

List of Expenses Generally Excluded

S. No	List of Expenses Generally Excluded ("Non-Medical")	SUGGESTIONS
<i>TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS</i>		
1	HAIR REMOVAL CREAM	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	BRUSH	Not Payable
8	COSY TOWEL	Not Payable
9	HAND WASH	Not Payable
10	MOISTURISER PASTE BRUSH	Not Payable
11	POWDER	Not Payable
12	RAZOR	Payable
13	SHOE COVER	Not Payable
14	BEAUTY SERVICES	Not Payable
15	BELTS/ BRACES	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine
16	BUDS	Not Payable
17	BARBER CHARGES	Not Payable
18	CAPS	Not Payable
19	COLD PACK/HOT PACK	Not Payable
20	CARRY BAGS	Not Payable
21	CRADLE CHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLES RAZORS	Payable
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
25	EYE PAD	Not Payable
26	EYE SHEILD	Not Payable
27	EMAIL / INTERNET CHARGES	Not Payable
28	FOOD CHARGES (OTHER THAN PATIENT'S DIET	Not Payable
29	FOOT COVER	Not Payable
30	GOWN	Not Payable
31	LEGGINGS	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
32	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable
34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40	TOOTH BRUSH	Not Payable
41	GUEST SERVICES	Not Payable
42	BED PAN	Not Payable
43	BED UNDER PAD CHARGES	Not Payable
44	CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPE BANDAGE	Not Payable/ Payable by the patient
47	CURAPORE	Not Payable
48	DIAPER OF ANY TYPE	Not Payable
49	DVD, CD CHARGES	Not Payable ( However if CD is specifically sought by 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	HAND HOLDER	Not Payable
56	HANSAPLAST/ ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures may be
<i>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</i>		

60	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Exclusion in policy unless otherwise specified
61	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Exclusion in policy unless otherwise specified
62	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Exclusion in policy unless otherwise specified
63	HORMONE REPLACEMENT THERAPY	Exclusion in policy unless otherwise specified
64	HOME VISIT CHARGES	Exclusion in policy unless otherwise specified
65	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in policy unless otherwise specified
66	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Exclusion in policy unless otherwise specified
67	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy unless otherwise specified
68	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy unless otherwise specified
69	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in policy unless otherwise specified
70	DONOR SCREENING CHARGES	Exclusion in policy unless otherwise specified
71	ADMISSION/REGISTRATION CHARGES	Exclusion in policy unless otherwise specified
72	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Exclusion in policy unless otherwise specified
73	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable - Exclusion in policy unless otherwise specified
74	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
75	STEM CELL IMPLANTATION/ SURGERY AND STORAGE	Not Payable except Bone Marrow Transplantation where covered by policy
<b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b>		
76	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
77	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
78	MICROSCOPE COVER	Payable under OT Charges, not payable separately
79	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not payable separately
80	SURGICAL DRILL	Payable under OT Charges, not payable separately
81	EYE KIT	Payable under OT Charges, not payable separately
82	EYE DRAPE	Payable under OT Charges, not payable separately
83	X-RAY FILM	Payable under Radiology Charges, not as consumable
84	SPUTUM CUP	Payable under Investigation Charges, not as consumable
85	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately
86	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
87	ANTISEPTIC OR DISINFECTANT LOTIONS	Not Payable-Part of Dressing Charges
88	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable - Part of Dressing charges
89	COTTON	Not Payable-Part of Dressing Charges
90	COTTON BANDAGE	Not Payable- Part of Dressing Charges
91	MICROPOROUS/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
92	BLADE	Not Payable
93	APRON	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU charges
94	TORNIQUET	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
95	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
96	URINE CONTAINER	Not Payable
<b>ELEMENTS OF ROOM CHARGE</b>		
98	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sub limits
99	HVAC	Part of room charge not payable separately

