



HDFC ERGO GENERAL INSURANCE COMPANY LIMITED

Standards and Benchmarks criteria for the Hospitals to be a Network Provider

Created by	Health Claims							
Concurred by	Compliance							
Review Period	Annual							
Version	Version 1.0							
Approved by Board of Directors on	October 20, 2022							
Effective From	October 20, 2022							

Standards and Benchmarks criteria for the Hospitals to be a Network Provider

HDFC ERGO General Insurance Co. Ltd., ('Company') shall ensure that Hospitals which meet with the definition of 'Hospital' & 'Day Care Center' as defined below and also are registered with Registry of Hospitals in the Network of Insurers (ROHINI) maintained by Insurance Information Bureau (IIB). [<https://rohini.iib.gov.in>] may be part of Company Network. The definition are as follows:

Final decision of empanelment will be taken by competent authority HDFC ERGO General Insurance company Ltd based on Merit.

a. **Hospital (not applicable for Overseas Travel Insurance), who meets the minimum requirement as defined below:**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act or complies with all minimum criteria as under:

- i) has qualified nursing staff under its employment round the clock;
- ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- iii) Minimum beds criteria (not applicable for Day care Centers and single specialty hospitals like Eye, Maternity, Dialysis, Chemo)
- iv) has qualified medical practitioner(s) in charge round the clock;
- v) has a fully equipped operation theatre of its own where surgical procedures are carried out;
- vi) Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

b. **Day Care Centre:**

A day care center 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-

- i) has qualified nursing staff under its employment;
- ii) has qualified medical practitioner/s in charge;
- iii) has fully equipped operation theatre of its own where surgical procedures are carried out;
- iv) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

Standards and Benchmarks for the AYUSH Hospitals to be Network Provider:

The Company shall ensure that Hospitals which meet with the definition of 'Ayush Hospital' & 'Ayush Day Care Center' as defined below and also are registered with Registry of Hospitals in the Network of Insurers (ROHINI) maintained by Insurance Information Bureau (IIB). [<https://rohini.iib.gov.in>] will be part of Company Network. The definition are as follows:

a. 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:

- 1) Central or State Government AYUSH Hospital; or
- 2) Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- 3) 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.

b. 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 center 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:

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

Explanation: Medical Practitioner referred in the above definition Medical Practitioner (not applicable for Overseas Travel Insurance) means as below:

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. (Insurance companies may specify additional or restrictive criteria to the above e.g. that the registered practitioner should not be the insured or close member of the family. Insurance Companies may also specify definition suitable to overseas jurisdictions where Indian policyholders are getting treatment outside India as per the terms and conditions of a health insurance policy issued in India).

Explanation: Network Provider (not applicable for Overseas Travel Insurance):

Network Provider means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.
