



Policy for Empanelment of Hospitals in the Provider Network for Cashless Claims facility

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ICICI Prudential Life Insurance Company Limited

Policy for Empanelment of Hospitals in the Provider Network for Cashless Claims facility

1. Objective

Empanelment of quality network providers (hospitals) with good healthcare infrastructure facilities is vital for servicing the Company's health insurance policy holders.

The Insurance Regulatory and Development Authority of India (IRDAI) circular number IRDAI/HLT/CIR/MISC/150/7/2022 on Standards and Benchmarks for the hospitals in the provider network, dated July 20, 2022, prescribes that to enhance the scope for offering cashless facility across the country, the insurers should specify the standards and benchmarks criteria to empanel the network providers, which shall be approved by the Board of Directors. Accordingly, the policy details out the philosophy and process of empaneling hospitals for offering cashless claims facility.

2. Scope:

This policy applies to all the hospitals, medical centers or any other similar setup that the Company may empanel as a network provider for settlement of cashless claims, directly or through Third Party Administrators in compliance with extant regulatory requirements. This may also include hospitals which have been exclusively set up for providing day care and similar services.

3. Roles and responsibilities

This Policy is approved by the Board and can be modified only with the approval of the Board.

The Board Customer Service & Policyholders' Protection Committee (CS&PPC) shall ensure oversight on this Policy and shall recommend changes in the Policy to the Board.

The Claims team will be responsible to ensure that the Policy is implemented and reflected in all the operating processes including standard operating procedures (SOPs). The Claims team will be responsible to ensure that the operating practices are always guided by this policy and there is absolute adherence to it.

4. Hospital assessment criteria

Before empaneling a hospital, the Company shall ensure the below mentioned mandatory parameters:

A hospital should be registered with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said Act and should meet the minimum criteria defined below:

- Minimum criteria:
 - Has qualified nursing staff under its employment round the clock
 - Has at least 10 in-patient beds
 - Has qualified medical practitioner(s) in charge
 - 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 insurance company's authorised personnel
- For empaneling day care centers, all above criteria will be applicable except point no 2 (minimum in-patient bed)
- While empaneling the hospital, the company may also consider hospital / centers having ancillary facilities such as diagnostic centers, physiotherapy, imaging centers and any other relevant facilities.

The detailed operating guidelines for empaneling hospitals in the provider network, covering the various qualitative and quantitative parameters, consistent with the criteria specified in this policy shall be laid down by the Company and the Policy should be read in conjunction with these guidelines.

5. Review

This Policy would be reviewed at least on an annual basis or earlier, if there are significant changes in the applicable regulatory guidelines