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Central Organisation ECHS
Adjutant General's Branch
Integrated HQ of MoD(Army)
Thimayya Marg,
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Delhi Cantt - 110 010

B/49778/AG/ECHS/Claim/Advisory

04 Oct 2022

IHQ of MoD (Navy)/Dir ECHS (N)
Air HQ (SP), Dte of AV, Subroto Park
HQ Coast Guard
HQ Southern Command (A/ECHS)
HQ Eastern Command (A/ECHS)
HQ Western Command (A/ECHS)
HQ Northern Command (A/ECHS)
HQ Central Command (A/ECHS)
HQ South Western Command (A/ECHS)
HQ Andaman & Nicobar Command (A/ECHS)
HQs Training Command AF, Bangalore
All Regional Centres ECHS

ADVISORY ON PAYABLE / NON-PAYABLE ITEMS FOR SETTLEMENT OF CLAIMS

1. Refer to Para 17 (e) & 44 (j) of SOP on Treatment Management.
2. There have been many complaints in the past from the environment regarding the cashless claim settlement process as per ECHS policy. Both the ESM clientele and empaneled HCOs repeatedly approach various echelons of the ECHS organization requesting for full reimbursement of their claims.
3. The package rates for procedures/investigations and cost of implants are published as per compendium of CGHS rates amended from time to time. These city wise rates are taken into consideration while processing CGHS/ECHS claims. Similarly, the policy for items which are payable/not payable for CGHS beneficiaries is also applicable equally for ECHS beneficiaries.
4. There is no standard list published by CGHS for payable/non payable consumable items and the CGHS earlier considered these as per the merits of the case. Post convergence of Central Government schemes like ESI, CAPF and CGHS on NHA IT platform, there is a standard list promulgated by NHA for processing all hospital and indls reimbursement claims. This list as obtained from NHA is being promulgated through this letter to bring parity and objectivity in processing of claims at all echelons; BPA, RCs and Central Org.
5. The payable / non-payable template has items summarized under the following heads: -
 - (a) Administration or non-medical charges (23 Items) - Appx 'A'
 - (b) External durable devices (25 Items) - Appx 'B'

(c)	Item specifically excluded in the policies (14 Items)	-	Appx 'C'
(d)	Elements of Room charge (12 Items)	-	Appx 'D'
(e)	Items payable if supported by a prescription (17 Items)	-	Appx 'E'
(f)	Items which from part of hospital services where separate Consumables are not payable (21 Items)	-	Appx 'F'
(g)	Toiletries / cosmetics / personal comfort or convenience Items (58 Items).	-	Appx 'G'
(h)	Others (24 Items)	-	Appx 'H'
(j)	Part of Hospital own costs and not payable (03 Items)	-	Appx 'J'

6. **Cardiology related consumables.** Queries have also been received from some RCs regarding admissibility of Cardiology related consumables like catheters, guidewires sheaths and microcatheters. Modern recanalization systems / devices like IVL and suture mediated closure systems like Proglide etc will require approval from Sr Adv Cardiology / CI specialist with rational justification for use. Other consumables like Guide wires, sheaths, simple wires or catheters are to be construed as part of the package and are not to be billed separately.

7. **Investigations billed/claimed separately.** As per SOP, all investigations are part of the package rate, therefore even if they are done prior to admission separately, they will not be paid. Billing it separately is tantamount to splitting of bills, hence will not be permitted.


8. **Antibiotics.** All NABH accredited hospitals have a written antibiotic policy. RCs may ask for the same and accordingly process the bill if indiscriminate injudicious use of antibodies is suspected. CO, ECHS has formulated a standard antibiotic policy in consultation with o/o DGMS. The same may be referred to review antibiotic use.

9. **Reimbursement of expenses incurred by beneficiaries as IPD case during hospital admission.** It is also clarified that expenses incurred on medicines, consumables sundry equipment and accessories which are purchased from outside based on specific authorization of treating doctor / staff of concerned hospital **will be reimbursable only if they are falling under the list of payable items.** In case, the empanelled hospital has asked an ECHS beneficiary for purchase of such payable items over and above the package rates reimbursement will be made to the beneficiary and the amount shall be recovered from the pending bill of the hospital. (Ref Para 2 of OM Govt of India MoHFW F.No 2-1/2012/CGHS/VC/CGHS(P) dated 01 Aug 2013). For such reimbursement cases, the date of purchase of such items should match with the in-patient stay at the hospital.

