

## **Guidelines for reimbursement/settlement of Yoga and Naturopathy treatment expenditure claims under insurance coverage**

Following benchmarks for insurance coverage of Yoga and Naturopathy treatment may be applicable for settlement/reimbursement of insurance claims.

### **1. Eligible hospitals for Yoga and Naturopathy treatment-**

- a) Central or state Government hospitals
- b) NABH accredited Yoga and Naturopathy hospitals
- c) AYUSH hospitals attached to teaching colleges (having exclusive Yoga & Naturopathy wing) recognized by Central Government/ State authorities.
- d) Yoga and Naturopathy hospitals having registration with a Government Authority under appropriate Act in a State/UT, minimum fifteen beds, minimum five qualified and registered Yoga and Naturopathy doctors, adequate number of qualified paramedical staff, dedicated Yoga and Naturopathy therapy sections and daily maintenance of medical records.

### **2. Tentative list of diseases/disease conditions needing hospitalization of the patients, indicative therapies and likely duration of hospitalization-**

#### **YOGA**

<b>S. No.</b>	<b>Disease</b>	<b>Therapies</b>	<b>Charges per day</b>	<b>Minimum duration of treatment</b>	<b>Repetition</b>
1.	Musculo-skeletal disorders like Arthritis, Cervical or Lumbar Spondylitis, Backache etc.	Yogic SukshmaVyayaam, Yogasana, Pranayama, Bandha&Mula, Dhyana/Yoganidra.	Rs. 500/- to 1000/-	4 weeks	At least 2 weeks after the first course of treatment, if needed
2.	Cardiovascular disorders	Ahara, Yogic SukshmaVyayaam, Yogasana, Pranayama, Mantra Japa, Yoganidra	Rs. 500/- to 1000/-	2 weeks	At least one week after the first course of treatment, if needed
3.	Cancer rehabilitation	Ahara, Shat Karma, Yogasana, Pranayama, Mantra Japa, Dhyana, Yoganidra	Rs. 500/- to 1000/-	3-4 weeks	At least 10 days to 2 weeks after the first course of treatment, if needed

4.	Psychiatric conditions, Depression, Anxiety, Insomnia etc.	Shat Karma, Yogic Sukshma Vyayam, Suryanamaskar, Yogasana, Pranayama, Bandha & Mula, Mantra Japa, Dhyana.	Rs. 500/- to 1000/-	3-4 weeks	At least 10 days to 2 weeks after the first course of treatment, if needed
5.	Metabolic disorder, Diabetes, Obesity, etc.	Ahara, Shat Karma, Suryanamaskar, Yogasana, Pranayama, Mantra Japa, Dhyana.	Rs. 500/- to 1000/-	6 weeks	At least 3 weeks after the first course of treatment, if needed
6.	Psychosomatic Disorders, Irritable Bowel Syndrome (IBS), Constipation, Acidity, etc.	Ahara, Shat Karma, Yogasana, Pranayama, Mantra Japa, Yoganidra	Rs. 500/- to 1000/-	3 weeks	At least 2 weeks after the first course of treatment, if needed
7.	Asthma, Chronic respiratory disorder	Ahara, Shat Karma, Yogic Sukshma Vyayam, Yogasana, Pranayama, Bandha & Mula, Mantra Japa, Dhayana	Rs. 500/- to 1000/-	4 weeks	At least 2 weeks after the first course of treatment, if needed
8.	Sinusitis, Migraine, etc.	Ahara, Shat Karma, Yogasana, Pranayama, Mantra Japa, Yoganidra	Rs. 500/- to 1000/-	3 weeks	At least 2 weeks after the first course of treatment, if needed

