

Hospital Agreement

**For Implementation of
Atal Ayushman Uttarakhand Yojana**

Between

[Insert Name of the Empanelled Health Care Provider]

and

[State Health Agency, Uttarakhand]

This Agreement (Hereinafter referred to as "Agreement") made at _____ on this _____ day of _____ 20__.

BETWEEN

_____ (Empanelled Health Care Provider or EHCP) an institution located in _____, having their registered office at _____ (here in after referred to as "EHCP", which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include it's successors and permitted assigns) as party of the FIRST PART

AND

THE GOVERNMENT OF THE STATE OF UTTARAKHAND, represented by the Chief Executive Officer, Atal Ayushman Uttarakhand Yojana having his principal office at Directorate of Medical Health & Family Welfare, Village Danda Lakhaund, Post Office Gujrada, Sahastradhara Road, Dehradun, 248013 (hereinafter referred to as "SHA" which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include it's successors, affiliate and assigns) as party of the SECOND PART.

The EHCP and SHA are individually referred to as a "Party" or "party" and collectively as "Parties" or "parties")

WHEREAS

1. EHCP is a health care provider duly recognized and authorized by appropriate authorities to impart health care services to the public at large.
2. SHA is State Health Agency that has been set-up/identified by the State Government for implementation of ATAL AYUSHMAN UTTARAKHAND YOJANA in the State of Uttarakhand.
3. EHCP has expressed its desire to join ATAL AYUSHMAN UTTARAKHAND's network of EHCPs and has represented that it has requisite facilities to extend medical facilities and treatment to beneficiaries as covered under ATAL AYUSHMAN UTTARAKHAND on terms and conditions herein agreed.
4. SHA after approval of State Empanelment Committee, Uttarakhand and on the basis of desire expressed by the EHCP and on its representation/application has accepted the provisional empanelment for rendering health services as per the specified clinical specialities.

In this **AGREEMENT**, unless the context otherwise requires:

1. natural persons include created entities (corporate or incorporate) and vice versa;

2. marginal notes or headings to clauses are for reference purposes only and do not bear upon the interpretation of this **AGREEMENT**.
3. should any condition contained herein, contain a substantive condition, then such substantive condition shall be valid and binding on the **PARTIES** notwithstanding the fact that it is embodied in the definition clause.

In this **AGREEMENT** unless inconsistent with, or otherwise indicated by the context, the following terms shall have the meanings assigned to them hereunder, namely:

Definitions

1. **Institution** shall for all purpose mean an EHCP.
Health Services shall mean all services necessary or required to be rendered by the Institution under an agreement with SHA in connection with “health assurance” or “health cover”.
2. **Beneficiaries Family Unit** refers to those AB-PMJAY families including all its members figuring in the Socio-Economic Caste Census (SECC) database under the deprivation criteria of D1, D2, D3, D4, D5 & D7, Automatically Included category (viz as Households without shelter, Destitute-living on alms, Manual Scavenger Families, Primitive Tribal Groups and Legally released Bonded Labour) and 11 broadly defined occupational un-organised workers (in Urban Sector) of the Socio-Economic Caste Census (SECC) 2011 database of the State Government.
GEP (Government Employee and Pensioners) Beneficiary Family Unit refers to those eligible families including all its members which are Government Employees & pensioners of Uttarakhand, Government Employee & pensioners of Corporations/Authorities and any other Government aided entity and Organizations of Uttarakhand Government those who have paid member contribution.
RP (Remaining Population) Beneficiary Family Unit refers to those families including all its members which are resident of Uttarakhand State but are not included in above two categories and also do not avail benefits from similar schemes like ECHS (Employee Contributory Health Scheme), ESIC (Employee State Insurance Corporation), Central Government Employees and Pensioners. Uttarakhand Voter ID as per 2012 Vidhan Sabha wise Voter list will be taken for identification of beneficiaries.
3. **AB-PMJAY** shall refer to Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana managed and administered by the Ministry of Health and Family Welfare, Government of India with the objective of reducing out of pocket healthcare expenses and improving access of validated Beneficiary Family Units to quality inpatient care and day care surgeries (as applicable) for treatment of diseases and medical conditions through a network of Empanelled Health Care Providers.
4. **ATAL AYUSHMAN UTTARAKHAND** shall refer to ATAL AYUSHMAN UTTARAKHAND YOJANA managed and administered by the State Health

Agency on behalf of Department of Health and Family Welfare, Government of Uttarakhand with the objective of reducing out of pocket healthcare expenses and improving access of Beneficiary Family Units to quality inpatient care and day care surgeries (as applicable) for treatment of diseases and medical conditions through a network of Empanelled Health Care Providers.

5. **Appellate Authority** shall mean the authority designated by the State Health Agency which has the powers to accept and adjudicate on appeals by the aggrieved party against the decisions of any Grievance Redressal Committee set up pursuant to the Service Level Agreement between the State Health Agency and the ISA. These grievance level committee are set-up at Block Level (Block Grievance Redressal Committee), at District level (District Grievance Redressal Committee) and State level (State Grievance Redressal Committee)
6. **Benefit Package** shall refer to the package of benefits that the insured families would receive under the ATAL AYUSHMAN UTTARAKHAND.
7. **Benefit Limit (BL)** shall mean an annual maximum benefit limit of Rs. 5,00,000/- (On cashless and family floater Basis) covering in patient care and day care surgeries for treatment of diseases and medical conditions pertaining to secondary and / or tertiary treatment through a network of Empanelled Health Care Providers (EHCP) for the Atal Ayushman Uttarakhand Beneficiary Family Units (AB-PMJAY, GEP and RP) validated by the State Government or the designated State Health Agency (SHA).
The Benefit Limit for GEP (Government Employee and Pensioners) Beneficiary Family unit the annual benefit cover for in patient care and day care surgeries for treatment of diseases and medical conditions pertaining to secondary and / or tertiary treatment through a network of Empanelled Health Care Providers (EHCP) and additional benefits of Diagnostic services and Pharmacy services through empanelled diagnostics labs (All Government/NABL Diagnostics Labs) and Pharmacies stores (to be defined by SHA) which will be unlimited.
8. **Claim means** shall mean a claim that is received by the ISA/SHA from an Empanelled Health Care Provider, either online or through alternate mechanism in absence of internet connectivity.
9. **Claim Payment** shall mean the payment of eligible Claim received by an Empanelled Health Care Provider from the SHA in respect of benefits under the Benefit Cover made available to a Beneficiary.
10. **Days** shall be interpreted as calendar days unless otherwise specified.
11. **EHCP** shall means Empanelled Health Care Providers which are empanelled and signed this agreement with SHA for the implementation of Atal Ayushman Uttarakhand Scheme.
12. **Emergency Conditions** shall means the conditions as mentioned in Annexure 7
13. **Hospitalization** shall mean any Medical Treatment or Surgical Procedure which requires the Beneficiary to stay at the premises of an Empanelled Health Care Provider for 24 hours or more including day care treatment as defined.
14. **ICU or Intensive Care Unit** shall mean an identified section, ward or wing of an Empanelled Health Care Provider which is under the constant supervision of dedicated Medical Practitioners and which is specially equipped for the continuous monitoring and treatment of patients who are in critical condition, require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the general ward.
15. **Implementing Support Agency (ISA)** shall mean a Third Party Administrator which has been selected pursuant to bidding process and has signed the

