

**STANDARD DEDUCTIBLES / NON MEDICAL ITEMS**

SN	Expenses_Macrolevel	Expenses_Microlevel	Admissibility
1	Personal Comfort or Convenience Items	Baby Bottles	Not Payable
2	Personal Comfort or Convenience Items	Baby Charges (Unless Specified/Indicated)	Not Payable
3	Personal Comfort or Convenience Items	Baby Food	Not Payable
4	Personal Comfort or Convenience Items	Baby Set	Not Payable
5	Personal Comfort or Convenience Items	Baby Utilites Charges	Not Payable
6	Personal Comfort or Convenience Items	Barber Charges	Not Payable
7	Personal Comfort or Convenience Items	Beauty Services	Not Payable
8	Personal Comfort or Convenience Items	Bed Pan	Not Payable
9	Personal Comfort or Convenience Items	Bed Under Pad Charges	Not Payable
10	Personal Comfort or Convenience Items	Belts/ Braces	Essential and may be paid specifically for cases who have undergone surgery of thorasic or lumbar spine.
11	Personal Comfort or Convenience Items	Brush	Not Payable
12	Personal Comfort or Convenience Items	Buds	Not Payable
13	Personal Comfort or Convenience Items	Camera Cover	Not Payable
14	Personal Comfort or Convenience Items	Caps	Not Payable
15	Personal Comfort or Convenience Items	Carry Bags	Not Payable
16	Personal Comfort or Convenience Items	Cliniplast	Not Payable
17	Personal Comfort or Convenience Items	Cold Pack/Hot Pack	Not Payable
18	Personal Comfort or Convenience Items	Comb	Not Payable
19	Personal Comfort or Convenience Items	Cosy Towel	Not Payable
20	Personal Comfort or Convenience Items	Cradle Charges	Not Payable
21	Personal Comfort or Convenience Items	Crepe Bandage	Not Payable
22	Personal Comfort or Convenience Items	Curapore	Not Payable
23	Personal Comfort or Convenience Items	Diaper Of Any Type	Not Payable
24	Personal Comfort or Convenience Items	Disposables Razors Charges ( For Site Preparations)	Payable
25	Personal Comfort or Convenience Items	Dvd, Cd Charges	Not Payable
26	Personal Comfort or Convenience Items	Eau-De-Cologne / Room Freshners	Not Payable
27	Personal Comfort or Convenience Items	Email / Internet Charges	Not Payable
28	Personal Comfort or Convenience Items	Eye Pad	Not Payable
29	Personal Comfort or Convenience Items	Eye Sheild	Not Payable
30	Personal Comfort or Convenience Items	Eyelet Collar	Not Payable
31	Personal Comfort or Convenience Items	Face Mask	Not Payable
32	Personal Comfort or Convenience Items	Flexi Mask	Not Payable
33	Personal Comfort or Convenience Items	Food Charges (Other Than Patient's Diet Provided By Hospital)	Not Payable
34	Personal Comfort or Convenience Items	Foot Cover	Not Payable
35	Personal Comfort or Convenience Items	Gause Soft	Not Payable
36	Personal Comfort or Convenience Items	Gauze	Not Payable
37	Personal Comfort or Convenience Items	Gown	Not Payable

38	Personal Comfort or Convenience Items	Guest Services	Not Payable
39	Personal Comfort or Convenience Items	Hair Removal Cream	Not Payable
40	Personal Comfort or Convenience Items	Hand Holder	Not Payable
41	Personal Comfort or Convenience Items	Hand Wash	Not Payable
42	Personal Comfort or Convenience Items	Hansaplast/Adhesive Bandages	Not Payable
43	Personal Comfort or Convenience Items	Infant Food	Not Payable
44	Personal Comfort or Convenience Items	Laundry Charges	Not Payable
45	Personal Comfort or Convenience Items	Leggings	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is payable.
46	Personal Comfort or Convenience Items	Mineral Water	Not Payable
47	Personal Comfort or Convenience Items	Moisturizer	Not Payable
48	Personal Comfort or Convenience Items	Oil Charges	Not Payable
49	Personal Comfort or Convenience Items	Powder	Not Payable
50	Personal Comfort or Convenience Items	Sanitary Pad	Not Payable
51	Personal Comfort or Convenience Items	Shoe Cover	Not Payable
52	Personal Comfort or Convenience Items	Slings	Reasonable costs for one sling in case of upper arm fractures should be considered
53	Personal Comfort or Convenience Items	Slippers	Not Payable
54	Personal Comfort or Convenience Items	Telephone Charges	Not Payable
55	Personal Comfort or Convenience Items	Tissue Paper	Not Payable
56	Personal Comfort or Convenience Items	Tooth Brush	Not Payable
57	Personal Comfort or Convenience Items	Tooth Paste Not Pavable	Not Payable
58	Misc Expenses	Cost Of Spectacles/ Contact Lenses / Hearing Aids etc	Not Payable
59	Misc Expenses	Home VisitCharges	Not Payable
60	Misc Expenses	Donor Screening Charges	Not Payable
61	Misc Expenses	Admission / Registration Charges	Not Payable
62	OT Charges	Ward and Theatre Booking charges	Payable
63	Rental Charges	Arthoscopy & Endoscopy Instruments	Payable
64	OT Charges	Micoscope Cover	Payable
65	OT Charges	Surgical Blades, Harmonic Scalpel, Shaver	Payable
66	OT Charges	Surgical Drill	Payable
67	OT Charges	Eye Kit	Payable
68	OT Charges	Eye Drape	Payable
69	Investigation Charges	X-Ray Film	Payable
70	Investigation Charges	Sputum Cup	Payable
71	OT Charges	Boyles Apparatus Charges	Payable
72	Cost of Blood	Blood Grouping and Cross Matching of Donars Sample	Payable

