

Criteria for empanelling network providers for cashless facility

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Background and Regulatory reference

In partial modification of the Guidelines on Standardization in Health Insurance under Section I of Master circular dated 22nd July, 2020, in order to enhance the scope for offering cashless facility across the length and breadth of the country, IRDAI has empowered insurers to empanel the network providers that meet the standards and benchmarks criteria as specified by their respective boards vide its circular Ref No: IRDAI/HLT/CIR/MISC/150/7/2022.

While specifying the criteria, the board of insurers shall, amongst others, consider especially the minimum manpower and healthcare infrastructure facilities.

Consequently, this document details out the criteria and process of empanelling hospitals for offering cashless claims facility.

Objective

To have in place framework for empanelment of Medical providers for cashless hospitalization service under Health Policies. The framework will include minimum standards & benchmarks for the hospitals in the provider network of TPA for HDFC Life.

Review schedule

This policy will be reviewed annually, or as stipulated by IRDAI regulations and will be presented to board in case of any change.

Scope

The policy will be applicable to all medical providers to be empanelled by TPA for extending cashless hospitalization services to customers under Health plans of HDFC Life.

Minimum standards and benchmarks for the hospitals in the provider network

The minimum requirements for empanelment as network provider with HDFC Life Insurance:

A. ROHINI registration

'Hospital' & 'Day Care Center' have to be 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.

AND

B. Fulfill the definition as follows:

a. Hospital means

1. Any institution established for in-patient care and Day Care Treatment of illness and / or injury and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the schedule of Section 56 (1) of the said Act
2. Has qualified nursing staff under its employment round the clock,
3. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patients beds in all other places,
4. Has qualified medical practitioner(s) in charge round the clock
5. Has a fully equipped operation theatre of its own where surgical procedures are carried out
6. Maintains daily records of each of its patients and makes these accessible to the Insurance Company's authorized personnel.

b. A Day care center means

1. 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
2. is under supervision of a registered and qualified medical practitioner AND
3. 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

Final decision of empanelment will be taken by competent authority of HDFC Life Insurance Company Ltd based on Merits.