Implementation Support Contract (Service Level Agreement) with the State Government in assurance mode of implementation under ATAL AYUSHMAN UTTARAKHAND.

16. **Medical Treatment** shall mean any medical treatment of an illness, disease or injury, including diagnosis and treatment of symptoms thereof, relief of suffering and prolongation of life, provided by a Medical Practitioner. Medical Treatments include but not limited to: bacterial meningitis, bronchitis-bacterial/viral, chicken pox, dengue fever, diphtheria, dysentery, epilepsy, filariasis, food poisoning, hepatitis, malaria, measles, meningitis, plague, pneumonia, septicaemia, tuberculosis (extra pulmonary, pulmonary etc.), tetanus, typhoid, viral fever, urinary tract infection, lower respiratory tract infection and other such diseases requiring Hospitalization.

Medical Treatment may include any other condition that require hospitalization or any other medical treatment decided by SHA from time to time by order.

17. **MoHFW** shall mean the Ministry of Health and Family Welfare, Government of India.
18. **NABH** shall means National Accreditation Board for Hospitals and Healthcare providers is a constituent board of Quality Council of India Certification, set up to establish and operate accreditation programme for healthcare organizations.
19. **NHA** shall mean the National Health Agency set up the Ministry of Health and Family Welfare, Government of India with the primary objective of coordinating the implementation, operation and management of ATAL AYUSHMAN UTTARAKHAND. It will also foster co-ordination and convergence with other similar schemes being implemented by the Government of India and State Governments.
20. **Package Rate** shall mean the fixed maximum charges for a Medical Treatment or Surgical Procedure or for any Follow-up Care that will be paid by the SHA under Cover, which shall be determined in accordance with the rates provided in this Contract.
21. **Benefit Period** shall mean the standard period of 12 calendar months from the date of start of the Benefit Period or lesser period as stipulated by SHA from time to time.
22. **Benefit Cover** shall mean an annual benefit cover of Rs. 5,00,000/- (On cashless and family floater Basis) covering in patient care and day care surgeries for treatment of diseases and medical conditions pertaining to secondary and / or tertiary treatment through a network of Empanelled Health Care Providers (EHCP) for the Atal Ayushman Uttarakhand Beneficiary Family Units (AB-NHPM, GEP and RP) validated by the State Government or the designated State Health Agency (SHA).
In addition to that for GEP (Government Employee and Pensioners) Beneficiary Family unit the annual benefit cover for in patient care and day care surgeries for treatment of diseases and medical conditions pertaining to secondary and / or tertiary treatment through a network of Empanelled Health Care Providers (EHCP) and additional benefits of Diagnostic services and Pharmacy services through empanelled diagnostics labs (All Government/NABL Diagnostics Labs) and Pharmacies stores (to be defined by SHA) which will be unlimited.
23. **Service Area** shall refer to all State (s)/ UT (s) covered and included for the implementation of AB-PMJAY. For GEP beneficiary family unit the service area

- shall refer to all state (s) / UT (s) in which hospitals are empanelled and for RP beneficiary family unit the service area shall refer to only state of Uttarakhand.
24. **State Health Agency (SHA)** refers to the agency/ body set up by the Department of Medical Health and Family Welfare, Government of Uttarakhand for the purpose of coordinating and implementing the Atal Ayushman Uttarakhand in the State of Uttarakhand.
25. **Scheme** shall mean the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana managed and administered by the Ministry of Health and Family Welfare, Government of India through National Health Agency and Atal Ayushman Uttarakhand managed and administered by the Department of Medical Health and Family Welfare, Government of Uttarakhand through State Health Agency in Trust Mode.
26. **Turn-around Time** shall mean the time taken by the ISA in processing a Claim received from an Empanelled Health Care Provider and SHA making a Claim Payment including investigating such Claim or rejection of such Claim.
27. **Upper Himalayan terrain** shall mean the Districts and its region of Uttarakhand state which are present in Upper Himalayan Terrain of Uttarakhand State. These districts will include all blocks of District Almora, Bageshwar, Chamoli, Champawat, Pithoragarh, Rudraprayag, Tehri and Uttarkashi, all blocks of District Pauri except Dugadda block, District Dehradun shall include region of Chakrata Block, Kalsi Block and Mussoorie block and Nainital District shall include region of Bhimtal Block, Dhari Block, Okhalkhanda Block, Betalghat Block, Ramgarh Block.

NOW IT IS HEREBY AGREED AS FOLLOWS:

Section 1: Term

1. This agreement shall be for a period of 3 years. However, it is understood and agreed between the Parties that the term of this agreement may be renewed periodically upon mutual consent of the Parties in writing, either by execution of a Supplementary Agreement or by exchange of letters.

