

Kotak Group Health Care

Annexure III: List of Expenses Generally Excluded (Non-admissible Expenses) in Hospitalisation Policy

Sr.	Items	Suggestions			
I Toiletries/ Cosmetics/ Personal Comfort or Convenience Items/ Similar Expenses			32	Laundry Charges	Not Payable
			33	Mineral Water	Not Payable
			34	Oil Charges	Not Payable
1	Hair Removing Cream	Not Payable	35	Sanitary Pad	Not Payable
2	Baby Charges (unless specified/indicated)	Not Payable	36	Slippers	Not Payable
3	Baby Food	Not Payable	37	Telephone Charges	Not Payable
4	Baby Utilities Charges	Not Payable	38	Tissue Paper	Not Payable
5	Baby Set	Not Payable	39	Tooth Paste	Not Payable
6	Baby Bottles	Not Payable	40	Tooth Brush	Not Payable
7	Brush	Not Payable	41	Guest Services	Not Payable
8	Cosy Towel	Not Payable	42	Bed Pan	Not Payable
9	Hand Wash	Not Payable	43	Bed Under Pad Charges	Not Payable
10	Moisturiser Paste Brush	Not Payable	44	Camera Cover	Not Payable
11	Powder	Not Payable	45	Cliniplast	Not Payable
12	Razor	Payable	46	Crepe Bandage	Not Payable/ Payable by the Patient
13	Shoe Cover	Not Payable	47	Curapore	Not Payable
14	Beauty Services	Not Payable	48	Diaper Of Any Type	Not Payable
15	Belts/ Braces	Essential and Should be Paid at least Specifically for Cases who have undergone surgery of Thoracic or Lumbar Spine	49	DVD, CD Charges	Not Payable (However if CD is specifically sought by Insurer/TPA then Payable)
16	Buds	Not Payable	50	Eyelet Collar	Not Payable
17	Barber Charges	Not Payable	51	Face Mask	Not Payable
18	Caps	Not Payable	52	Flexi Mask	Not Payable
19	Cold Pack/Hot Pack	Not Payable	53	Gause Soft	Not Payable
20	Carry Bags	Not Payable	54	Gauze	Not Payable
21	Cradle Charges	Not Payable	55	Hand Holder	Not Payable
22	Comb	Not Payable	56	Hansaplast/ Adhesive Bandages	Not Payable
23	Disposable Razor Charges (For Site Preparations)	Payable	57	Infant Food	Not Payable
24	Eau-De-Cologne / Room Freshners	Not Payable	58	Slings	Reasonable costs for one sling in case of Upper Arm Fractures may be considered
25	Eye Pad	Not Payable	59	Weight Control Programs/ Supplies/ Services	Exclusion in Policy unless otherwise specified
26	Eye Sheild	Not Payable	60	Cost of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	Exclusion in Policy unless otherwise specified
27	Email / Internet Charges	Not Payable	61	Dental Treatment Expenses that do not require Hospitalisation	Exclusion in Policy unless otherwise specified
28	Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable	62	Hormone Replacement Therapy	Exclusion in Policy unless otherwise specified
29	Foot Cover	Not Payable	63	Home Visit Charges	Exclusion in Policy unless otherwise specified
30	Gown	Not Payable	64	Infertility/ Subfertility / Assisted Conception Procedure	Exclusion in Policy unless otherwise specified
31	Leggings	Essential in Bariatric and Varicose Vein Surgery and may be considered for at least these conditions where Surgery itself is Payable.	65	Obesity (including Morbid Obesity) Treatment if Excluded in Policy	Exclusion in Policy unless otherwise specified
			66	Psychiatric & Psychosomatic Disorders	Exclusion in Policy unless otherwise specified

