

B/49778/AG/ECHS/Claim/Policy

30 Aug 17

(All Regional Centres ECHS)

**REVISED PROCEDURE FOR PROCESSING OF WAIVERS
AND SANCTIONS : ONLINE CLAIMS**

1. Refs:-

- (a) Our letter No B/49779/Outsourcing/AG/ECHS dt 11 Jun 14.
- (b) Our letter No B/49770/AG/ECHS dt 09 Jun 15.
- (c) Our letter No B/49779-Outsourcing/AG/ECHS dt 24 Jul 17.
- (d) Our letter No B/49779-Outsourcing/AG/ECHS dt 22 Aug 17.

2. The 'Online Bill Processing' was initiated pan India wef 01 Apr 15, for efficient and timely settlement of claims while maintaining transparency between the ECHS beneficiaries, empanelled hospitals, BPA and Central Org ECHS.

3. The **existing timeline** for processing of online claims is as under:-

Ser No	Details	Timeline
<u>Empanelled Hospital Claims</u>		
(a)	Admission Intimation	Within 24 Hrs from time Admission
(b)	Online Submission of Claim	Within 04 Days from Date of Discharge
(c)	Submission of Hard Copies of Claim	Within 30 Days from Date of Discharge
(d)	Query & Need More Info Reply	Within 30 Days of Query / NMI Date
<u>Individual Reimbursement Claims</u>		
(e)	Admission Intimation (EIR)	Within 48 hrs from time of admission
(f)	Submission of Hard Copy	Within 30 days from date of discharge

4. However of late, it has been observed that empanelled hospitals/ECHS beneficiaries are not adhering to the stipulated timelines and also not responding to the NMI queries raised by BPA within stipulated time frame, thereby, delaying the final settlement of online claims.

5. Based on numerous requests from the environment and to streamline online bill processing, the **revised procedure for processing of waivers and sanctions of online claims has been formulated and attached along as per Appx attached to this letter.** The time limits for various activities have been revised as per requests from AFVs / Empanelled Hospitals / Regional Centres and are **exclusive of date of discharge** in respective claims. However, it is pertinent to mention that all the stakeholders to strive for speedy processing of claims and early settlement by avoiding delays, besides ensuring integrity of financial claims.


6. Following amdts are incorporated in Para 6 of this HQ letter mentioned at Para 1(d), regarding one time waiver for all NMI:-

(a) **For.** One time delay condonation for late submission of physical bills and associated documents is also given whenever online bills have been uploaded.

(b) **Read.** One time waiver is hereby accorded for all NMI cases i.e, delay in intimation of admission, delay in online claim (IP&OP) submission, delay in submission of hard copy & delay in reply of NMI.

7. You are requested to disseminate the revised procedure for waivers and sanctions along with timelines to the environment for strict compliance. The above policy will be implemented with effect from 01 Oct 17.

8. This has the approval of the MD ECHS.


(Niranjana Kumar)
Brig
Dy MD
for MD ECHS

Encls : As above.

Copy to :-

Office of US (WE)

IHQ of MoD (Navy)/Dir ECHS (N)
Air HQ (VB)/DPS
HQ Southern Comd (A/ECHS)
HQ Eastern Comd (A/ECHS)
HQ Western Comd (A/ECHS)
HQ Central Comd (A/ECHS)
HQ Northern Comd (A/ECHS)
HQ South Western Comd (A/ECHS)
HQ Andaman & Nicobar Comd(A/ECHS)

- For information please.

- For info and necessary action please.

UTI-ITSL
153/1, Above Farico Show Room
First Floor, Old Madras Road
Halasuru, Bangalore-560008

- For information and necessary action
as per above guidelines.

Internal

Dir (Ops&Coord), Dir (P&FC) & Dir (C&L) - For info and necessary action.

Dir (S&A)

- For uploading on ECHS website.

Appx

(Refer to Central Org ECHS letter No B/49778/AG/ECHS/Claim/Policy dt 30 Aug 17)

REVISED PROCEDURE FOR PROCESSING OF WAIVERS AND SANCTION : ONLINE CLAIMS

Ser No	Type of Activity	Procedure in Vogue (Timeline)	Revised Procedure wef 01 Oct 17	Remarks (Including Disposal of old cases)
<u>EMPANELLED HOSPITAL CLAIMS</u>				
1.	Intimation of Admission to BPA	Within 24 Hrs from time of admission	Within 48 Hrs from time of admission (Revised Timeline) Upto 30 days - Waiver by Dir RC on justification Beyond 30 days - No (NO) waiver will be accorded	One time waiver is accorded for all old cases till 30 Sep 17
2.	Emergency Referral (ER) in Emergency Cases	Within 24 Hrs from time of admission	Within 48 Hrs from time of admission (Revised Timeline) Waiver by OIC Polyclinic upto 07 days from the date of hospitalization / date of discharge whichever earlier (valid justification needed) Upto 30 days - Waiver by Dir RC on justification Beyond 30 days - No (NO) waiver will be accorded	One time waiver is accorded for all old cases till 30 Sep 17
3.	Online Claim (IP/OP) Submission in BPA portal	Within 04 working days from date of discharge	Within 07 working days from date of discharge (Revised Timeline) Upto 60 days - Waiver by Dir RC on justification Beyond 60 days - No (NO) waiver will be accorded	One time waiver is accorded for all old cases till 30 Sep 17
4.	Submission of Hard Copy of Claim (IP/OP) to Regional Centre	Within 30 days from date of discharge	Within 60 days from date of discharge (Revised Timeline) Wef 61- 90 days - Waiver by Dir RC on justification Beyond 90 days - No (NO) waiver will be accorded	One time waiver is accorded for all old cases till 30 Sep 17
5.	Need More Information (NMI)	Within 30 days from date of NMI	The prevailing procedure of granting waiver at various intervals shall be discontinued wef 01 Oct 17 vide letter No B/49779-Outsourcing/AG/ECHS dt 24 Jul 17 as amended vide our letter No B/49779-Outsourcing/AG/ECHS dt 22 Aug 17 and also a comprehensive guidelines for disposal of NMI cases within stipulated time frame has been issued	After 180 days, claim to be settled based on available documents with deductions (if needed) or rejected depending upon the status of the claim