Section 2: Scope of services

1. The EHCP undertakes to provide the services to beneficiaries in a precise, reliable and professional manner to the satisfaction of SHA /ISA and in accordance with additional instructions issued by SHA in writing from time to time.
2. The EHCP will treat the beneficiaries according to good business practice.
3. The EHCP will extend priority admission facilities to the beneficiaries.
4. The EHCP shall provide treatment/interventions to beneficiary as per specified packages as per the rates mentioned in Annex 2. The following is agreed among the parties regarding the packages :

- (i) The treatment/interventions to ATAL AYUSHMAN UTTARAKHAND beneficiaries shall be provided in a complete cashless manner. Cashless means that for the required treatment/interventions as per package rates and no payment shall need to be done by the ATAL AYUSHMAN UTTARAKHAND beneficiary undergoing treatment/intervention or any of its family member till such time there is balance amount left in benefit limit.
- (ii) The various benefits under ATAL AYUSHMAN UTTARAKHAND which EHCP can provide include,
 - Hospitalization expense benefits
 - Day care treatment benefits (as applicable)
 - Follow-up care benefits
 - Pre and post hospitalization expense benefits [Pre Hospitalization will be as per package (3 Days) In case of Biopsies it would be relaxed to a maximum of 10 days.]
 - New born child/ children benefit
 - Diagnostic services and Pharmacy services through empanelled diagnostics labs (All Government/NABL Diagnostics Labs) and Pharmacies stores (to be defined by SHA) only limited for GEP (Government Employee and Pensioners) Beneficiary Family unit

An EHCP is able to provide these benefits subject to exclusions mentioned in **Annex 1** and subject to availability of benefit limit/remaining available cover balance and subject to pre-authorization provided by ISA/ SHA.

- (iii) However, the EHCP [Enter Name of Hospital] is eligible to provide treatment/interventions to beneficiaries only for those clinical specialties for which it has been empanelled, namely
 - [Enter Code of Speciality as mentioned at the time of empanelment]

The EHCP agrees that in future if it adds or foregoes any clinical specialty to its services, the information regarding the same shall be provided to the SHA in written, who then shall update the empanelment status of the EHCP after due process.

- (iv) The charges payable to EHCP for medical/ day care/surgical procedures/ interventions under the Benefit package will be no more than the package rate agreed by the Parties, for that particular year. The EHCP shall be paid for the treatment/intervention provided to the beneficiary based on package rates determined as below-
 - a. If the Package Rate for a medical treatment or surgical procedure requiring Hospitalisation or Day Care Treatment (as applicable) is fixed as in **Annex 2** then it shall apply.
 - b. If the Package Rate for any surgical procedure requiring Hospitalisation or Day Care Treatment (as applicable) is not listed in **Annex 2**, then the ISA/SHA may pre-authorise an appropriate amount up to a limit of Rs. 1,00,000 to an eligible ATAL AYUSHMAN UTTARAKHAND beneficiary.

- c. If the Package Rate for a medical treatment requiring Hospitalisation is not listed in **Annex 2**, the flat daily Package Rates for medical packages specified in **Annex 2** shall apply subject to pre-authorisation from ISA/SHA.
 - d. In case of ATAL AYUSHMAN UTTARAKHAND Beneficiary is required to undertake multiple surgical treatment, then the highest Package Rate shall be taken at 100%, thereupon the 2nd treatment package shall be taken as 50% of Package Rate and 3rd treatment package shall be at 25% of the Package Pate as configured in the transaction management software.
 - e. Surgical and Medical packages will not be allowed to be availed at the same time.
 - f. Packages as mentioned in **Annex 2** can only be availed in Private EHCPs only after a referral from a Public EHCP is made.
- (v) These Package Rates (in case of surgical or defined day care benefits) will include:
- a. Registration Charges
 - b. Bed charges (General Ward in case of surgical),
 - c. Nursing and Boarding charges,
 - d. Surgeons, Anesthetists, Medical Practitioner, Consultants fees etc.
 - e. Anesthesia, Blood Transfusion, Oxygen, O.T. Charges, Cost of Surgical Appliances etc,
 - f. Medicines and Drugs,
 - g. Cost of Prosthetic Devices, implants,
 - h. Pathology and radiology tests: radiology to include but not be limited to X-ray, MRI, CT Scan, etc. (as applicable)
 - i. Food to patient.
 - j. Pre and Post Hospitalisation expenses: Expenses incurred for consultation, diagnostic tests and medicines before the admission of the patient in the same hospital and cost of diagnostic tests and medicines and up to 15 days of the discharge from the hospital for the same ailment/ surgery. [Pre Hospitalization will be as per package (3 Days) In case of Biopsies it would be relaxed to a maximum of 10 days.]
 - k. Any other expenses related to the treatment of the patient in the EHCP.
5. If the treatment cost is more than the benefit coverage amount available with the beneficiary families then the remaining treatment cost will be borne by the ATAL AYUSHMAN UTTARAKHAND beneficiary family as per the package rates defined in this document. Beneficiary will need to be clearly communicated in advance about the additional payment.
6. The follow up care prescription for identified packages are set out in **Annex 2**.
7. The EHCP shall ensure that medical treatment/facility under this agreement should be provided with all due care and accepted standards is extended to the beneficiary.

8. EHCP agrees to provide treatment to all eligible beneficiaries subject to sum insured available and as per agreed Package Rate from all over the India. The EHCP shall be paid at the Package Rates applicable in the EHCP State and not as per the package rates applicable in the beneficiary State.
9. The EHCP agrees not to discriminate between the beneficiaries on any basis.
10. The EHCP shall allow SHA and/ or ISA official to visit the beneficiary while s/he is admitted in the EHCP. SHA and/ or ISA shall not interfere with the medical team of the EHCP, however SHA and/ or ISA reserve the right to discuss the treatment plan with treating doctor. Further access to medical treatment records and bills prepared in the EHCP will be allowed to SHA/ ISA on a case to case basis with prior appointment from the EHCP.
11. The EHCP shall also endeavor to comply with future requirements of SHA and ISA to facilitate better services to beneficiaries e.g. providing for standardized billing, ICD coding or implementation of Standard Clinical and Treatment Protocols and if mandatory by statutory requirement both parties agree to review the same.
12. The EHCP agrees to have bills audited on a case to case basis as and when necessary through SHA /ISA audit team. This will be done on a pre-agreed date and time and on a regular basis.
13. The EHCP agrees to provide all the document related to treatment of beneficiary to State Health Agency officials at the time of regular visit/Audit.