67	Corrective Surgery for Refractive Error	Exclusion in Policy unless otherwise specified	92	Apron	Not Payable -Part of Hospital Services /Disposable Linen to be Part of OT/ ICU Charges
68	Treatment of Sexually Transmitted Diseases	Exclusion in Policy unless otherwise specified	93	Torniquet	Not Payable (service is charged by Hospitals, Consumables cannot be separately charged)
69	Donor Screening Charges	Exclusion in Policy unless otherwise specified	94	Orthobundle, Gynaec Bundle	Part of Dressing Charges
70	Admission/Registration Charges	Exclusion in Policy unless otherwise specified	95	Urine Container	Not Payable
71	Hospitalisation for Evaluation/ Diagnostic Purpose	Exclusion in Policy unless otherwise specified	II Elements of Room Charge		
72	Expenses for Investigation/ Treatment irrelevant to the Disease for which admitted or diagnosed	Exclusion in Policy not payable unless otherwise specified	96	Luxury Tax	Policy Exclusion - Not Payable. If there is no Policy Exclusion, then Actual Tax Levied by Government is Payable - Part of Room Charge for Sub Limits
73	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	97	HVAC	Part of Room Charge Not Payable Separately
74	Stem Cell Implantation/ Surgery & Storage	Not Payable except Bone Marrow Transplantation where covered by Policy	98	House Keeping Charges	Part of Room Charge Not Payable Separately
75	Ward and Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately	99	Service Charges where Nursing Charge also charged	Part of Room Charge Not Payable Separately
76	Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable.Purchase of Instruments Not Payable.	100	Television & Air Conditioner Charges	Payable Under Room Charges Not if separately levied
77	Microscope Cover	Payable Under OT Charges, Not Payable Separately	101	Surcharges	Part of Room Charge Not Payable Separately
78	Surgical Blades,Harmonic Scalpel, Shaver	Payable Under OT Charges, Not Payable Separately	102	Attendant Charges	Not Payable - Part of Room Charges
79	Surgical Drill	Payable Under OT Charges, Not Payable Separately	103	IM/ IV Injection Charges	Part of Nursing Charges, Not Payable
80	Eye Kit	Payable Under OT Charges, Not Payable Separately	104	Clean Sheet	Part of Laundry / housekeeping Not Payable Separately
81	Eye Drape	Payable Under OT Charges, Not Payable Separately	105	Extra Diet of Patient(other than that which forms part of Bed Charge)	Not Payable. Patient Diet Provided by Hospital is Payable
82	X-Ray Film	Payable Under Radiology Charges, Not as Consumable	106	Blanket/Warmer Blanket	Not Payable- Part of Room Charges
83	Sputum Cup	Payable Under Investigation Charges, Not as Consumable	III Administrative or Non-medical Charges		
84	Boyles Apparatus Charges	Part Of Ot Charges, Not Seperately	107	Admission Kit	Not Payable
85	Blood Grouping and Cross Matching of Donors Samples	Part Of Cost Of Blood, Not Payable	108	Birth Certificate	Not Payable
86	Antiseptic & Disinfectant Lotions	Not Payable-Part of Dressing Charges	109	Blood Reservation Charges and Ante Natal Booking Charges	Not Payable
87	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges	110	Certificate Charges	Not Payable
88	Cotton	Not Payable-Part of Dressing Charges	111	Courier Charges	Not Payable
89	Cotton Bandage	Not Payable-Part of Dressing Charges	112	Convenyance Charges	Not Payable
90	Micropore/ Surgical Tape	Not Payable-payable by the Patient when Prescribed, otherwise included as Dressing Charges	113	Diabetic Chart Charges	Not Payable
91	Blade	Not Payable	114	Documentation Charges / Administrative Expenses	Not Payable
			115	Discharge Procedure Charges	Not Payable
			116	Daily Chart Charges	Not Payable
			117	Entrance Pass / Visitors Pass Charges	Not Payable