73	Dressing Charges	Anti Septic and Disinfectant Lotion	Not Payable
74	Dressing Charges	Band Aids, Bandages, Sterile Injections, Needles, Syring etc	Reasonable expenses for Bandages payable .Rest non-payable.
75	Dressing Charges	Cotton	Reasonable expenses payable
76	Dressing Charges	Cotton Bandage	Reasonable expenses payable
77	Dressing Charges	Micropore / Surgical Tape	Payable
78	Personal Comfort or Convenience Items	Blade	Not Payable
79	Durables	Apron	Not Payable
80	Consumable & Disposable	Torniquet	Not Payable
81	Dressing Charges	Orthobundle / Gynaec Bundle	Payable
82	Consumable & Disposable	Urine Container	Not Payable
83	Room Charges	Luxury tax	Payable
84	Room Charges	HVAC	Payable
85	Room Charges	House Keeping Charges	Payable
86	Room Charges	Service Charges Where Nursing Charge Also Charged	Payable
87	Room Charges	Television & Air Conditioner Charges	Payable
88	Room Charges	Surcharges	Payable
89	Room Charges	Attendant Charges	Not Payable
90	Nursing Charges	IM IV Injection Charges	Payable under nursing charges
91	Room Charges	Clean Sheet	Payable
92	Patient Diet	Extra Diet Of Patient(Other Than That Which Forms Part Of Bed Charge)	Payable
93	Room Charges	Blanket/Warmer Blanket	Not Payable
94	Misc Expenses	Admission Kit	Not Payable
95	Misc Expenses	Birth Certificate	Not Payable
96	Misc Expenses	Blood Reservation Charges And Ante Natal Booking Charges	Not Payable
97	Misc Expenses	Certificate Charges	Not Payable
98	Misc Expenses	Courier Charges	Not Payable
99	Misc Expenses	Convenyance Charges	Not Payable
100	Misc Expenses	Diabetic Chart Charges	Not Payable
101	Misc Expenses	Documentation Charges / Administrative Expenses	Not Payable
102	Misc Expenses	Discharge Procedure Charges	Not Payable
103	Misc Expenses	Daily Chart Charges	Not Payable
104	Misc Expenses	Entrance Pass / Visitors Pass Charges	Not Payable
105	Misc Expenses	Expenses Related To Prescription On Discharge	To be claimed by patient under Post Hosp where admissible

