

List of excluded expenses (Non-medical) under indemnity policies

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
Toiletries/ Cosmetics/ Personal Comfort Or Convenience Items		
1	Hair removal cream	Not Payable
2	Baby charges (unless specified/ indicated)	Not Payable
3	Baby food	Not Payable
4	Baby utilites charges	Not Payable
5	Baby set	Not Payable
6	Baby bottles	Not Payable
7	Brush	Not Payable
8	Cosy towel	Not Payable
9	Hand wash	Not Payable
10	Moisturiser paste brush	Not Payable
11	Powder	Not Payable
12	Razor	Payable
13	Shoe cover	Not Payable
14	Beauty services	Not Payable
15	Belts/ braces	Essential and should be paid at least specifically for cases who have undergone surgery of thoracic or lumbar spine
16	Buds	Not Payable
17	Barber charges	Not Payable
18	Caps	Not Payable
19	Cold pack/hot pack	Not Payable
20	Carry bags	Not Payable
21	Cradle charges	Not Payable
22	Comb	Not Payable
23	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
24	Eau-de-cologne / room freshners	
25	Eye pad	Not Payable
26	Eye sheild	Not Payable
27	Email / internet charges	Not Payable
28	Food charges (other than patient's diet provided By hospital)	Not Payable
29	Foot cover	Not Payable
30	Gown	Not Payable
31	Leggings	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
32	Laundry charges	Not Payable
33	Mineral water	Not Payable
34	Oil charges	Not Payable
35	Sanitary pad	Not Payable
36	Slippers	Not Payable
37	Telephone charges	Not Payable
38	Tissue paper	Not Payable
39	Tooth paste	Not Payable
40	Tooth brush	Not Payable

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
41	Guest services	Not Payable
42	Bed pan	Not Payable
43	Bed under pad charges	Not Payable
44	Camera cover	Not Payable
45	Cliniplast	Not Payable
46	Crepe bandage	Not Payable/ Payable by the patient
47	Curapore	Not Payable
48	Diaper of any type	Not Payable
49	Dvd, cd charges	Not Payable (However if CD is specifically sought by Insurer/ TPA then payable)
50	Eyelet collar	Not Payable
51	Face mask	Not Payable
52	Flexi mask	Not Payable
53	Gause soft	Not Payable
54	Gauze	Not Payable
55	Hand holder	Not Payable
56	Hansaplast/ adhesive bandages	Not Payable
57	Infant food	Not Payable
58	Slings	Reasonable costs for one sling in case of upper arm fractures may be considered
Items specifically excluded in the policies		
59	Weight control programs/ supplies/ services	Exclusion in policy unless otherwise specified
60	Cost of spectacles/ contact lenses/ hearing aids Etc.,	Exclusion in policy unless otherwise specified
61	Home visit charges	Exclusion in policy unless otherwise specified
62	Donor screening charges	Exclusion in policy unless otherwise specified
63	Admission/registration charges	Exclusion in policy unless otherwise specified
64	Hospitalisation for evaluation/ diagnostic Purpose	Exclusion in policy unless otherwise specified
65	Expenses for investigation/ treatment irrelevant To the disease for which admitted or diagnosed	Not Payable - Exclusion in policy unless otherwise specified
Items which form part of hospital services where separate consumables are not payable but the service is		
66	Ward and theatre booking charges	Payable under OT Charges, not payable separately
67	Arthroscopy & endoscopy instruments	Rental charged by the hospital payable. Purchase of Instruments not payable.
68	Microscope cover	Payable under OT Charges, not separately
69	Surgical blades,harmonic scalpel,shaver	Payable under OT Charges, not separately
70	Surgical drill	Payable under OT Charges, not separately
71	Eye kit	Payable under OT Charges, not separately

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
72	Eye drape	Payable under OT Charges, not separately
73	X-ray film	Payable under OT Charges, not separately
74	Sputum cup	Payable under OT Charges, not separately
75	Boyles apparatus charges	Payable under OT Charges, not separately
76	Blood grouping and cross matching of donors Samples	Part of Cost of Blood, not payable
77	Savlon	Not Payable-Part of Dressing Charges
78	Band aids, bandages, sterile injections, needles, Syringes	Not Payable - Part of Dressing charges
79	Cotton	Not Payable-Part of Dressing Charges
80	Cotton bandage	Not Payable- Part of Dressing Charges
81	Micropore/ surgical tape	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
82	Blade	Not Payable
83	Apron	Not Payable -Part of Hospital Services/ Disposable linen to be part of OT/ICU charges
84	Torniquet	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
85	Orthobundle, gynaec bundle	Part of Dressing Charges
86	Urine container	Not Payable
Elements of room charge		
87	Luxury tax	Actual tax levied by government is payable .Part of room charge for sub limits
88	Hvac	Part of room charge not payable separately
89	House keeping charges	Part of room charge not payable separately
90	Service charges where nursing charge also Charged	Part of room charge not payable separately
91	Television & air conditioner charges	Payable under room charges not if separately levied
92	Surcharges	Part of Room Charge, Not payable separately
93	Attendant charges	Not Payable - Part of Room Charges
94	Im iv injection charges	Part of nursing charges, not payable
95	Clean sheet	Part of Laundry/Housekeeping not payable separately
96	Extra diet of patient(other than that which forms Part of bed charge)	Patient Diet provided by hospital is payable
97	Blanket/warmer blanket	Not Payable- part of room charges