10. SEMOs are requested to advise Sr Adv / spls to diligently scrutinize the justification on Appx A for unlisted procedures / implants / investigation raised by empanelled hospitals.

11. All RCs are requested to ensure that the contents of attached enclosures be disseminated to all Empaneled hospitals in their AoR for strict compliance.

12. The list of payable & non-payable is not exhaustive in nature and will be revised from time to time as per extant policies of CGHS / GOI directives in future.


(Rajesh Batlish)
Surg Capt
Jt Dir Claim
for MD ECHS

Encls: - As above

Internal: -

Ops & Coord
Med
P&FC
C&L
Emp
S&A

- please upload on ECHS portal.

Copy to:-

M/s UTI_ITSL
UTI Bhawan
Plot No 3, Sector 11
CBD Belapur, Navi Mumbai
Maharashtra - 400614

- for info and necessary action regarding ECHS related bills.

Appx 'A'

(Ref to this HQ letter No B/49778/AG/ECHS/Claim/Advisory
dt 04 Oct 2022.

ADMINISTRATIVE OR NON-MEDICAL CHARGES

S NO	ITEMS	STATUS
1.	MORTUARY CHARGES	Payable up to 24 hrs, shifting charges not payable
2.	ADMISSION KIT	Not Payable
3.	BIRTH CERTIFICATE	Not Payable
4.	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
5.	CERTIFICATE CHARGES	Not Payable
6.	CONVEYANCE CHARGES	Not Payable
7.	COURIER CHARGES	Not Payable
8.	DAILY CHART CHARGES	Not Payable
9.	DIABETIC CHART CHARGES	Not Payable
10.	DISCHARGE PROCEDURE CHARGES	Not Payable
11.	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
12.	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
13.	FILE OPENING CHARGES	Not Payable
14.	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
15.	MAINTENANCE CHARGES	Not Payable
16.	MEDICAL CERTIFICATE	Not Payable
17.	MEDICAL RECORDS	Not Payable
18.	MEDICINE BOX	Not Payable
19.	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
20.	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
21.	PHOTOCOPIES CHARGES	Not Payable
22.	PREPARATION CHARGES	Not Payable
23.	WASHING CHARGES	Not Payable

Appx 'B'

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EXTERNAL DURABLE DEVICES

S NO	ITEMS	STATUS
1.	LUMBOSACRAL BELT	Payable for surgery of lumbar spine.
2.	NIMBUS BED OR WATER OR AIR BED CHARGES	Not payable included in RR
3.	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.
4.	AMBULANCE COLLAR	Not Payable
5.	AMBULANCE EQUIPMENT	Not Payable
6.	ARMSLING	Not Payable
7.	BIPAP MACHINE	Not Payable
8.	CERVICAL COLLAR	Not Payable
9.	BEDPAN	Not Payable
10.	CPAP/ CAPD EQUIPMENTS	Device not payable
11.	DIABETIC FOOT WEAR	Not Payable
12.	INFUSION PUMP – COST	Device not payable
13.	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
14.	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
15.	MICROSHEILD	Not Payable
16.	NEBULIZER KIT	Not Payable
17.	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
18.	PULSEOXYMETER CHARGES	Device not payable
19.	SP02 PROBE	Not Payable
20.	SPACER	Not Payable
21.	SPIROMETRE	Device not payable
22.	SPLINT	Not Payable
23.	STEAM INHALER	Not Payable
24.	THERMOMETER	Not Payable
25.	WALKING AIDS CHARGES	Not Payable

Appx 'C'

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ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES

S NO	ITEMS	STATUS
1.	ADMISSION/REGISTRATION CHARGES	Not Payable
2.	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not Payable
3.	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Not Payable
4.	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC..	Not Payable
5.	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Not Payable
6.	DONOR SCREENING CHARGES	Not Payable
7.	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable
8.	HOME VISIT CHARGES	Not Payable
9.	HORMONE REPLACEMENT THERAPY	Not Payable
10.	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Not Payable
11.	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Not Payable
12.	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Not Payable
13.	STEM CELL IMPLANTATION/ SURGERY and storage	Not Payable
14.	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Not Payable

