

Board Note

Re: Standards and Benchmarks for the Hospitals in the Provider Network

Executive Summary:

To ensure quality of treatment and availability of a wide network of inpatient facilities for insurance customers, IRDAI has specified the standard definition of inpatient facilities and the standards and benchmarks from time to time.

Further, as per the circulars IRDAI/HLT/REG/CIR/193/07/2020 dated 22-Jul-2020 and IRDAI/HLT/REG/MISC/ 199/07 /2021 dated 23-Jul-2021, the network hospitals are required:

1. to be registered in the ROHINI database maintained by Insurance Information Bureau (IIB) and
2. obtain either “NABH Entry Level Certification” (or higher level of certificate) issued by National Accreditation Board for Hospitals and Healthcare Providers (NABH) or State Level Certificate (or higher level of certificate) under National Quality Assurance Standards (NOAS), issued by National Health Systems Resources Centre (NHSRC)

All the Network Providers were first required to comply with the above criteria before 26th July 2020 which was further extended till July'22.

However, to enhance the scope for offering cashless facility across the length and breadth of the country, the Regulator, through their circular IRDAI/HLT/CIR/MISC/150 dated 22 July 2022, has now:

- Empowered the Board to specify the standards and benchmarks criteria for network providers; While specifying the criteria, the Board shall also consider the minimum manpower and healthcare infrastructure facilities.
- Insurers can empanel the network providers that meet the criteria as specified by their respective Boards.
- The board approved empanelment criteria shall be published on the website of the insurers from time to time.

This note is moved to the Board for approval of the standards and benchmarks criteria for network providers in line with the above directions from the Authority.

Recommendations for the standards and benchmarks criteria for network providers

1. Any Hospital, Day care centre, AYUSH hospital or AYUSH Day Care Centre to be empanelled as network provider must fulfil the basic definition of the inpatient healthcare facilities provided under Section 1 (Chapter I) of the Master Circular IRDAI/HLT/REG/CIR/193/07/2020 dated 22nd July 2020 on Standardization of Health Insurance Products (including but not limited to the minimum manpower and healthcare infrastructure facilities),

Extract of the definitions as per the Master Circular are attached to the note as Ann A

2. For empanelling any healthcare facilities other than those defined under the above circular, the healthcare provider needs to be approved under the laws applicable for providing the service offered.
3. All Network Providers empanelled must fulfil the following criteria:

- a. All necessary Government / local authority approvals for running the facility must be in place
- b. Registration of the facility with government authorities if such registration is mandatory in the place of operation
- c. Provider to be registered under at least any one of the three registers below:
 - 1 Rohini database maintained by Insurance Information Bureau (IIB)
 - 2 Health Facility Registry under Ayushman digital health mission (ABHM)
 - 3 Register under the provisions of The Clinical Establishments (Registration and Regulation) Act or any relevant act from time to time

Exceptions to this requirement of registration under 3 (c) can only be made for hospitals with less than 20 beds in class II to Class- VI towns (as per Census of India) based on business need and approval from the Line Head, Claims

4. All hospitals empanelled with 100 beds or more to follow standard quality control measures as per JCI / NABH / ISO or any similar standards, including:
 - patient safety of care protocols
 - Infection Prevention and Control Program
 - Measurement of patient Outcomes
 - Readmissions/complication rates

Company shall ensure strict adherence to the above and shall also publish the criteria on the website.

Annexures:

Ann I : Extract of Definitions under IRDAI/HLT/REG/CIR/193/07/2020 dated 22nd July, 2020

Ann II : Relevant Portion of Master Circular IRDAI/HLT/REG/CIR/193/07/2020 dated 22-Jul-2020

Ann III : IRDAI/HLT/REG/MISC/ 199/07 /2021 dated 23-Jul-2021

Ann IV : IRDAI circular IRDAI/HLT/CIR/MISC/150 dated 22 July 2022

Extract of Definitions under IRDAI/HLT/REG/CIR/193/07/2020 dated 22nd July, 2020

Section 1: Guidelines on Standardization in Health Insurance - Chapter I: Standard Definitions of terminology to be used in Health Insurance Policies

8. Day Care Centre:

A day care centre means 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 is under supervision of a registered and qualified medical practitioner AND 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.

16. Hospital (not applicable for Overseas Travel Insurance):

A hospital means any institution established for *in-patient care* and *day care treatment* of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act **Or** complies with all minimum criteria as under:

- i) has qualified nursing staff under its employment round the clock;
- ii) 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;
- iii) has qualified medical practitioner(s) in charge round the clock;
- iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

43. AYUSH Hospital:

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH *Medical Practitioner(s)* comprising of any of the following:

- a. Central or State Government AYUSH Hospital; or

- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c. 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 must comply with all the following criterion:
 - i) Having at least 5 in-patient beds;
 - ii) Having qualified *AYUSH Medical Practitioner* in charge round the clock;
 - iii) Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv) Maintaining daily records of the patients and making them

44. AYUSH Day Care Centre:

AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered *AYUSH Medical Practitioner (s)* on day care basis without in-patient services and must comply with all the following criterion:

- i) Having qualified registered *AYUSH Medical Practitioner(s)* in charge.
- ii) Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii) Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.