



HDFC ERGO GENERAL INSURANCE COMPANY LIMITED

Policy for providing AYUSH coverage, enrolling AYUSH Hospital/ Day Care Centre as Network Provider for availing Cashless facility:

Created by	Health Underwriting and Claims			
Concurred by	Compliance			
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Policy for providing AYUSH coverage, enrolling AYUSH Hospital/ Day Care Centre as Network Provider for availing Cashless facility:

AYUSH Coverage:

In compliance to the provisions of IRDAI guidelines IRDAI/HLT/CIR/GDL/31/01/2024 dated 01/Jan/2024 on providing AYUSH coverage in Health Insurance policies, we offer health insurance coverage for AYUSH Treatment which will be at par with other treatments for the purpose of health insurance so as to provide an option for the policyholders to choose treatment of their choice. The Company shall indemnify the Medical Expenses incurred by the Insured Person for Inpatient Care under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines, in AYUSH Hospital as per the policy terms, conditions and exclusions.”

Quality parameters as well as procedure for enrolling AYUSH Hospitals/Day Care Centres as network providers for the purpose of providing cashless facility.

The Company shall ensure that Ayush Hospitals which meet with the definition of ‘Ayush Hospital’ & ‘Ayush Day Care Center’ as defined below and shall meet with the following minimum requirements:

- 1 Registered with Registry of Hospitals in the Network of insurers (ROHINI) maintained by Insurance information Bureau (IIB). [<https://rohini.iib.gov.in>]
- 2 NABH certificate issued by National Accreditation Boards for Hospitals and Healthcare Providers
- 3 Mutual understanding on the tariff mostly to be aligned with prevailing Ministry of AYUSH Guidelines.

Definition of AYUSH Hospital/ Day care centre as per Master Circular on Standardization of Health Insurance Products of IRDAI dated 22nd July 2020 is as follows:

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:
 - a. Having at least 5 in-patient beds;
 - b. Having qualified AYUSH Medical Practitioner in charge round the clock;
 - c. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - d. 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 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.