Section 3: Identification of Beneficiaries

The beneficiaries presenting themselves to the EHCP will be identified by the EHCP on the basis of a Beneficiary Identification System (BIS). The details of BIS has been provided in **Annex 3**. The EHCP agrees to confirm to the following for effective implementation of BIS.

1. The EHCP will set up a help-desk for beneficiaries within 7 days of signing of this agreement. The help-desk must be situated in the facility of the EHCP in such a way that it is easily visible, easily accessible to the beneficiaries.
2. The help desk will be equipped with all the necessary hardware and software as well as internet connectivity as required by BIS to establish the identity of the ATAL AYUSHMAN UTTARAKHAND beneficiary. Specifications of necessary hardware and software have been provided in **Annex 3**.
3. The help desk shall be manned by an Arogya Mitra (AM) for facilitating the beneficiary in accessing the benefits. Arogya Mitra will need to be hired by the private EHCP at their own cost and they should get them trained before starting the operations. The guidelines for engagement of Arogya Mitras are provided in **Annex 4**.

Section 4: EHCP Services- Admission Procedure

1. The EHCP shall be required to follow the process as described in **Annex 5**. ATAL AYUSHMAN UTTARAKHAND operation manual for EHCP for detailed verification, pre-authorisation, and claims procedures is available for download from www.abnhpm.gov.in. The NHA/SHA may issue revisions to these guidelines from time to time. The EHCP agrees to make itself constantly updated on these guidelines and follow the same.
2. Pre-authorisation
 - (i) All procedures in **Annex 2** shall be subject to mandatory pre-authorisation. In addition, in case of Inter-State portability, all procedures shall be subject to mandatory pre-authorisation irrespective of the pre-authorisation status in **Annex 2**. Also, all such hospitalisation procedures which are required to be undertaken but are not included in **Annex 2** need to be pre-authorised (subject to exclusion) by the SHA/ISA within an overall limit of Rs 1,00,000.
 - (ii) No EHCP shall, under any circumstances whatsoever, undertake any such earmarked procedure without pre-authorisation unless under emergency. Process for emergency approval will be followed as per guidelines laid down under ATAL AYUSHMAN UTTARAKHAND.
 - (iii) The EHCP agrees to provide a minimum set of documents for pre-authorisation to SHA /ISA online so as to enable the SHA/ISA to decide the merit of the case.
3. Regular or planned admission

The process to be followed for regular or planned/elective procedures is set in **Annex 5**.
4. Emergency admission

In case of emergency the beneficiary may get the treatment after getting TPIN (Telephonic Patient Identification Number) from the call centre and same will be recorded. Government Photo ID proof need not be insisted in case of emergency. In all such cases, relevant ATAL AYUSHMAN UTTARAKHAND beneficiary proof will be supplied within specified time before discharge otherwise beneficiary will pay for the treatment to the Hospital.

Section 5: The Discharge and Claim Procedure

1. Original discharge summary, counterfoil generated at the time of discharge, original investigation reports, all original prescription & pharmacy receipt etc.

must be kept with the EHCP for records. These are to be forwarded to billing department of the EHCP who will compile and keep the same with the EHCP. A copy of these documents may be given to the patient.

2. All EHCPs shall be obliged to submit their claims within Seven Days (7 Days) of discharge of patient in the format prescribed by the ISA. However, in case of Public EHCPs this time may be relaxed up to Fifteen Days (15 Days). However, if claim documents are not uploaded by EHCP within Thirty Days (30 days) of the discharge of the patient then the claim shall be deemed to be rejected.
3. The SHA shall be responsible for settling all claims **within 15 days after receiving all the required information/ documents**. However, it is the primary responsibility of the EHCP to furnish all the details at the time of discharge and thereafter as may be necessary so as to enable the claim processing on time.
4. The details of raising a claim, claims processing, handling of claim query, stipulated time, documentation requirements and related details shall be provided to the EHCP in an AB-NHPM transaction manual for EHCP that is available for download from www.abnhpm.gov.in. The details are also provided in **Annex 5**. The EHCP agrees to follow these guidelines. The NHA/SHA may issue revisions to these guidelines from time to time. The EHCP agrees to make itself constantly updated on these guidelines and follow the same.

Section 6: Payment terms

1. EHCP will submit claims online in accordance with the process described in **Annex 5**.
2. The SHA (recommendation by ISA) will have to take a decision and settle the Claim within 15 days from requiring all the necessary documents/information. If required, SHA/ISA can visit EHCP to gather further documents related to treatment to process the case.
3. However, the SHA/ISA must note that requirements for such information are assessed by the SHA/ISA at once and the same be intimated to the EHCP. The information must not be sought in bits and instalments or in a piecemeal method.
4. In case the SHA (on recommendation of ISA) decides to reject the claim then that decision also will need to be taken within 15 days.
5. In case of inter-operability claim arising from patient visiting from other States the decision on claim settlement and actual payment has to be done within 30 days by the SHA (on recommendation of ISA) from the State to which beneficiary belongs.
6. If claim payment to the EHCP is delayed beyond defined period of 15 days (30 days for inter-State claims), the ISA is liable to pay an interest of 1% for every fifteen days of delays to EHCP in addition to the claim amount.

7. The EHCP must ensure that the required documents are in place.
8. Claims Payments to the EHCP will only be done by means of Electronic Fund Transfer .

Section 7: Declarations and Undertakings of a EHCP

1. The EHCP undertakes that they have obtained all the registrations/ licenses/ approvals required by law in order to provide the services pursuant to this agreement and that they have the skills, knowledge and experience required to provide the services as required in this agreement.
2. The EHCP undertakes to uphold all requirement of law in so far as these apply to him and in accordance to the provisions of the law and the regulations enacted from time to time, by the local bodies or by the central or the state govt. The EHCP declares that it has never committed a criminal offence which prevents it from practicing medicines and no criminal charge has been established against it by a court of competent jurisdiction.