100	HOUSE KEEPING CHARGES	Part of room charge not payable separately
101	SERVICE CHARGES WHERE NURSING CHARGE ALSO	Part of room charge not payable separately
102	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
103	SURCHARGES	Part of Room Charge, Not payable separately
104	ATTENDANT CHARGES	Not Payable - Part of
105	IM IV INJECTION CHARGES	Part of nursing charges, not payable
106	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
107	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
108	BLANKET/WARMER BLANKET	Not Payable- part of room charges
<b>ADMINISTRATIVE OR NON-MEDICAL CHARGES</b>		
109	ADMISSION KIT	Not Payable
110	BIRTH CERTIFICATE	Not Payable
111	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
112	CERTIFICATE CHARGES	Not Payable
113	COURIER CHARGES	Not Payable
114	CONVENYANCE CHARGES	Not Payable
115	DIABETIC CHART CHARGES	Not Payable
116	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
117	DISCHARGE PROCEDURE CHARGES	Not Payable
118	DAILY CHART CHARGES	Not Payable
119	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
120	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
121	FILE OPENING CHARGES	Not Payable
122	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
123	MEDICAL CERTIFICATE	Not Payable
124	MAINTAINANCE CHARGES	Not Payable
125	MEDICAL RECORDS	Not Payable
126	PREPARATION CHARGES	Not Payable
127	PHOTOCOPIES CHARGES	Not Payable
128	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
129	WASHING CHARGES	Not Payable
130	MEDICINE BOX	Not Payable
131	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not payable
132	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
<b>EXTERNAL DURABLE DEVICES</b>		
133	WALKING AIDS CHARGES	Not Payable
134	BIPAP MACHINE	Not Payable
135	COMMODE	Not Payable
136	CPAP/ CAPD EQUIPMENTS	Device not payable
137	INFUSION PUMP - COST	Device not payable
138	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
139	PULSEOXYMETER CHARGES	Device not payable
140	SPACER	Not Payable
141	SPIROMETRE	Device not payable
142	SPO2 PROBE	Not Payable
143	NEBULIZER KIT	Not Payable
144	STEAM INHALER	Not Payable
145	ARMSLING	Not Payable
146	THERMOMETER	Not Payable (paid by patient)
147	CERVICAL COLLAR	Not Payable
148	SPLINT	Not Payable
149	DIABETIC FOOT WEAR	Not Payable
150	KNEE BRACES ( LONG/ SHORT/ HINGED)	Not Payable
151	KNEE IMMOBILIZER/SHOULDER	Not Payable
152	LUMBO SACRAL BELT	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
153	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of approximately Rs 200/ day
154	AMBULANCE COLLAR	Not Payable

155	AMBULANCE EQUIPMENT	Not Payable
156	MICROSHEILD	Not Payable
157	ABDOMINAL BINDER	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
<b>ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION</b>		
158	BETADINE \ HYDROGEN PEROXIDE \ SPIRIT \ \ DETTOL \ SAVL ON \ DISINFECTANTS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
159	PRIVATE NURSES CHARGES- SPECIAL NURSING	Post hospitalization nursing charges not Payable
160	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	Patient Diet provided by hospital is payable
161	SUGAR FREE TABLETS	Payable -Sugar free variants of admissible medicines are not excluded
162	CREAMS POWDERS LOTIONS (Toiletries are not	Payable when prescribed
163	DIGESTION GELS	Payable when prescribed
164	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.
165	GLOVES	Sterilized Gloves payable / unsterilized gloves not payable
166	HIV KIT	Payable - payable Pre operative screening
167	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
168	LOZENGES	Payable when prescribed
169	MOUTH PAINT	Payable when prescribed
170	NEBULISATION KIT	If used during hospitalization is payable reasonably
178	NOVARAPID	Payable when prescribed
178	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
179	ZYTEE GEL	Payable when prescribed
180	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite Vaccination Payable
181	<i>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</i>	
182	AHD	Not Payable - Part of Hospital's internal Cost
183	ALCOHOL SWABES	Not Payable - Part of Hospital's internal
184	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
<b>OTHERS</b>		
185	VACCINE CHARGES FOR BABY	Not Payable
186	AESTHETIC TREATMENT / SURGERY	Not Payable
187	TPA CHARGES	Not Payable
188	VISCO BELT CHARGES	Not Payable
189	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
190	EXAMINATION GLOVES	Not payable
191	KIDNEY TRAY	Not Payable
192	MASK	Not Payable
193	OUNCE GLASS	Not Payable
194	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by
195	OXYGEN MASK	Not Payable
196	PAPER GLOVES	Not Payable
197	PELVIC TRACTION BELT	Should be payable in case of PIVD requiring traction as this is generally
198	REFERAL DOCTOR'S FEES	Not Payable
199	ACCU CHECK ( Glucometry/ Strips)	Not payable pre hospitilisation or post hospitalisation / Reports and Charts required/ Device not payable
200	PAN CAN	Not Payable
201	SOFNET	Not Payable
202	TROLLY COVER	Not Payable
203	UROMETER, URINE JUG	Not Payable
204	AMBULANCE	Payable-Ambulance from home to hospital or
205	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
206	URINE BAG	Payable where medically necessary till a reasonable cost
207	SOFTOVAC	Not Payable
208	STOCKINGS	Essential for case
Note : This is dynamic list and per the standard list of excluded expenses stipulated by IRDA.		