

**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

ANNEXURE-IV

(See Guidelines)

NON-PAYABLE ITEMS

MEDICAL EXPENSES – Not Payable Items		
Sl. No.	TOILETRIES/COSMETICS/PERSONAL COMFORT OR CONVENIENCE ITEMS	
1	HAIR REMOVING CREAM CHARGES	Not Payable
2	BABY CHARGES(UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITIES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BOTTLE	Not Payable
8	BRUSH	Not Payable
9	COSY TOWEL	Not Payable
10	HAND WASH	Not Payable
11	MOISTURISER PASTE BRUSH	Not Payable
12	POWDER	Not Payable
13	TOWEL	Not Payable
14	SHOE COVER	Not Payable
15	BEAUTY SERVICES	Not Payable
16	BELTS/BRACES	Essential and should be paid atleast specifically for cases who have undergone surgery of thoracic or lumbar spine
17	BUDS	Not Payable
18	BARBER CHARGES	Not Payable
19	CAPS	Not Payable
20	COLD PACK/HOT PACK	Not Payable
21	CARRY BAG	Not Payable
22	CRADLE CHARGES	Not Payable
23	COMB	Not Payable
24	EAU-DE COLOGNE/ROOM FRESHNERS	Not Payable
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	LAUNDRY CHARGES	Not Payable
32	MINERAL WATER	Not Payable
33	OIL CHARGES	Not Payable
34	SANITARY PAD	Not Payable
35	SLIPPERS	Not Payable
36	TELEPHONE CHARGES	Not Payable

**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

37	TISSUE PAPER	Not Payable
38	TOOTH PASTE	Not Payable
39	TOOTH BRUSH	Not Payable
40	GUEST SERVICES	Not Payable
41	BED PAN	Not Payable
42	BED UNDER PAD CHARGES	Not Payable
43	CAMERA COVER	Not Payable
44	CARE FREE	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	LACTOGEN/INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures may be considered
ITEMS SPECIFICALLY EXCLUDED IN POLICIES		
59	WEIGHT CONTROL PROGRAMS/SUPPLIES/SERVICES	Not Payable
60	COST OF SPECTACLES/CONTACT LENSES/HEARING AIDS ETC	Not Payable
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Not Payable
62	HORMONE REPLACEMENT THERAPY	Not Payable
63	HOME VISIT CHARGES	Not Payable
64	INFERTILITY/SUBFERTILITY/ASSISTED CONCEPTION PROCEDURE	Not Payable
65	OBESITY(INCLUDING MORBID OBESITY)TREATMENT	Not Payable
66	OUTPATIENT PROCEDURES/TREATMENT/CONSUL	Not Payable
67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Not Payable
68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Not Payable
69	DONOR SCREENING CHARGES	Not Payable
70	ADMISSION REGISTRATION FEES	Not Payable

**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

71	HOSPITALISATION FOR EVALUATION/DIAGNOSTIC PURPOSE	Not Payable
72	EXPENSES FOR INVESTIGATION/TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable
73	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS+OR SUFFERING FROM/HIV/AIDS ETC IS DIAGNOSED DIRECTLY OR INDIRECTLY	Not Payable
74	ANY EXPENSES relating to Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy treatments (AYUSH)	Not Payable
MEDICAL EXPENSES - Not Payable Items		
	ITEMS WHICH FROM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS PAYABLE	
75	WARD AND THEATRE BOOKING CHARGES	payable under OT Charges, not payable separately
76	ANTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. purchase of instruments not payable
77	MICROSCOPE COVER	payable under OT Charges, not payable separately
78	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	payable under OT Charges, not payable separately
79	SURGICAL DRILL	payable under OT Charges, not payable separately
80	EYE KIT	payable under OT Charges, not payable separately
81	EYE DRAPE	payable under OT Charges, not payable separately
82	X-RAY FILM	payable under radiology charges, not as consumable
83	SPUTUM CUP	payable under investigation charges, not as consumable
84	BOYLES APPARATUS CHARGES	part of OT Charges, not payable separately
85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	part of cost of blood, not payable
86	SAVLON	not payable-part of dressing charges
87	BAND AIDS,BANDAGES,STERILE INJECTIONS,NEEDLES,SYRINGES	not payable-part of dressing charges
88	COTTON	not payable-part of dressing charges
89	COTTON BANDAGE	not payable-part of dressing charges
90	BLADE	not payable

**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

91	APRON	Part of hospital services/disposable linen to be
MEDICAL EXPENSES - Not Payable Items		
		part of OT /ICU Charges
92	TORNIQUET	not payable(service is charged by hospitals consumables cannot be separately
93	ORTHOBUNDLE,GYNAEC BUNDLE	part of dressing charges
94	URINE CONTAINER	not payable
ELEMENTS OF ROOM CHARGES		
95	LUXURY TAX	not payable
96	HVAC	not payable
97	HOUSE KEEPING CHARGES	not payable
98	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	not payable
99	TELEVISION & AIR CONDITIONER CHARGES	not payable
100	SURCHARGES	not payable
101	ATTENDENT CHARGES	not payable
102	IM/IV INJECTION CHARGES	not payable
103	CLEAN SHEET	part of laundry/housekeeping not payable separately
104	EXTRA DIET OF PATIENT/OTHER THAN WHICH FORM PART OF BED CHARGES	not payable
105	BLANKET/ WARMER BLANKET	not payable-part of room charges
ADMINISTRATIVE OR NON MEDICAL CHARGES		
106	ADMISSION KIT	not payable
107	BIRTH CERTIFICATE	not payable
108	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	not payable
109	CERTIFICATE CHARGES	not payable
110	COURIER CHARGES	not payable
111	CONVENYANCE CHARGES	not payable
112	DIABETIC CHART CHARGES	not payable
113	DOCUMENTATION CHARGES/ADMINISTRATIVE EXPENSES	not payable
114	DISCHARGE PROCEDURE CHARGES	not payable
115	DAILY CHART CHARGES	not payable
116	ENTRANCE PASS/VISITORS PASS CHARGES	not payable
117	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	not payable
118	FILE OPENING CHARGES	not payable
119	INCIDENTAL EXPENSES/MISC CHARGES(NOT EXPLAINED)	not payable
120	MEDICAL CERTIFICATE	not payable
MEDICAL EXPENSES - Not Payable Items		