Section 8: General responsibilities & obligations of the EHCP

1. Ensure that no confidential information is shared or made available by the EHCP or any person associated with it to any person or entity not related to the EHCP without prior written consent of SHA/ISA.
2. The EHCP shall provide cashless facility to the beneficiary in strict adherence to the provisions of the agreement.
3. The EHCP may have their facility covered by proper indemnity policy including errors, omission and professional indemnity insurance and agrees to keep such policies in force during entire tenure of the Agreement. The cost/ premium of such policy shall be borne solely by the EHCP.
4. The EHCP shall provide the best medical facilities to the beneficiary.
5. The EHCP cannot deny the beneficiary for availing benefits under the speciality offered by the EHCP.
6. The EHCP will hire a dedicated person called Arogya Mitra to manage the help desk and facilitate the beneficiary in accessing the benefits under ATAL AYUSHMAN UTTARAKHAND. The cost of the Arogya Mitras will need to be entirely borne by the Private EHCP.
7. The EHCP shall also have two contact persons nominated for all matters related to ATAL AYUSHMAN UTTARAKHAND; one person from clinical team (a doctor who is actively engaged in the treatment of the patients) and one officer in the administration department assigned for ATAL AYUSHMAN UTTARAKHAND.

These officers will eventually be required to make themselves trained with the processes described in ATAL AYUSHMAN UTTARAKHAND.

8. The EHCP shall endeavour to make their team including Arogya Mitras and contact persons actively participate in all ATAL AYUSHMAN UTTARAKHAND trainings and workshops to be organised by SHA / ISA from time to time. SHA and/or ISA will organise trainings for Arogya Mitras and other contact persons of EHCP. In addition, the EHCP may also be required to conduct trainings for its staff regarding ATAL AYUSHMAN UTTARAKHAND at their premise with the help of SHA and ISA. The cost of attending such trainings and organising trainings shall be borne by the EHCP unless otherwise agreed with SHA.
9. SHA may decide, if the EHCP has received NABH accreditation certification, it will receive an additional 10% over the listed package rates.
10. SHA may decide, if the EHCP is situated at Upper Himalayan terrain, it will receive an additional 10% over the listed package rates.
11. For such EHCP that is not NABH accredited, it agrees to get at least NABH entry level certification within a reasonable period of time.
12. The EHCP agrees that it shall display their status of preferred service provider of ATAL AYUSHMAN UTTARAKHAND at their main gate, reception/ admission desks along with the display and other materials supplied by SHA/ISA whenever possible for the ease of the beneficiaries. Format, design and other details related to these signages as provided by NHA/SHA shall be used.
13. The EHCP agrees to follow the guidelines issued further by Department of Medical Health & Family welfare, Uttarakhand/MoHFW/NHA/SHA for the implementation of the Atal Ayushman Uttarakhand Scheme/AB-PMJAY.

Section 9: General responsibilities of SHA and ISA

SHA and ISA has a right to avail similar services as contemplated herein from other institution for the Health services covered under this agreement.

Section 10: Relationship of the Parties

Nothing contained herein shall be deemed to create between the Parties any partnership, joint venture or relationship of principal and agent or master and servant or employer and employee or any affiliate or subsidiaries thereof. Each of the Parties hereto agree not to hold itself or allow its directors employees/agents/representatives to hold out to be a principal or an agent, employee or any subsidiary or affiliate of the other.

Section 11: Termination

1. SHA reserves the right to terminate this agreement in case of material breach and as per the guidelines issued by National Health Agency as given in **Annex 6**:
2. This Agreement may be terminated by either party by giving one month's prior written notice by means of registered letter or a letter delivered at the office and duly acknowledged by the other, provided that this Agreement shall remain effective thereafter with respect to all rights and obligations incurred or committed by the parties hereto prior to such termination.
3. Either party reserves the right to inform public at large along with the reasons of termination of the agreement by the method which they deem fit.

Section 12: Confidentiality

This clause shall survive the termination/expiry of this Agreement.

1. Each party shall maintain confidentiality relating to all matters and issues dealt with by the parties in the course of the business contemplated by and relating to this agreement. The EHCP shall not disclose to any third party, and shall use its best efforts to ensure that its, officers, employees, keep secret all information disclosed, including without limitation, document marked confidential, medical reports, personal information relating to insured, and other unpublished information except as maybe authorized in writing by SHA / ISA. SHA/ ISA shall not disclose to any third party and shall use its best efforts to ensure that its directors, officers, employees, sub-contractors and affiliates keep secret all information relating to the EHCP including without limitation to the EHCP's proprietary information, process flows, and other required details.
2. In Particular the EHCP agrees to:
 - a) Maintain confidentiality and endeavour to maintain confidentiality of any persons directly employed or associated with health services under this agreement of all information received by the EHCP or such other medical practitioner or such other person by virtue of this agreement or otherwise, including Insurer's proprietary information, confidential information relating to insured, medicals test reports whether created/ handled/ delivered by the EHCP. Any personal information relating to a Insured received by the EHCP shall be used only for the purpose of inclusion/preparation/finalisation of medical reports/ test reports for transmission to Insurer only and shall not give or make available such information/ any documents to any third party whatsoever.
 - b) Keep confidential and endeavour to maintain confidentiality by its medical officer, employees, medical staff, or such other persons, of medical reports relating to Insured, and that the information contained in these reports remains confidential and the reports or any part of report is not disclosed/ informed to the Insurance Agent / Advisor under any circumstances.

c) Keep confidential and endeavour to maintain confidentiality of any information relating to Insured, and shall not use the said confidential information for research, creating comparative database, statistical analysis, or any other studies without appropriate previous authorisation from Insurer and through Insurer from the Insured.

