In 48 Hrs And Then 1 In 24 Hrs
201	Urine Bag	Payable Where Medicaly Necessary Till A Reasonable Cost Maximum 1 Per 24 Hrs
202	Softovac	Not Payable
203	Stockings	Essential For Case Like CABG Etc. Where It Should Be Paid.