



Non-Medical Expenses

Sr. No.	Description	Payable /Non-Payable	Reason
1	Certificate charge	Not Payable	Administrative or Non-Medical Charges
2	Blood Reservation Charges	Not Payable	Administrative or Non-Medical Charges
3	Courier Charges, Fax and communication and Photocopies Charges	Not Payable	Administrative or Non-Medical Charges
4	Conveyance Charges	Not Payable	Administrative or Non-Medical Charges
5	Documentation Charges/ Diabetic Chart Charges / Daily Chart Charges / Administrative Expenses / TPA charges / File Opening Charges	Not Payable	Administrative or Non-Medical Charges
6	Discharge Procedure Charges	Not Payable	Administrative or Non-Medical Charges
7	Entrance Pass / Visitors Pass Charges	Not Payable	Administrative or Non-Medical Charges
8	Incidental Expenses / Misc. Charges (not Explained)	Not Payable	Administrative or Non-Medical Charges
9	Maintenance Charges	Not Payable	Administrative or Non-Medical Charges
10	Medical Records	Not Payable	Administrative or Non-Medical Charges
11	Patient Identification Band / Name Tag	Not Payable	Administrative or Non-Medical Charges
12	Medico Legal Case Charges (MLC Charges)	Not Payable	Administrative or Non-Medical Charges
13	Mortuary Charges	Not Payable	Administrative or Non-Medical Charges
14	Weight Control Programs, Supplies & Services, Treatment for obesity, weight reduction or weight management	Not Payable	Exclusion in Policy
15	Hormone Replacement Therapy	Not Payable	Exclusion in Policy
16	Home Visit Charges	Not Payable	Exclusion in Policy
17	Private Nursing Charges	Not Payable	Exclusion in Policy
18	Infertility/ Sub fertility/ Assisted Conception Procedure	Not Payable	Exclusion in Policy
19	Obesity (including Morbid Obesity) Treatment	Not Payable	Exclusion in Policy
20	Psychiatric & Psychosomatic Disorders	Not Payable	Exclusion in Policy

21	Corrective Surgery for Refractive Error	Not Payable	Exclusion in Policy
22	Treatment of Sexually Transmitted Diseases	Not Payable	Exclusion in Policy
23	Donor Screening Charges	Not Payable	Exclusion in Policy
24	Service charges, Surcharges, Admission fees / Registration charges	Not Payable	Exclusion in Policy
25	Hospitalisation For Evaluation/ Diagnostic Purpose	Not Payable	Exclusion in Policy
26	Any Expenses directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS	Not Payable	Exclusion in Policy
27	Pulse-oximeter Device Charges, Spirometer	Not Payable	Exclusion in Policy
28	Stem Cell Implantation/ Surgery Except Bone Marrow Transplantation	Not Payable	Exclusion in Policy
29	CPAP/ CAPD Equipment	Not Payable	External appliances, Prosthesis and/or devices
30	Commode	Not Payable	External appliances, Prosthesis and/or devices
31	Oxygen Cylinder (for Usage Outside the Hospital)	Not Payable	External appliances, Prosthesis and/or devices
32	Arm sling, Slings, Cervical Collar, Splint, Knee Braces (Long/ Short/ Hinged)	Not Payable	External appliances, Prosthesis and/or devices
33	Diabetic Foot Wear	Not Payable	External appliances, Prosthesis and/or devices
34	Knee Immobilizer/shoulder Immobilizer	Not Payable	External appliances, Prosthesis and/or devices
35	Lumbo Sacral Belt, Abdominal Binder, Leggings, Stockings	Not Payable	External appliances, Prosthesis and/or devices
36	Alpha bed/ water bed/ Airbed	Not Payable	External appliances, Prosthesis and/or devices
37	Ambulance Collar	Not Payable	External appliances, Prosthesis and/or devices
38	Ambulance Equipment	Not Payable	External appliances, Prosthesis and/or devices
39	Spectacles, contact lenses, hearing aids, crutches, wheelchairs, artificial limbs, dentures, artificial teeth and all other external appliances	Not Payable	External appliances, Prosthesis and/or devices
40	Betadine, Hydrogen Peroxide, spirit, Dettol, Savlon, Disinfectants, Micro shield, Mouth Paint, Listerine, Antiseptic Mouthwash, Lozenges Etc. Antiseptic and cleaning agents	Not Payable	Non-prescribed drugs and medical supplies
41	HVAC (technology of indoor or automotive environmental comfort)	Not Payable Separately	Part of Room Charge