### NATUROPATHY

S. No.	Disease	Therapies	Rate per day	Minimum duration of treatment	Repetition
01	Diabetes mellitus	Full body / local massage, steam bath, Hip bath, Alternate Hip bath, Mud bath/ mud pack, Underwater massage, Packs, Naturopathy diet	Rs. 500/- to 1000/-	15 days	After 6 months
02	Obesity	Fasting, Full body/local Dry massage, steam bath, Hip	Rs. 500/- to 1000/-	21 days	After 6 months

		bath, Alternate Hip bath, Mud bath/ mud pack, Full wet sheet pack, Underwater massage, Naturopathy diet			
03	Metabolic disorders	Fasting, Full body/local Dry massage, steam bath, Hip bath, Alternate Hip bath, Mud bath/ mud pack, Full wet sheet pack, Full Immersion bath, Underwater massage, Naturopathy diet	Rs. 500/- to 1000/-	15 days	After 6 months
04	Hypertension and Cardio-vascular diseases	Full body / local massage, steam bath, Spinal bath, Arm & Foot bath, Mud bath/ mud pack, Full wet sheet pack, local packs, Naturopathy diet	Rs. 500/- to 1000/-	15 days	After 6 months
05	Bronchial asthma/ Chronic bronchitis	Full body / local massage, steam bath, Spinal bath, Arm & Foot bath, Mud bath/ mud pack, chest pack, Facial steam, Naturopathy diet	Rs. 500/- to 1000/-	15 days	After 6 months
06	Arthritis (Osteo, Rheumatoid, Gout)	Full body / local massage, steam bath, Local steam, Spinal bath, Arm & Foot bath, Full Immersion bath, Mud bath/ mud pack, packs, Naturopathy diet	Rs. 500/- to 1000/-	15 days	After 6 months
07	Musculo-skeletal disorders (Low back pain, sciatica, cervical spondylosis)	Full body/ local massage, steam bath, Spinal bath, Arm & Foot bath, Local steam, Full Immersion bath, Mud bath/ mud pack, packs, Naturopathy diet	Rs. 500/- to 1000/-	15 days	After 6 months
08	Skin disorders (Psoriasis, Eczema)	Full body/ local massage, steam bath, Spinal bath, Local steam, Full Immersion bath, Mud bath/ mud pack, packs, Full wet sheet Pack, Naturopathy diet	Rs. 500/- to 1000/-	21 days	After 6 months

### 3. Benchmark costing of Yoga and Naturopathy therapies/ interventions-

Unit cost per therapy/intervention means cost of procedure including cost of materials used in the procedure as under.

## YOGA

S.No.	Procedures/ Treatment	Rate per unit.
01	Jalaneti(OPD)	Rs. 050/-
02	Sutra neti(OPD)	Rs. 050/-
03	Dugdhaneti(OPD)	Rs. 100/-
04	Ghritaneti(OPD)	Rs. 100/-
05	Kunjala / Vamanadhouti(OPD)	Rs. 100/-
06	Vastradhouti(OPD)	Rs. 100/-
07	Jalabasti(OPD)	Rs. 150/-
08	Sthalabasti(OPD)	Rs. 050/-
09	Moolashodhana/ Chakri karma (OPD)	Rs. 050/-
10	Shankhprakashalana (with therapeutic diet) (OPD)	Rs. 500/-
11	Kapalabhati (OPD)	Rs. 025/-
12	Nauli (OPD)	Rs. 050/-
13	Trataka (Jyoti) (OPD)	Rs. 050/-
14	Shat karma package - I (Jalaneti, Sutra neti andKapalabhati) (OPD)	Rs. 150/-
15	Shat karma package - II (Jalaneti, Sutra neti, Kunjala/VastraDhouti and Kapalabhati) (OPD)	Rs. 200/-
16	Trataka package (Jatrutrataka, JyotiTrataka, Eye wash and relaxation technique) (OPD)	Rs. 100/-
17	Individual Yoga Therapy Session (Yogic Sukshnavyayama, Surya namaskar, Yogasana, Relaxation) (Minimum one hour duration) (OPD)	Rs. 100/-
18	Individual Pranayama/ Dhyana (Meditation) session (Minimum one hour duration) (OPD)	Rs. 100/-
19	One day individual Yoga therapy package (Shatkarma, Yogasana, Pranayama, Dhyana) (around 3 hours) (OPD)	Rs. 250/-
20	One week individual Yoga therapy package (Shatkarma, Yogasana, Pranayama, Dhyana etc.) (Minimum 1 hour daily) (OPD)	Rs. 500/-
21	One month individual Yoga therapy package (Shatkarma, Yogasana, Pranayama, Dhyana etc.) (Minimum 1 hour daily) (OPD)	Rs. 1,500/-
22	One week Yoga therapy package (3-4 hours per day) (OPD)	Rs. 1,500/-
23	Two weeks Yoga therapy package (3-4 hours per day) (OPD)	Rs. 2,500/-
24	One month Yoga therapy package (3-4 hours per day) (OPD)	Rs. 5,000/-
25	One week Yoga therapy package (Indoor) / (IPD)	Rs. 10,000/-
26	Two weeks Yoga therapy package (Indoor) / (IPD)	Rs. 18,000/-
27	Three weeks Yoga therapy package (Indoor) / (IPD)	Rs. 25,000/-