Appx 'D'

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EXTERNAL DURABLE DEVICES

S NO	ITEMS	STATUS
1.	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by Hospital is payable
2.	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sub limits
3.	ATTENDANT CHARGES	Part of room charge, Not Payable separately
4.	BLANKET/WARMER BLANKET	Part of room charge, Not Payable separately
5.	CLEAN SHEET	Part of Laundry / Housekeeping, Not Payable separately
6.	HOUSE KEEPING CHARGES	Part of room charge, Not Payable separately
7.	HVAC	Part of room charge, Not Payable separately
8.	IM IV INJECTION CHARGES	Part of nursing charge, Not Payable separately
9.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge, Not Payable separately
10.	SURCHARGES	Part of room charge, Not Payable separately
11.	TELEVISION & AIR CONDITIONER CHARGES	Part of room charge, Not Payable separately
12.	ALPHA BED	Part of room charge, Not Payable separately

Appx 'E'

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ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION

S NO	ITEMS	STATUS
1.	CREAMS / POWDERS/ LOTIONS	Payable when prescribed (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
2.	DIGESTION GELS	Payable when prescribed
3.	ECG ELECTRODES	One set every second day is Payable.
4.	GLOVES STERILIZED / EXAM GLOVES	Surgical Sterilized Gloves payable / unsterilized gloves not payable
5.	HIV KIT	payable pre-operative screening
6.	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
7.	LOZENGES	Payable when prescribed
8.	MOUTH PAINT	Payable when prescribed
9.	NEBULISATION KIT	Not Payable
10.	NOVARAPID	Payable when prescribed
11.	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES	Not Payable included in diet
12.	SUGAR FREE TABLETS	Not Payable
13.	VACCINATION CHARGES	Cost of permitted Vaccine as per ECHS policy is Payable
14.	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
15.	ZYTEE GEL	Payable when prescribed
16.	BETADINE / HYDROGEN PEROXIDE / SPIRIT / DISINFECTANTS ETC	Not Payable
17.	PRIVATE NURSES CHARGES - SPECIAL NURSING CHARGES POST HOSPITALIZATION NURSING CHARGES	Not Payable

Appx 'F'

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ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE

S NO	ITEMS	STATUS
1.	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Reasonable rental charged by the Hospital payable. Purchase of Instruments Not Payable.
2.	ANTISEPTIC OR DISINFECTANT LOTIONS	Not Payable - Part of Dressing Charges
3.	APRON	Not Payable
4.	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable - Part of Dressing Charges
5.	BLADE	Not Payable
6.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
7.	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately
8.	COTTON	Not Payable -Part of Dressing Charges
9.	COTTON BANDAGE	Not Payable- Part of Dressing Charges
10.	EYE DRAPE	Payable under OT Charges, not separately
11.	EYE KIT	Payable under OT Charges, not separately
12.	MICROPORE/ SURGICAL TAPE	Not Payable – Part of Dressing Charges
13.	MICROSCOPE COVER	Not Payable
14.	ORTHOBUNDLE, GYNAEC BUNDLE	Not Payable, Part of Dressing Charges
15.	SPUTUM CUP	Included under Investigation Charges, not as consumable
16.	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not separately
17.	SURGICAL DRILL	Payable under OT Charges, not separately
18.	TORNIQUET	Not Payable
19.	URINE CONTAINER	Not Payable
20.	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not separately
21.	X-RAY FILM	Payable under Radiology Charges, not as consumable

Appx 'G'

