

**Magma HDI General Insurance
Company Limited**

**Empanelment
Policy of Cashless
Network Hospitals**

Effective Date: 1 Aug 2022

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Approved By:

Policy Owner: Mr. Amit Bhandari

Subject: Empanelment Policy of Network Providers	Original Issue Date: 1 Aug 2022	Effective Date: 1 Aug 2022
Policy on	Revision Dates: NA	Version No: 1.0

Base Document	:	IRDAI Circular 'Standard and Benchmarks for Hospitals in the Provider Network' vide Circular no: IRDAI/HLT/CIR/MISC/150/7/2022, dated 20th July 2022
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Governing Guideline/Policy	:	NA
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Introduction:

IRDAI circular on ‘Standards and Benchmarks for the Hospitals in the Provider Network’ dated 20th July 2022, specifies that “with an objective to enhance the scope of Cashless facility across the nation, Insurers are now empowered to empanel the network providers that meet the standards and benchmarks criteria as specified by their respective Boards.” Circular further stipulates the following conditions for the Insurers:

- While specifying the criteria, Board shall, amongst others, consider especially the minimum manpower and healthcare infrastructure facilities
- While empaneling network providers for cashless facility, Insurers are also advised to focus on the delivery of quality healthcare services

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Empanelment Philosophy

Magma HDI offers Health Insurance products to various segments viz. retail, corporate and mass population. Therefore, the Company regularly empanels number of network Hospitals across India to provide cashless facility to Magma HDI policyholders.

For the empanelment of Hospitals on network, focus shall remain on:

- Wide geographical distribution
- Quality infrastructure
- Cost effectiveness

Current Network Status

Magma HDI has a network base of 7,300+ empaneled hospitals as on July 2022. Empaneled hospitals are either empaneled via a Bipartite agreement (direct) or a tripartite agreement (through various partner TPA).

Network list comprises of Hospitals under Primary care, Secondary care, and Tertiary care categories spread across India.

Empanelment Process

Hospitals are empanelled through a Bipartite or a Tripartite agreement. While tripartite empanelment is executed through TPA, Bipartite empanelment is executed directly by Magma HDI. Decision to empanel a certain hospital/Group is taken basis the following:

- Request for empanelment of a particular Hospital, from Distribution team
- Request for empanelment of hospitals in a certain geography, from Distribution team
- Empanelment request from a certain Provider/Hospital Group
- Suo-moto empanelment decision by Zonal head - PMT, basis the following:
 - To empanel a critical Provider/ Hospital chain
 - To expand the network in certain geographies
 - Basis Competition benchmarking
 - On account of High Reimbursement cases/pay-out

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Empanelment Criteria

Empanelment criteria is specified under following two broad categories:

- Healthcare Infrastructure facilities
- Minimum Manpower

Separate empanelment criteria has been put in place for AYUSH hospitals.

Empanelment criteria for Hospitals:

Category	Minimum Criteria for Empanelment	Mandatory requirement
Healthcare Infra facilities	Minimum Beds: 15 beds in Urban, and 10 beds in Rural areas	Yes
	Has a fully equipped operation theatre of its own where surgical procedures are carried out	Yes
	Registration Certificate from local authorities (active status)	Yes
	Bio-Medical Waste Management certificate (active contract)	Yes
	Registration under PC PNDT for USG	Yes
	Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel	Yes
	Safe and hygiene environment	Yes
	ROHINI registration	Preferred
Minimum Manpower	Has qualified medical practitioner(s) in charge round the clock	Yes
	Has qualified nursing staff under its employment round the clock	Yes
	Availability of Housekeeping staff round the clock	Preferred

Additional Empanelment criteria for AYUSH Centres/Hospitals:

Category	Minimum Criteria of Empanelment (for AYUSH Centers/Hospitals)	Mandatory requirement
Healthcare Infra facilities	Have at least 05 In-patient Beds	Yes
	Having dedicated AYUSH therapy sections/Panchkarma unit	Yes
	Registration under PC PNDT for USG	Not Required

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