**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

121	MAINTAINANCE CHARGES	not payable
122	MEDICAL RECORDS	not payable
123	PREPARATION CHARGES	not payable
124	PHOTOCOPIES CHARGES	not payable
125	PATIENT IDENTIFICATION BAND/NAME TAG	not payable
126	WASHING CHARGES	not payable
127	MEDICINE BOX	not payable
128	MORTUARY CHARGES	payable upto 24 hrs., shifting charges not payable
129	MEDICO LEGAL CASE CHARGES(MLC CHARGES)	not payable
	EXTERNAL DURABLE DEVICES	
130	WALKING AIDS CHARGES	not payable
131	BIPAP MACHINE	not payable
132	COMMODE	not payable
133	CPAP/CPAD EQUIPMENTS	not payable
134	INFUSION PUMP-COST	not payable
135	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	not payable
136	PULSEOXYMETER CHARGES	not payable
137	SPACER	not payable
138	SPIROMETER	not payable
139	SPO2 PROBE	not payable
140	NEBULIZER KIT	not payable
141	STEAM INHALOR	not payable
142	ARMSLING	not payable
143	THERMOMETER	not payable(paid by patient)
144	CERVICAL COLLAR	not payable
145	SPLINT	not payable
146	DIABETIC FOOT WEAR	not payable
147	KNEE BRACES - LONG / SHORT / HINGED	not payable
148	KNEE IMMOBLIZER / SHOULDER IMMOBLIZER	not payable
149	LUMBO SACREL BELT	essential and should be paid atleast specifically for cases who have undergone surgery of lumbar spine
150	NIMBUS BED OR WATER OR AIR BED CHARGES	For ICU patients requiring more than 3 days in ICU. All patients with paraplegie quadriplegia for a reason and all reasonable cost of approximately Rs.200/- per day.
151	AMBULANCE COLLAR	not payable
152	AMBULANCE EQUIPMENT	not payable
153	MICROSHIELD	not payable
MEDICAL EXPENESES - Not Payable Items		

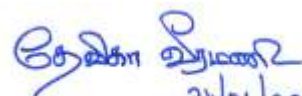
**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

154	ABDONIMAL BINDER	essential and should be paid atleast in post surgery patients of major abdonimal surgery including ,incisional hernia repair,exploratory laparotomy for intestinal obstruction Liver transplant Etc.,
	ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION	
155	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	post hospitalisation nursing charges not payable
156	ECG ELECTRODES	upto 5 electrodes are required for every code visiting OT of ICU. for longer stay in ICU. may require a change and at least one set every second day must be payable
	PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE	
157	AHD	not payable-part of Hospital's internal cost
158	ALCOHOL SWABES	not payable-part of Hospital's internal cost
159	SCRUB SOLUTION/STERRILLIUM	not payable-part of Hospital's internal cost
	OTHERS	
160	VACCINE CHARGES FOR BABY	not payable
161	AESTHETIC TREATMENT/SURGERY	not payable
162	TPA CHARGES	not payable
163	VISCO BELT CHARGES	not payable
164	ANY KIT WITH NO DETAILS MENIONED[DELIEVERY KIT,ORTHOKIT,RECOVERY KIT ETC]	not payable
165	EXAMINATION GLOVES	not payable
166	KIDNEY TRAY	not payable
167	MASK	not payable
168	OONCE GLASS	not payable
169	OUTSTATION CONSULTANTS/SURGEONS'S FEES	not payable
170	OXYGEN MASK	not payable
171	PAPER GLOVES	not payable
172	RELEREL'S DOCTOR FEES	not payable
173	ACCU CHECK(GLUCOMETRY/STRIPES)	not payable pre hospitalisation or post hospitalisation /reports and charts required /device not payable
174	PAN CAN	not payable
175	SOFNET	not payable
176	TROLLEY COVER	not payable
	MEDICAL EXPENESES - Not Payable Items	
177	UROMETER/URINE JUG	not payable
178	AMBULANCE CHARGES	not payable
179	SOFTAVAC	not payable

**THE GUIDELINES FOR IMPLEMENTATION OF NEW HEALTH INSURANCE
SCHEME, 2026 FOR PENSIONERS (INCLUDING SPOUSE) / FAMILY
PENSIONERS.**

180	STOCKINGS	essential for case like CABG etc., where it should be paid
-----	-----------	---

- / True Copy / -


24/06/2026

SECTION OFFICER.


24/06/26