42	House Keeping Charges, Clean Sheet	Not Payable Separately	Part of Room Charge
43	Blanket/warmer Blanket	Not Payable Separately	Part of Room Charge
44	Attendant Charges	Not Payable Separately	Part of Room Charge
45	Television & Air Conditioner Charges	Not Payable Separately	Part of Room Charge
46	Admission Kit Not Payable	Not Payable Separately	Part of Room Charge
47	Water & Electricity charge	Not Payable Separately	Part of Room Charge
48	Blood Grouping and Cross Matching Of Donors Samples	Not Payable Separately	Part of Cost of Blood
49	Band Aids, Bandages	Not Payable Separately	Part of Dressing Charges
50	Micro-pore/ Surgical Tape	Not Payable Separately	Part of Dressing Charges
51	Cotton, Cotton Bandage, Ear Buds, Gauze, Alcohol Swabs, Scrub Solution/Sterillium, Apron, Tourniquet	Not Payable Separately	Part of Dressing Charges
52	Dynaplast, Hansaplast, Adhesive Bandages, Crepe Bandage	Not Payable unless necessary medically	Part of Dressing Charges
53	Hypo allergic adhesive tapes like Durapore, Curapore	Not Payable unless necessary medically	Part of Dressing Charges
54	Infusion Pump – Cost	Not Payable	Part of Hospital Services
55	Spacer, SpO2 Probe, Nebulizer Kit, Steam Inhaler	Not Payable	Part of Hospital Services
56	Urine Container, Ounce Glass, Urometer, Urine Jug, Thermometer, Bed Pan, Kidney Tray	Not Payable Separately	Part of Hospital Services
57	Ward and Theatre Booking Charges	Not Payable Separately	Part of Hospital Services
58	Trolley Cover	Not Payable Separately	Part of Hospital Services
59	Nutrition planning charges	Not Payable Separately	Part of Hospital Services
60	Surgical Blades, harmonic Scalpel, shaver	Not Payable Separately	Part of Hospital Services
61	Sputum Cup	Not Payable Separately	Part of Lab Investigation
62	Pre-Operative Preparation Charges	Not Payable	Part of Nursing Charge
63	IM/ IV Injection Charges	Not Payable Separately	Part of Nursing Charge
64	Hair removing cream charges used before surgery or clinical procedure	Not Payable Separately	Part of Nursing Charge

65	Disposable Caps, Cold Pack/hot Pack	Not Payable Separately	Part of Nursing Charge
66	Arthroscopy & Endoscopy Instruments	Not Payable Separately	Part of operation theatre charges
67	Microscope Cover, Camera Cover	Not Payable Separately	Part of operation theatre charges
68	Surgical Drill	Not Payable Separately	Part of operation theatre charges
69	Eye Kit, Eye Drape	Not Payable Separately	Part of operation theatre charges
70	Boyles Apparatus	Not Payable Separately	Part of operation theatre charges
71	DVD, CD Charges (Except Sought by Insurer/TPA)	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
72	Belts/ Braces	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
73	Separate Baby Bed Charges (unless specified/indicated)	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
74	Baby Food, Baby bottles, Baby Clothes, Diaper, Oil etc.	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
75	Hand Wash, Moisturiser, Talcum Powder, Beauty Services, Barber Charges, Comb	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
76	Towel, Shoe Cover, Foot Cover, Slippers, Carry Bags	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
77	Cradle Charges	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
78	Eau-De-Cologne / Room Fresheners	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
79	Email / Internet / Telephone Charges	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
80	Separate Food Charges	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
81	Separate Laundry Charges	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
82	Mineral Water	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
83	Oil Charges, Tissue Paper, Tooth Paste, Tooth Brush	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
84	Guest Services	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
85	Bed Under Pad Charges	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
86	Eyelet Collar, Eye Pad, Eye Shield	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
87	Lactogen/ Infant Food / Sugar free tablets	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
88	Aesthetic Treatment / Surgery	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
89	Unsterilized Gloves	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items

90	Medicine Box	Not Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
91	Face Mask, Sanitary Pad, Diaper	Not Payable unless necessary medically	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
92	Disposable Razor Charges (For Site Preparations)	Payable	Toiletries/ Cosmetics/ Personal Comfort or Convenience Items
93	Luxury Tax	Not Payable	Administrative or Non-Medical Charges
94	Bipap Machine	Not Payable	Exclusion in Policy
95	ECG Electrodes	Payable	Payable as justified
96	HIV Kit	Payable	Part of Pre-Operative Screening
97	Accu Check / One Touch Strips (Glucometry / Strips)	Not Payable	Part of investigation charges
98	Nebulization Mask	Not Payable	Part of procedure