

Guiding principles on criteria for empaneling Health Care Providers across the country to enter into an agreement to extend cashless facility for USGICL customers.

Criteria for Empanelment

The below mentioned basic empanelment criteria shall be met with by all health care providers to ensure standardized quality of care across the industry.

Identification of health care service providers based on following criteria

- Geographical distribution
- Hospital Infrastructure
- Number of Staff
- Cost effectiveness – Schedule of Charges
- Location of the hospitals
- Availability of Service providers
- Availability of required specialty in the vicinity

Minimum Empanelment Criteria

The basic minimum empanelment criteria shall be met by all health care providers which meet with the definition of hospitals to ensure standardized quality of care across the industry with respect to -

Definition of Hospitals /Day care center/ AYUSH hospital & day care centers

Hospitals

“Any institution established for in-patient care and Day Care Treatment of illness and / or injury and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the schedule of Section 56 (1) of the said Act OR complies with the minimum, criteria as under:

1. Has qualified nursing staff under its employment round the clock.
2. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patients beds in all other places.
3. Has qualified medical practitioner(s) in charge round the clock.
4. Has a fully equipped operation theatre of its own where surgical procedures are carried out.
5. Maintains daily records of each of its patients and makes these accessible to the Insurance Company’s authorized personnel.

Day Care Centre:

A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under:

1. Has qualified nursing staff under its employment.
2. Has qualified medical practitioner/s in charge.
3. Has fully equipped operation theatre of its own where surgical procedures are carried out.
4. Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

AYUSH Hospital:

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital; or
- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 1. Having at least 5 in-patient beds.
 2. Having qualified AYUSH Medical Practitioner in charge round the clock.
 3. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out.
 4. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

AYUSH Day Care Centre:

AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH *Medical Practitioner (s)* on day care basis without in-patient services and must comply with all the following criterion:

1. Having qualified AYUSH Medical Practitioner(s) in charge.
2. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out.
3. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

Following modification as per circular dated 22nd July 2022

Minimum Manpower & Health care infrastructure facility

The minimum manpower requirement for any hospitals depends on the scope of services provided by the hospitals, bed strength and workload of the hospital. However, on the basis of level of care provided the minimum manpower requirements and health care infrastructure facility for hospitals shall be as specified under the Clinical Establishment Act Standards for Hospital (LEVEL 1A &1B)) of Clinical Establishments (Registration and Regulation) Act, 2010, as amended from time to time.

1. The hospital should have adequate manpower both medical paramedical including specialist full time or visiting for each specialty and department available commensurate with the bed strength of the hospital for providing reasonable quality medical care
2. The hospital should have adequate number of qualified resident medical officers for providing round the clock emergency treatment

The minimum manpower requirement for Hospital Level 1 A & Level 1 B category of Hospitals as specified under the Clinical Establishment Act Standards for Hospital as follows:

S.No	Manpower	Number of Resources
1	Doctor	Qualified doctor shall be available round the clock on site (Desirable for 1A). Level 1A shall have a MBBS qualified doctor. (Qualified doctor is a MBBS approved as per state government rules & regulations as applicable from time to time). Level 1B shall have MBBS doctor with required post-graduation qualification.
2	Nurses	Qualified nurses per unit per shift shall be available as per requirement laid down by "The Indian Nursing Council, 1985", occupancy rate and distribution of bed. (Desirable)
3	Pharmacist (If in house pharmacy available)	1 in a hospital
4	Lab Technician (if in house laboratory service available)	1 in a hospital (minimum DMLT) BSc, MSc, MLT(Desirable)
5	X Ray Technician (if in house X-ray facility available)	1 in a hospital (minimum Diploma in X Ray Technician course)
6	Multi-tasking Staff	Minimum 1
7	Other Staff Support and administrative	Requirement of other staff (Support and administrative) will depend on the scope of the hospital

OPTIONAL CRITERIA

In accordance with the circular, the below mentioned criteria is optional

1. The hospital / nursing home shall be registered in the Hospital Registry ROHINI maintained by Insurance Information Bureau (IIB) [<https://rohini.iib.gov.in/>]
2. All such providers offering cashless services for allopathic treatment shall meet with the pre-accreditation entry level standards laid down by National Accreditation Board for Hospitals (NABH) or such other standards or requirements as may be specified by the Authority from time to time.

Apart from above, the company shall comply with all other criteria with respect to standards & benchmarks for hospitals in the provider network as per the IRDAI Circular Ref. IRDA/TPA/REG/CIR/059/03/2016 dated 28.03.16 and as amended from time to time.