Section 13: Indemnities and other Provisions

1. The EHCP will be responsible for the treatment and medical care provided to its beneficiaries. The EHCP will be held responsible for the outcome of treatment or quality of care provided by the provider.
2. The EHCP will be responsible for any acts, omission or commission of the Doctors and other medical staff of the EHCP and the EHCP shall obtain professional indemnity policy on its own cost for this purpose. The EHCP agrees that it shall be responsible in any manner whatsoever for the claims, arising from any deficiency in the services or any failure to provide identified service
3. Notwithstanding anything to the contrary in this agreement no Parties shall be liable by reason of failure or delay in the performance of its duties and obligations under this agreement if such failure or delay is caused by acts of God, Strikes, lock-outs, embargoes, war, riots civil commotion, any orders of governmental, quasi-governmental or local authorities, or any other similar cause beyond its control and without its fault or negligence.
4. The EHCP will indemnify, defend and hold harmless the SHA and ISA against any claims, demands, proceedings, actions, damages, costs, and expenses which the company may incur as a consequence of the negligence of the former in fulfilling obligations under this Agreement or as a result of the breach of the terms of this Agreement by the EHCP or any of its employees or doctors or medical staff.

Section 14: Notices

All notices, demands or other communications to be given or delivered under or by reason of the provisions of this Agreement will be in writing and delivered to the other Party:

- a. By registered Post,
- b. By courier;

In the absence of evidence of earlier receipt, a demand or other communication to the other Party is deemed given

- If sent by registered post, seven working days after posting it; and
- If sent by courier, seven working days after posting it;

The notices shall be sent to the other Party to the above addresses (or to the addresses which may be provided by way of notices made in the above said manner):

If to the EHCP:

[Enter Address of EHCP]

If to ISA

Family Health Plan Insurance TPA Ltd

Block- G, Third Floor,

Ali Tower, #22,

Greems Road,

Chennai- 600006, Tamil Nadu

If to the SHA

Chief Executive Officer, Atal Ayushman Uttarakhand Yojana

Directorate of Medical Health & Family Welfare,

Village Danda Lakhaund, Post Office Gujrada,

Sahastradhara Road, Dehradun, 248013

Section 15: Miscellaneous

1. This Agreement together with the clauses specified in the service level agreement signed between ISA and SHA and any Annexure attached hereto constitutes the entire Agreement between the parties and supersedes, with respect to the matters regulated herein, and all other mutual understandings, accord and agreements, irrespective of their form between the parties. Any annexure shall constitute an integral part of the Agreement.
2. Except as otherwise provided herein, no modification, amendment or waiver of any provision of this Agreement will be effective unless such modification, amendment or waiver is approved in writing by the parties hereto.
3. Should specific provision of this Agreement be wholly or partially not legally effective or unenforceable or later lose their legal effectiveness or enforceability, the validity of the remaining provisions of this Agreement shall not be affected thereby.
4. The EHCP may not assign, transfer, encumber or otherwise dispose of this Agreement or any interest herein without the prior written consent of SHA/ ISA, provided whereas that the SHA/ISA may assign this Agreement or any rights, title or interest herein to an Affiliate without requiring the consent of the EHCP.

5. In case the ECHP change its Name or resale its property, or change its ownership, then EHCP will inform to SHA within due time and such EHCP will need to sign this agreement again with the SHA.
6. The failure of any of the parties to insist, in any one or more instances, upon a strict performance of any of the provisions of this Agreement or to exercise any option herein contained, shall not be construed as a waiver or relinquishment of such provision, but the same shall continue and remain in full force and effect.

7. Law and Arbitration

- (i) The provisions of this Agreement shall be governed by and construed in accordance with Indian law.
- (ii) Any dispute, controversy or claims arising out of or relation to this Agreement or the breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the provisions of the (Indian) Arbitration and Conciliation Act, 1996.
- (iii) The arbitral tribunal shall be composed of three arbitrators, one arbitrator appointed by each Party and one another arbitrator appointed by the mutual consent of the arbitrators so appointed.
- (iv) The place of arbitration shall be Dehradun and any award whether interim or final, shall be made, and shall be deemed for all purposes between the parties to be made, in Dehradun.
- (v) The arbitral procedure shall be conducted in the English language and any award or awards shall be rendered in English. The procedural law of the arbitration shall be Indian law.
- (vi) The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enter judgement thereon in any one or more of the highest courts having jurisdiction.
- (vii) The rights and obligations of the Parties under, or pursuant to, this Clause including the arbitration agreement in this Clause, shall be governed by and subject to Indian law.
- (viii) The cost of the arbitration proceeding would be borne by the parties on equal sharing basis.

8. Severability

The invalidity or unenforceability of any provisions of this Agreement in any jurisdiction shall not affect the validity, legality or enforceability of the remainder of this Agreement in such jurisdiction or the validity, legality or enforceability of this Agreement, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.

1. SIGNED AND DELIVERED BY

the EHCP. - the within named _____, by the Hand of _____
its Authorised Signatory

In the presence of:

2. SIGNED AND DELIVERED BY

THE GOVERNMENT OF THE STATE OF UTTARAKHAND, represented by the Chief Executive Officer, Atal Ayushman Uttarakhand Yojana having his principal office at Directorate of Medical Health & Family Welfare, Village Danda Lakhaund, Post Office Gujrada, Sahastradhara Road, Dehradun, 248013

Annex I – Exclusions to the Policy

The SHA shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Assured Person in connection with or in respect of:

- 1. **Conditions that do not require hospitalisation:** Condition that do not require hospitalisation and can be treated under Out Patient Care. Outpatient Diagnostic, Medical and Surgical procedures or treatments unless necessary for treatment of a disease covered under day care procedures (as applicable) will not be covered.*
- 2. Except those expenses covered under pre and post hospitalisation expenses, further expenses incurred at Hospital or Nursing Home primarily for evaluation / diagnostic purposes only during the hospitalized period and expenses on vitamins and tonics etc unless forming part of treatment for injury or disease as certified by the attending physician.*
- 3. Any dental treatment or surgery which is corrective, cosmetic or of aesthetic procedure, filling of cavity, root canal including wear and tear etc. unless arising from disease or injury and which requires hospitalisation for treatment.*
- 4. **Congenital external diseases:** Congenital external diseases or defects or anomalies, Convalescence, general debility, “run down” condition or rest cure.*
- 5. **Fertility related procedures:** Hormone replacement therapy for Sex change or treatment which results from or is in any way related to sex change.*
- 6. **Drugs and Alcohol Induced illness:** Diseases, illness or injury due to or arising from use, misuse or abuse of drugs or alcohol or use of intoxicating substances, or such abuse or addiction*
- 7. **Vaccination:** Vaccination, inoculation or change of life or cosmetic or of aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness. Circumcision (unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to any accident),*
- 8. **Suicide:** Intentional self-injury/suicide*
- 9. Persistent Vegetative State*

Annex 2 – Packages and Rates

Package rates will be as per AB-PMJAY packages which are mentioned in www.abnhpm.gov.in webportal. SHA may add or delete the packages in the mentioned package.