Ser No	Type of Activity	Procedure in Vogue (Timeline)	Revised Procedure wef 01 Oct 17	Remarks (Including Disposal of old cases)
INDIVIDUAL REIMBURSEMENT CLAIMS (NON EMPANELLED HOSPITALS)				
6.	Intimation of Admission/ Emergency Information Report (EIR) to Polyclinic by ECHS beneficiary/ NOK in case of Emergency admission in Non Empanelled Hospitals	Within 48 Hrs from time of admission	Within 48 Hrs from time of admission	OIC Polyclinic and Dir RC to ensure that no reimbursement claim remains pending in the system for NMI disposal beyond 180 days
			Waiver by Dir RC, if intimation recd within hospitalization period	
			If delayed beyond hospitalization period upto 90 days from date of discharge, application to be processed by Dir RC with justification to Central Org ECHS, as per format fwd vide our letter No B/49770/AG/ECHS dt 21 Nov 16	
7.	Submission of Hard Copy of claim to Polyclinic	Within 30 days from date of discharge	Within 90 days from date of discharge (Revised Timeline)	
			Wef 91-180 days from date of discharge, waiver to be given by Dir RC	
			Beyond 180 days from date of discharge, waiver to be given by Central Org ECHS	
8.	Need More Information (NMI)	Within 30 days from date of NMI	There is no stage wise time restriction imposed on the individual reimbursement claims and a comprehensive guidelines for processing of Individual Reimbursement Claims has been issued vide letter No B/49779-Outsourcing/AG/ECHS dt 24 Jul 17	
GOVT HOSPITALS				
9.	Treatment in Govt Hospitals	ECHS beneficiary may avail treatment without obtaining referral from polyclinics. However, referral will only be required for the specified treatment such as Organ Treatment Surgery, Knee and Hip Joint Replacement, Cancer Treatment, Neurosurgery and Cardiac Surgery vide GoI, MoD letter No 22D(09)/2013/US(WE)/D(Res) dt 26 Jul 16	Intimation of Admission within 48 Hrs by ECHS beneficiary / NOK to parent / nearest Polyclinic Within 90 days from date of discharge - Hard copy of claim by ECHS beneficiary / dependent should be submitted at Polyclinic Upto 180 days - Waiver by Dir RC on justification for delay in admission intimation and referral both Beyond 180 days from date of discharge, waiver to be given by Central Org ECHS for delay in admission intimation and referral both	

Ser No	Type of Activity	Procedure in Vogue (Timeline)	Revised Procedure wef 01 Oct 17	Remarks (Including Disposal of old cases)
<u>MISC CONCURRENCE CASES</u>				
10.	Misc concurrence required by BPA to process the claims, as follows :- (a) Discrepancy in overlapping of admission and discharge dates. (b) Repeated admission for same ailment within short duration (c) On table procedure/additional procedure done	No policy exists	Waiver to be given by Central Org ECHS. Cases to be examined in detail by RC and fwd with due justification and recommendation of Dir RC as per format fwd vide our letter No B/49778/AG/ECHS/ Claim/Policy dt 03 Nov 16	
<u>SANCTIONS</u>				
11.	Approval on Appx 'A' of Cardiologist of Comd / Zonal Hospital for:- (a) Unlisted procedures. (b) Cardiac implants (listed / unlisted). (c) More than 02 DES and 01 Base Metal Stent (PTCA)	Approval given by Cardiologist after physical checking of all relevant documents	Status quo to be maintained. However, PC/RC may consider feasibility to obtain online approval to save time and subsequently hard copy to be sent by post	In case of emergency, no approval need to be taken
12.	Organ Transplant (Liver & Lungs)	Approval given by MD ECHS	Status quo to be maintained	
13.	Approval on Appx 'A' for Unlisted Procedure/Test/Implants at ECHS Empanelled Hospital	Approval given by SEMO on revised Appx 'A' as per our letter No B/49778/AG/ECHS/PA/Ruling dt 03 Feb 17	Status quo to be maintained	
14.	Extended Hospital Admission on Appx 'A'	13-30 days by OIC Polyclinic	Status quo to be maintained	
15.	Extended Hospital Admission on Appx 'B'	31-60 days by Dir RC	Status quo to be maintained	
16.	Extended Hospital Admission on Appx 'C'	61-120 days by MD ECHS	Status quo to be maintained	