106	Misc Expenses	File Opening Charges	Not Payable
107	Misc Expenses	Incidental Expenses / Misc. Charges (Not Explained)	Not Payable
108	Misc Expenses	Medical Certificate	Not Payable
109	Misc Expenses	Maintenance Charges	Not Payable
110	Misc Expenses	Medical Records	Not Payable
111	Misc Expenses	Preparation Charges	Not Payable
112	Misc Expenses	Photocopies Charges	Not Payable
113	Misc Expenses	Patient Identification Band / Name Tag	Not Payable
114	Misc Expenses	Washing Charges	Not Payable
115	Misc Expenses	Medicine Box	Not Payable
116	Misc Expenses	Mortuary Charges	Payable upto 24 hrs, shifting charges
117	Misc Expenses	Medico Legal Case Charges (Mlc Charges)	Not Payable
118	Durables	Walking Aids Charges	Not Payable
119	Durables	BIPAP Machine	Not Payable
120	Durables	Commode	Not Payable
121	Durables	CPAP/ CAPD Equipments	Device not payable
122	Durables	Infusion Pump - Cost	Device not payable
123	Durables	Oxygen Cylinder (For Usage Outside The Hospital)	Not Payable
124	Durables	Pulse Oxymeter Charges	Device not payable
125	Durables	Spacer	Not Payable
126	Durables	Spirometre	Device not payable
127	Durables	SPO2 Probe	Not Payable
128	Durables	Nebulizer Kit	Reasonable charges payable
129	Durables	Steam Inhaler	Not Payable
130	Durables	Armsling	Not Payable
131	Durables	Thermometer	Not Payable
132	Durables	Cervical Collar	Not Payable
133	Durables	Splint	Not Payable
134	Durables	Diabetic Foot Wear	Not Payable
135	Durables	Knee Braces ( Long/ Short/ Hinged)	Not Payable
136	Durables	CPAP/ CAPD Equipments	Not Payable
137	Durables	Lumbosacral Belt	Essential and should be paid specifically for cases who have undergone surgery of lumbar spine.
138	Durables	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

139	Durables	Ambulance Collar	Not Payable
140	Durables	Ambulance Equipment	Not Payable
141	Durables	Microsheild	Not Payable
142	Durables	Abdominal Binder	Essential and should be paid in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
143	Dressing Charges	Betadine / Hydrogen Peroxide / Spirit / Disinfectants etc	Payable
144	Nursing Charges	Private Nurses charges - Special Nursing Charges	Not Payable
145	Patient Diet	Nutrition Planning Charges	Payable
146	Medicine	Sugar Free Tablets	Payable
147	Medicine	Digestion Gel	Payable
148	Disposables & Consumables	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.
149	Disposables & Consumables	Gloves	Sterilized Gloves payable /unsterilized gloves not payable.
150	Investigation Charges	HIV Kit	Payable
151	Medicine	Listerine/ Antiseptic Mouthwash	Payable
152	Medicine	Lozenges	Payable
153	Medicine	Mouth Paint	Payable
154	Disposables & Consumables	Nebulisation Kit	Reasonable charges payable
155	Medicine	Novarapid	Payable
156	Medicine	Volini Gel/ Analgesic Gel	Payable
157	Medicine	Zytee Gel	Payable
158	Medicine	Vaccination Charges	Routine Vaccination not Payable /Post Bite Vaccination Payable.
159	Personal Comfort or Convenience Items	AHD	Not Payable
160	Personal Comfort or Convenience Items	Alcohol Swabs	Not Payable
161	OT Charges	Scrub Solution / Sterillium	Not Payable
162	Disposables & Consumables	Paper Gloves	Not Payable
163	Medicine	Vaccine Charges For Baby	Not Payable
164	Misc Expenses	TPA Charges	Not Payable
165	Durables	Visco Belt Charges	Not Payable
166	Misc Expenses	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit Etc]	Not Payable

167	Disposables & Consumables	Examination Gloves	Not Payable
168	Durables	Kidney Tray	Not Payable
169	Disposables & Consumables	Mask	Not Payable
170	Durables	Ounce Glass	Not Payable
171	Professional Fee	Outstation Consultant's/ Surgeon's Fees	Not payable, except for telemedicine consultations where covered by policy.
172	Durables	Oxygen Mask	Payable
173	Durables	Pelvic Traction Belt	Should be payable in case of PIVD) requiring traction as this is generally not reused.
174	Professional Fee	Referral Doctor's Fees	Not Payable
175	Disposables & Consumables	Accu Check ( Glucometry/ Strips)	Not payable pre-hospitalisation or post hospitalisation /Reports and Charts required /Device not payable.
176	Durables	Pan Can	Not Payable
177	Durables	Sofnet	Not Payable
178	Durables	Trolley Cover	Not Payable
179	Durables	Urometer, Urine Jug	Not Payable
180	Ambulance	Ambulance	Payable-Ambulance from home to hospital or inter-hospital shifts is payable/ RTA as specific requirement is payable.
181	Disposables & Consumables	Tegaderm / Vasofix Safety	Reasonable expenses for Vasofix Safety Payable
182	Disposables & Consumables	Urine Bag	Payable where medically necessary till a reasonable cost - maximum 1 per 24hrs.
183	Disposables & Consumables	Softovac	Not Payable
184	Durables	Stockings	Essential for case like CABG etc. where it should be paid.