Annex 3: Beneficiary Identification System

The core principle for finalising the operational guidelines for proposed ATAL AYUSHMAN UTTARAKHAND is to construct a broad framework as guiding posts for simplifying the implementation of the Mission under the ambit of the policy and the technology while providing requisite flexibility to the States to optimally chalk out the activities related to implementation in light of the peculiarities of their own State, as ownership of implementation of scheme lies with them.

A. AB-NHPM will target about 10.74 crore poor, deprived rural families and identified occupational category of urban workers' families as per the latest Socio-Economic Caste Census (SECC) data, both rural and urban. Additionally, all such enrolled families under RSBY that do not feature in the targeted groups as per SECC data will be included as well.

B. Beneficiary identification will include the following broad steps:

- i) The operator searches through the ATAL AYUSHMAN UTTARAKHAND list to determine if the person is covered.
- ii) Search can be performed by Name and Location, Ration Card No or Mobile number (collected during data drive) or ID printed on the letter sent to family or RSBY URN
- iii) If the beneficiary's name is found in the ATAL AYUSHMAN UTTARAKHAND list, Aadhaar (or an alternative government ID) and Ration Card (or an alternative family ID) is collected against the Name / Family.
- iv) The system determines a confidence score for the link based on how close the name / location / family members between the ATAL AYUSHMAN UTTARAKHAND record and documents is provided.
- v) The operator sends the linked record for approval to the SHA.
- vi) If the confidence score is high (as specified by software), the operator can immediately issue the e-Card and admit the patient for treatment. Otherwise, the patient must be advised to wait for approval from the SHA.
- vii) The SHA will setup a Beneficiary approval team that works on fixed service level agreements on turnaround time. The ATAL AYUSHMAN UTTARAKHAND details and the information from the ID is presented to the verifier. The Trust can either approve or recommend a case for rejection with reason.
- viii) All cases recommended for rejection will be scrutinised by a State team that works on fixed service level agreements on turnaround time. The state team will either accept rejection or approve with reason.
- ix) The e-card will be printed with the unique ID under ATAL AYUSHMAN UTTARAKHAND and handed over to the beneficiary to serve as a proof for verification for future reference.

- The beneficiary will also be provided with a booklet/ pamphlet with details about ATAL AYUSHMAN UTTARAKHAND and process for availing services.
- Presentation of this e-card will not be mandatory for availing services. However, the e-card may serve as a tool for reinforcement of entitlement to the beneficiary and faster registration process at the hospital when needed.

C. Addition of new family members will be allowed. This requires at least one other family member has been approved by the Trust. Proof of being part of the same family is required in the form of

- i) Name of the new member is in the family ration card or State defined family card
- ii) A marriage certificate relating to marriage to a family member existing in the family
- iii) A birth certificate relating to a birth to a family member existing in the family is available.

Annex 4: Arogya Mitra Under ATAL AYUSHMAN UTTARAKHAND

Arogya Mitra (AM) will need to be hired by Private EHCP for managing the help desk. Public EHCP to follow the final guidelines issued by SHA for Arogya Mitras. This help desk will need to be set up exclusively for ATAL AYUSHMAN UTTARAKHAND. Indicative role of AM is as follows:

- a. Receive beneficiary at the EHCP
- b. Guide beneficiary regarding ATAL AYUSHMAN UTTARAKHAND and process to be followed in the EHCP for taking the treatment.
- c. Carry out the process of Beneficiary Identification for such persons who are beneficiaries of ATAL AYUSHMAN UTTARAKHAND.
- d. Take photograph of the beneficiary.
- e. Carry out the Aadhaar based identification for such beneficiaries who are carrying Aadhaar Card.
- f. If the person is not carrying Aadhaar Card carry out the identification through other defined Government issued ID.
- g. Scan the identification documents as per the guidelines and upload through the software.
- h. Send the result of beneficiary identification process to ISA for approval.
- i. After getting confirmation from ISA or SHA regarding identification of the beneficiary, issue e-card to the beneficiary.
- j. Refer the patient to doctor for consultation.
- k. Check the balance of ATAL AYUSHMAN UTTARAKHAND Beneficiary family in her/ his ATAL AYUSHMAN UTTARAKHAND Cover amount.
- l. Upon advice of the doctor admit the patient in the EHCP.
- m. Take the pre-authorisation as and when required as per the guidelines.
- n. Enter all the relevant details of package and other information as provided by the doctor and required by the ATAL AYUSHMAN UTTARAKHAND software.
- o. At the time of discharge again enter all the relevant details and discharge summary in the ATAL AYUSHMAN UTTARAKHAND software.
- p. Carry out any other task as defined by the EHCP related to ATAL AYUSHMAN UTTARAKHAND.