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TOILETRIES / COSMETICS / PERSONAL COMFORT OR CONVENIENCE ITEMS

S NO	ITEMS	STATUS
1.	BELTS/ BRACES	Essential and may be paid specifically for cases who have undergone surgery of thoracic or lumbar spine.
2.	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
3.	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by Insurer/TPA then payable)
4.	RAZOR SITE PREPARATION	Payable
5.	SLINGS	Reasonable costs for one sling in case of upper arm fractures should be considered
6.	LEGGINGS	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is payable.
7.	BABY BOTTLES	Not Payable
8.	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
9.	BABY FOOD	Not Payable
10.	BABY SET	Not Payable
11.	BABY UTILITES CHARGES	Not Payable
12.	BARBER CHARGES	Not Payable
13.	BEAUTY SERVICES	Not Payable
14.	BED PAN	Not Payable
15.	BED UNDER PAD CHARGES	Not Payable
16.	BRUSH	Not Payable
17.	BUDS	Not Payable
18.	CAMERA COVER	Not Payable
19.	CAPS	Not Payable
20.	CARRY BAGS	Not Payable
21.	CLINIPLAST	Not Payable
22.	COLD PACK/HOT PACK	Not Payable
23.	COMB	Not Payable
24.	COSY TOWEL	Not Payable
25.	CRADLE CHARGES	Not Payable
26.	CREPE BANDAGE	Not Payable/ Payable by the patient

S NO	ITEMS	STATUS
27.	CURAPORE	Not Payable
28.	DIAPER OF ANY TYPE	Not Payable
29.	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
30.	EMAIL / INTERNET CHARGES	Not Payable
31.	EYE PAD	Not Payable
32.	EYE SHEILD	Not Payable
33.	EYELET COLLAR	Not Payable
34.	FACE MASK	Not Payable
35.	FLEXI MASK	Not Payable
36.	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable
37.	FOOT COVER	Not Payable
38.	GAUSE SOFT	Not Payable
39.	GAUZE	Not Payable
40.	GOWN	Not Payable
41.	GUEST SERVICES	Not Payable
42.	HAIR REMOVAL CREAM	Not Payable
43.	HAND HOLDER	Not Payable
44.	HAND WASH	Not Payable
45.	HANSAPLAST/ADHESIVE BANDAGES	Not Payable
46.	INFANT FOOD	Not Payable
47.	LAUNDRY CHARGES	Not Payable
48.	MINERAL WATER	Not Payable
49.	MOISTURISER PASTE BRUSH	Not Payable
50.	OIL CHARGES	Not Payable
51.	POWDER	Not Payable
52.	SANITARY PAD	Not Payable
53.	SHOE COVER	Not Payable
54.	SLIPPERS	Not Payable
55.	TELEPHONE CHARGES	Not Payable
56.	TISSUE PAPER	Not Payable
57.	TOOTH BRUSH	Not Payable
58.	TOOTH PASTE	Not Pavable

Appx 'H'

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OTHERS

S NO	ITEMS	STATUS
1.	AMBULANCE	Payable As per ECHS policy for reimbursement of transport expenses.
2.	PELVIC TRACTION BELT	Payable in case of PIVD requiring traction
3.	STOCKINGS	Payable for case like CABG etc.
4.	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
5.	URINE BAG	Payable where Medically Necessary - maximum 1 per 24 hrs
6.	ACCU CHECK (Glucometry/ Strips)	Not payable pre or post Hospitalization / Reports and Charts required /Device not payable
7.	AESTHETIC TREATMENT / SURGERY	Not Payable
8.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
9.	EXAMINATION GLOVES	Not Payable
10.	KIDNEY TRAY	Not Payable
11.	MASK	Not Payable
12.	OUNCE GLASS	Not Payable
13.	OUTSTATION CONSULTANTS/ SURGEON'S FEES	Not Payable
14.	OXYGEN MASK	Not Payable
15.	PAN CAN	Not Payable
16.	PAPER GLOVES	Not Payable
17.	REFERAL DOCTOR'S FEES	Not Payable
18.	SOFNET	Not Payable
19.	SOFTOVAC	Not Payable
20.	TPA CHARGES	Not Payable
21.	TROLLY COVER	Not Payable
22.	UROMETER, URINE JUG	Not Payable
23.	VACCINE CHARGES FOR BABY	Not Payable
24.	VISCO BELT CHARGES	Not Payable

Appx 'J'

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PART OF HOSPITALS OWN COSTS AND NOT PAYABLE

S NO	ITEMS	STATUS
1.	AHD (ANTISEPTIC HAND WASH DISINFECTANT) LIKE SAVLON ETC.	Not Payable - Part of Hospital's internal Cost
2.	ALCOHOL SWABS	Not Payable - Part of Hospital's internal Cost
3.	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost