



IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

STANDARDS AND BENCHMARKS FOR THE HOSPITAL IN PROVIDER NETWORK

- **EMPANELMENT OF HOSPITAL IS AT THE SOLE DISCRETION OF THE COMPANY.**

1. Purpose / Preamble

In order to enhance the cashless facility in Health Claims, IRDAI has relaxed norms on quality certification for network hospitals vide their Circular - IRDAI/HLT/CIR/MISC/150/7/2022 dated 20th July 2022 and allowed the insurers to decide the standards and benchmarks criteria for the empanelment of network providers.

The Board of Directors may specify criteria such as minimum manpower, healthcare infrastructure facilities and the delivery of quality healthcare services etc. for the empanelment of network hospitals. The empanelment criteria fixed by the Board shall be published on the website of the Company.

This Policy endeavors to create a network of good service provider hospitals at negotiated packages/tariffs and /or discounts to provide seamless cashless services to the customers at a reasonable price and also to minimize the outgo of the Company towards claims.

2. Definitions

- a. Preferred Service Provider Hospital(PSP)** means a hospital which is:
- (i). Empaneled by ITGI on negotiated package rates to provide a cashless facility to ITGI card holders;
 - (ii). Empaneled by ITGI on negotiated GIPSA (General Insurers Public Sector Association) rates with them.
- b. Network Service Provider Hospital (NSP)** means a hospital empaneled by ITGI on their rack rates.
- c. ITGI/ the Company** means IFFCO-TOKIO General Insurance Company Limited.

3. Criterion for Empanelment of Hospitals

The Company shall enroll the hospital fulfilling the following criteria as its PSP/NSP:

- (i). Allopathic Hospital /Any institution established for in-patient care and daycare treatment of illness and/or injuries 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 or complies with all minimum criteria as under:
 - Has qualified nursing staff under its employment round the clock;

- Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - Has qualified medical practitioner(s) in charge round the clock;
 - Has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - Maintains daily records of patients and makes these accessible to the authorized personnel of ITGI; or
- (ii). 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 complying with all the following criterion:
- Having at least 5 in-patient beds;
 - Having qualified AYUSH Medical Practitioner in charge round the clock;
 - Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.
- and
- (iii). Hospital/ any institution which is registered on the ROHINI Portal (Registry of Network Hospitals maintained by IRDAI/ IIB) and having a unique ROHINI ID.

4. Database for Selection of Hospitals for registration

The Company will use the following data source to contact hospitals for registration as PSP/ NSP:

- **ITGI Claims database:** selection of hospitals based on In-House reimbursement claims volume.
- **TPA Networking database:** selection of the hospitals, from the TPA Network, particularly for locations/regions where we are not having an adequate network.
- **SBU recommendations:** SBU/ Marketing Team may request for empanelment of hospital based on the business needs, in their area.
- **Self-Responders:** hospitals who either submit an application for empanelment online through Company's website or approach the Hospital Networking Team.

5. Process for Hospital Empanelment

The process of empanelment shall be digital. Hospitals may directly visit Company's website and apply for empanelment by filling an online application at the below URL:

<https://www.ifcotokio.co.in/portal/hospital-empanelment>

In case physical application / Letter of interest is received, the portal link shall be shared with the interested hospital for completion of required mandatory formalities.

6. Documents required from Hospital for Empanelment

The Company will collect the following data/ information/ documents (as applicable) from hospitals for registration as PSP/ NSP:

- i. Request letter /application from the interested hospital directly through the website or physical copy.
- ii. Due diligence form duly filled and signed by concerned Networking SPOC, post physical verification of the hospital, before empanelment.
- iii. Two sets of Agreement /MOU on Stamp Paper (Hundred Rupees).
- iv. Hospital Schedule of Charges(Tariff)
- v. Discount Letter
- vi. Rohini Unique ID – Registry of Hospitals in Network of Insurance.
- vii. Hospital's Pan Card Copy
- viii. Hospital's Cancelled Cheque
- ix. Registration Certificate under the Clinical Establishments (Registration & Regulation) Act of the State or National Accreditation Board (NABH) Certificate or Acknowledgement letter (in case it is applied for entry-level and awaiting accreditation) or Registration Certificate issued by the Authority under Shop & Establishment Act (applicable to those States where there is no Specific Act relating to registration of hospitals).
- x. GST number of the hospital, if applicable
- xi. List of all existing TPAs/Insurance companies with whom the hospital is associated.
- xii. Photographs of the hospital including the infrastructure of the hospital, pictures of the nearby /adjacent buildings and vicinity check.
- xiii. Details of pathologists attached to the hospital including their Registration No. if Lab is in- house. If outsourced, details of the Lab associated with it.

7. Revision / Change in Tariffs

Any request for change or revision of tariffs will be considered only at the time of renewal of the agreement or on a requirement basis.

After a detailed comparison of existing and proposed rates, the mutually agreed revised tariff to be duly recorded in system and notified to all concerned.

8. Suspension of the Cashless facility of Hospital

In case of any manipulation or fraudulent activity observed from the hospital side, the same to be immediately brought to the knowledge of the single point of contact (SPOC) of the hospital for their explanation, along with the concerned networking official of ITGI to further investigate the matter. If the above allegation is found correct and the explanation given by the hospital is not found justified / in order, the cashless facility of the said hospital shall be immediately suspended.

The status accordingly to be updated in the Website of the Company also for awareness of the Insured/Customers.

The suspension of the cashless facility of any hospital shall also be circulated to all SBUs, Inbound call centre and concerned TPAs within the same day or the very next day of such suspension.