## NATUROPATHY

S.No.	Procedures/ Treatment	Rate per unit
	<b><i>JalChikitsa (Hydrotherapy)</i></b>	
01	Hip bath	Rs. 150/-
02	Spinal bath	Rs. 100/-
03	Spinal spray	Rs. 200/-
04	Arm/ Foot bath	Rs. 150/-
05	Full Immersion bath	Rs. 200/-
06	Local jet spray	Rs. 200/-
07	Under Water Massage	Rs. 350/-
08	Deluxe Hydro Massage	Rs. 400/-
09	Whirl pool bath	Rs. 400/-
10	Circular jet bath	Rs. 350/-
11	Enema	Rs. 100/-
12	Colon Hydrotherapy	Rs. 500/-
13	Local steam	Rs. 100/-
14	Full body steam	Rs. 200/-
15	Sauna bath	Rs. 250/-
	<b><i>MardanaChikitsa.</i></b>	
16	Full body Mardana	Rs. 300/-
17	Local Mardana	Rs. 150/-
18	Dry Mardana	Rs. 200/-
	<b>Packs / Fomentation</b>	
19	Full wet sheet pack or Fomentation	Rs. 150/-
20	Local pack / Fomentation(chest, abdomen, leg etc.)	Rs. 100/-
	<b>Mud Therapy</b>	
21	Full Body Mud Bath	Rs. 250/-
22	Local Mud pack / Application	Rs. 100/-
	<b>Chromo Therapy</b>	
23	Thermoleum Sun bath	Rs. 200/-
	<b>Naturopathy Therapeutic Diet</b>	
24	Naturopathy diet (Single Serve)	Rs. 100/-
	<b>Package Treatments with minimum 3 procedures.</b>	
25	One day package treatment (OPD)	Rs. 750/-
26	One week package treatment (OPD)	Rs. 3,500/-
27	Two weeks package treatment (OPD)	Rs. 6,000/-
28	Three weeks package treatment (OPD)	Rs. 9,000/-
29	One week package treatment (IPD)	Rs. 10,000/-
30	Two weeks package treatment (IPD)	Rs. 18,000/-
31	Three weeks package treatment (IPD)	Rs. 25,000/-

**Note: Any minor / local Naturopathy procedure/ therapy not included in the above list may be charged @ Rs. 100/- per sitting for upto 28 days.**

#### **4. Determination of treatment expenditure for insurance coverage:**

For the purpose of settlement of Yoga and Naturopathy treatment expenditure under health insurance policy, following criteria may be applied-

- a) Above-mentioned rates of therapies/interventions shall be benchmarks for calculating treatment expenditure to settle insurance claim.
- b) The above unit rates are inclusive of the cost implication of materials, accessories, equipment maintenance and manpower (medical, paramedical and nursing) used in imparting therapies except room rent of the hospitalization.
- c) Pre and post procedure cost will be chargeable @ Rs 75 per day.
- d) 25% hike of the above rates shall be applicable for the treatment taken in NABH- accredited hospital or any other hospital located in metropolitan city.
- e) Room rent etc shall be chargeable as per norms of the insurance company/insurance policy.

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