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
Administrative or non-medical charges		
98	Admission kit	Not Payable
99	Birth certificate	Not Payable
100	Blood reservation charges and ante natal Booking charges	Not Payable
101	Certificate charges	Not Payable
102	Courier charges	Not Payable
103	Convenyance charges	Not Payable
104	Diabetic chart charges	Not Payable
105	Documentation charges / administrative expenses	Not Payable
106	Discharge procedure charges	Not Payable
107	Daily chart charges	Not Payable
108	Entrance pass / visitors pass charges	Not Payable
109	Expenses related to prescription on discharge	To be claimed by patient under Post Hosp where admissible
110	File opening charges	Not Payable
111	Incidental expenses / misc. Charges (not explained)	Not Payable
112	Medical certificate	Not Payable
113	Maintainance charges	Not Payable
114	Medical records	Not Payable
115	Preparation charges	Not Payable
116	Photocopies charges	Not Payable
117	Patient identification band / name tag	Not Payable
118	Washing charges	Not Payable
119	Medicine box	Not Payable
120	Mortuary charges	Payable upto 24 hrs, shifting charges not payable
121	Medico legal case charges (mlc charges)	Not Payable
External durable devices		
122	Walking aids charges	Not Payable
123	Bipap machine	Not Payable
124	Commode	Not Payable
125	Cpap/ capd equipments	Device not payable
126	Infusion pump - cost	Device not payable
127	Oxygen cylinder (for usage outside the hospital)	Not Payable
128	Pulseoxymeter charges	Device not payable
129	Spacer	Not Payable
130	Spirometre	Device not payable
131	Spo2 probe	Not Payable
132	Nebulizer kit	Not Payable
133	Steam inhaler	Not Payable
134	Armsling	Not Payable
135	Thermometer	Not Payable (paid by patient)
136	Cervical collar	Not Payable
137	Splint	Not Payable
138	Diabetic foot wear	Not Payable
139	Knee braces (long/ short/ hinged)	Not Payable

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
140	Knee immobilizer/shoulder immobilizer	Not Payable
141	Lumbo sacral belt	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
142	Nimbus bed or water or air bed charges	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of approximately Rs 200/ day
143	Ambulance collar	Not Payable
144	Ambulance equipment	Not Payable
145	Microsheild	Not Payable
146	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.
Items payable if supported by a prescription		
147	Betadine \ hydrogen peroxide\spirit\ dettol \savlon\ disinfectants etc	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
148	Private nurses charges- special nursing charges	Post hospitalization nursing charges not Payable
149	Nutrition planning charges - dietician charges- Diet charges	Patient Diet provided by hospital is payable
150	Alex sugar free	Payable -Sugar free variants of admissible medicines are not excluded
151	CREAMS POWDERS LOTIONS (Toileteries are not payable,only Prescribed medical pharmaceuticals payable)	Payable when prescribed
152	Digene gel/ antacid gel	Payable when prescribed
153	Ecg electrodes	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
154	Gloves	Sterilized Gloves payable / unsterilized gloves not payable
155	Hiv kit	Payable - payable Pre operative screening
156	Listerine/ antiseptic mouthwash	Payable when prescribed
157	Lozenges	Payable when prescribed
158	Mouth paint	Payable when prescribed
159	Nebulisation kit	If used during hospitalization is payable reasonably
160	Novarapid	Payable when prescribed

S. NO.	List of excluded expenses ("Non-Medical") under indemnity Policy	Expenses
161	Volini gel/ analgesic gel	Payable when prescribed
162	Zytee gel	Payable when prescribed
163	Vaccination charges	Routine Vaccination not Payable / Post Bite
Part of hospital's own costs and not payable		
164	Ahd	Not Payable - Part of Hospital's internal Cost
165	Alcohol swabs	Not Payable - Part of Hospital's internal Cost
166	Scrub solution/sterillium	Not Payable - Part of Hospital's internal Cost
Others		
167	Vaccine charges for baby	Not Payable
168	Tpa charges	Not Payable
169	Visco belt charges	Not Payable
170	Any kit with no details mentioned [delivery kit, Orthokit, recovery kit, etc]	Not Payable
171	Examination gloves	Not payable
172	Kidney tray	Not Payable
173	Mask	Not Payable
174	Ounce glass	Not Payable
175	Outstation consultant's/ surgeon's fees	Not payable, except for telemedicine consultations where covered by policy
176	Oxygen mask	Not Payable
177	Paper gloves	Not Payable
178	Pelvic traction belt	Should be payable in case f PIVD requiring traction s this is generally not reused
179	Referral doctor's fees	Not Payable
180	Accu check (glucometry/ strips)	Not payable pre hospitalisation or post hospitalisation / Reports and Charts required/ Device not payable
181	Pan can	Not Payable
182	Sofnet	Not Payable
183	Trolley cover	Not Payable
184	Urometer, urine jug	Not Payable
185	Ambulance	Payable-Ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable
186	Tegaderm / vasofix safety	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
187	Urine bag	Payable where medically necessary till a reasonable cost-maximum 1 per 24 hrs
188	Softovac	Not Payable
189	Stockings	Essential for case like CABG etc. where it should be paid.

We would be happy to assist you. For any help contact us at: Email: customerservice@apollomunichinsurance.com Toll Free: 1800 102 0333