118	Expenses Related to Prescription on Discharge	To be Claimed by Patient under Post -Hospitalisation where admissible	152	Ambulance Collar	Not Payable
119	File Opening Charges	Not Payable	153	Ambulance Equipment	Not Payable
120	Incidental Expenses / Misc. Charges (not Explained)	Not Payable	154	Microsheild	Not Payable
121	Medical Certificate	Not Payable	155	Abdominal Binder	Essential and should be Paid at least in Post Surgery Patients of Major Abdominal Surgery Including TAH, LSCS, Incisional Hernia Repair, Exploratory Laparotomy for Intestinal Obstruction, Liver Transplant Etc.
122	Maintainance Charges	Not Payable	V Items Payable If Supported By A Prescription		
123	Medical Records	Not Payable	156	Betadine \ Hydrogen Peroxide \ Spirit \ Disinfectants Etc	May be Payable when prescribed for Patient, Not Payable for Hospital use in OT or Ward or for dressings ward or for dressings
124	Preparation Charges	Not Payable	157	Private Nurses Charges- Special Nursing Charges	Post Hospitalisation Nursing Charges Not Payable
125	Photocopies Charges	Not Payable	158	Nutrition Planning Charges - Dietician Charges- Diet Charges	Patient Diet provided by Hospital is Payable
126	Patient Identification Band / Name Tag	Not Payable	159	Sugar Free Tablets	Payable -Sugar Free variants of admissible medicines are not Excluded
127	Washing Charges	Not Payable	160	Cream Powder Lotion (Toileteries are Not Payable, only Prescribed Medical Pharmaceuticals Payable)	Payable when Prescribed
128	Medicine Box	Not Payable	161	Digene Gel	Payable when Prescribed
129	Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges Not Payable	162	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.
130	Medico Legal Case Charges (MLC Charges)	Not Payable	163	Gloves	Sterilized Gloves Payable / Unsterilized Gloves not payable
IV External Durable Devices			164	HIV Kit	Payable - Pre-Operative Screening
131	Walking Aids Charges	Not Payable	165	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
132	Bipap Machine	Not Payable	166	Lozenges	Payable When Prescribed
133	Commode	Not Payable	167	Mouth Paint	Payable When Prescribed
134	CPAP/ CPAD Equipments Device	Not Payable	168	Nebulisation Kit	If used during Hospitalisation is Payable Reasonably
135	Infusion Pump - Cost	Not Payable	169	Novarapid	Payable When Prescribed
136	Oxygen Cylinder (for Usage outside the Hospital)	Not Payable	170	Volini Gel/ Analgesic Gel	Payable When Prescribed
137	Pulseoxymeter Charges Device	Not Payable	171	Zytee Gel	Payable When Prescribed
138	Spacer	Not Payable			
139	Spirometre	Not Payable			
140	SPO2 Probe	Not Payable			
141	Nebulizer Kit	Not Payable			
142	Steam Inhaler	Not Payable			
143	Armsling	Not Payable			
144	Thermometer	Not Payable (paid By Patient)			
145	Cervical Collar	Not Payable			
146	Splint	Not Payable			
147	Diabetic Foot Wear	Not Payable			
148	Knee Braces (Long/ Short/ Hinged)	Not Payable			
149	Knee Immobilizer/Shoulder Immobilizer	Not Payable			
150	Lumbo Sacral Belt	Essential and should be paid at least specifically for cases who have undergone Surgery of Lumbar Spine			
151	Nimbus Bed or Water or Air Bed Charges	Payable for any ICU Patient requiring more than 3 Days in ICU; All Patients with Paraplegia /Quadriplegia for any reason and at Reasonable Cost of approximately Rs 200/Day			

172	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable	188	Pelvic Traction Belt	Should be Payable in case of PIVD requiring traction as this is generally not reused
VI Part of Hospital's own Costs and not Payable			189	Referral Doctor's Fees	Not Payable
173	AHD	Not Payable - Part of Hospital's Internal Cost	190	Accu Check (Glucometry/ Strips)	Not Payable. Pre-Hospitalisation or Post-Hospitalisation / Reports and Charts Required/ Device Not Payable
174	Alcohol Swabes	Not Payable - Part of Hospital's Internal Cost	191	Pan Can	Not Payable
175	Scrub Solution/ Sterillium	Not Payable - Part of Hospital's Internal Cost	192	Sofnet	Not Payable
VII OTHERS			193	Trolley Cover	Not Payable
176	Vaccine Charges for Baby	Not Payable	194	Urometer, Urine Jug	Not Payable
177	Aesthetic Treatment / Surgery	Not Payable	195	Ambulance	Payable - Ambulance from home to Hospital or inter-hospital shifts is Payable/ RTA - As Specific Requirement for critical injury is Payable
178	TPA Charges	Not Payable	196	Tegaderm / Vasofix Safety	Payable - Maximum of 3 in 48 Hrs and then 1 in 24 Hrs
179	Visco Belt Charges	Not Payable	197	Urine Bag	Payable where medically necessary till a reasonable cost - Maximum 1 Per 24 Hrs
180	Any Kit with no details mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]	Not Payable	198	Softovac	Not Payable
181	Examination Gloves	Not Payable	199	Stockings	Essential for case like CABG etc. Where it should be paid.
182	Kidney Tray	Not Payable			
183	Mask	Not Payable			
184	Ounce Glass	Not Payable			
185	Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy			
186	Oxygen Mask	Not Payable			
187	Paper Gloves	Not Payable			