Annex 5: Process of Delivery of Benefits, Claim reporting and Submission

1. Cashless Access of Services

- a. The ATAL AYUSHMAN UTTARAKHAND beneficiaries shall be provided treatment free of cost for all such ailments covered under the Scheme within the limits/ sub-limits and benefit limit, i.e., not specifically excluded under the Scheme.
- b. The EHCP shall be reimbursed as per the package cost specified in the Tender Document agreed for specified packages or as pre-authorized amount in case of unspecified packages.
- c. The SHA / ISA shall ensure that each EHCP shall at a minimum possess the Hospital IT Infrastructure required to access the ATAL AYUSHMAN UTTARAKHAND Beneficiary Database and undertake verification based on the Beneficiary Identification process laid out, using unique ATAL AYUSHMAN UTTARAKHAND/AB-NHPM Family ID on the ATAL AYUSHMAN UTTARAKHAND/AB-NHPM Card and also ascertain the balance available under the ATAL AYUSHMAN UTTARAKHAND Cover provided by the SHA.
- d. The SHA/ ISA shall provide each EHCP with an transaction manual describing in detail the verification, pre-authorization and claims procedures.
- e. The SHA / ISA shall train Arogya Mitras that will be deputed in each EHCP that will be responsible for the administration of the ATAL AYUSHMAN UTTARAKHAND on the use of the Hospital IT infrastructure for making Claims electronically and providing Cashless Access Services.
- f. The EHCP shall establish the identity of the member of a ATAL AYUSHMAN UTTARAKHAND Beneficiary Family Unit by Aadhaar Based Identification System (No person shall be denied the benefit in the absence of Aadhaar Card) and ensure:
 - (i) That the patient is admitted for a covered procedure and package for such an intervention is available.
 - (ii) ATAL AYUSHMAN UTTARAKHAND Beneficiary has balance in her/ his ATAL AYUSHMAN UTTARAKHAND Cover amount.
 - (iii) Provisional entry shall be made on the server using the ATAL AYUSHMAN UTTARAKHAND / AB-NHPM ID of the patient. It has to be ensured that no procedure is carried out unless provisional entry is completed through blocking of claim amount.
 - (iv) At the time of discharge, the final entry shall be made on the patient account after completion of Aadhaar Card Identification Systems verification or any other recognised system of identification adopted by the SHA of ATAL AYUSHMAN UTTARAKHAND Beneficiary Family Unit to complete the transaction.

2. Pre-authorisation of Procedures

- a. All procedures in **Annex 2** that are earmarked for pre-authorisation shall be subject to mandatory pre-authorisation. In addition, in case of Inter-State portability, all procedures shall be subject to mandatory pre-authorisation irrespective of the pre-authorisation status in **Annex 2**.
- b. No EHCP shall, under any circumstances whatsoever, undertake any such earmarked procedure without pre-authorisation unless under emergency. Process for emergency approval will be followed as per guidelines laid down under ATAL AYUSHMAN UTTARAKHAND.
- c. Request for hospitalisation shall be forwarded by the EHCP after obtaining due details from the treating doctor, i.e. "request for authorisation letter" (RAL). The RAL needs to be submitted online through the Scheme portal and in the event of any IT related problem on the portal, then through email or fax as per defined process. The medical team of SHA/ ISA would get in touch with the treating doctor, if necessary. ISA will have to approve or reject the request latest Within 2 hour for emergency cases and 4 hours for all other cases. If the ISA fails to do so, the request will be considered deemed to be approved after 2 hour for emergency cases and 4 hours for all other cases by default.
- d. The SHA shall not be liable to honour any claims from the EHCP for defined procedures for which the EHCP does not have a pre-authorisation, if prescribed.
- e. Reimbursement of all claims for procedures in package rate list shall be as per the limits prescribed for each such procedure unless stated otherwise in the pre-authorisation letter/communication.
- f. The RAL form should be dully filled with clearly mentioned Yes or No. There should be no nil, or blanks, which will help in providing the outcome at the earliest.
- g. The SHA guarantees payment only after receipt of RAL and the necessary medical details.
- h. In case the ailment is not covered or the medical data provided is not sufficient for the medical team of the authorisation department to confirm the eligibility, the SHA can deny the authorisation or seek further clarification/ information.
- i. The ISA needs to file a report to the SHA explaining reasons for denial of every such pre-authorisation request.
- j. Denial of authorisation (DAL)/ guarantee of payment is by no means denial of treatment by the EHCP. The EHCP shall deal with such case as per their normal rules and regulations.

- k. Authorisation letter (AL) will mention the authorisation number and the amount authorized as a package rate for such procedure for which package has not been fixed earlier. The EHCP must see that these rules are strictly followed.
- l. The authorisation is given only for the necessary treatment cost of the ailment covered and mentioned in the RAL for hospitalisation.
- m. The entry on the ATAL AYUSHMAN UTTARAKHAND portal for claim amount blocking as well at discharge would record the authorisation number as well as package amount agreed upon by the EHCP and the SHA.
- n. In case the balance sum available is less than the specified amount for the Package, the EHCP should follow its norms of deposit/running bills etc. However, the EHCP shall only charge the balance amount against the package from the ATAL AYUSHMAN UTTARAKHAND beneficiary. The Insurer upon receipt of the bills and documents would release the authorized amount.
- o. The SHA will not be liable for payments in case the information provided in the RAL and subsequent documents during the course of authorisation is found to be incorrect or not fully disclosed.
- p. In cases where the ATAL AYUSHMAN UTTARAKHAND beneficiary is admitted in the EHCP during the current Policy Cover Period but is discharged after the end of the Policy Cover Period, the claim has to be paid by the Insurer from the Policy which was operating during the period in which the ATAL AYUSHMAN UTTARAKHAND beneficiary was admitted.

3. Claims Management

- a. All EHCPs shall be obliged to submit their claims within Seven Days (7 Days) of discharge of patient in the format prescribed by the ISA . However, in case of Public EHCPs this time may be relaxed up to Fifteen Days (15 Days). However, if claim documents are not uploaded by EHCP within Thirty Days (30 days) of the discharge of the patient then the claim shall be deemed to be rejected.
- b. The SHA (recommended by ISA) shall be responsible for settling all claims **within 15 days after receiving all the required information/ documents.**

4. Portability of Benefits

- a. The benefits of Atal Ayushman Uttarakhand will be portable across the country and a beneficiary covered under the scheme will be able to get benefits under the scheme across the country at any EHCP.
- b. Package rates of the hospital where benefits are being provided will be applicable. Claims will be approved /denied and recommended for payment by the ISA that is covering the beneficiary under Benefit Cover.

- c. EHCP agrees to provide treatment to all eligible beneficiaries subject to benefit limit available and as per agreed Package Rate from all over the India. The EHCP shall be paid at the Package Rates applicable in the EHCP State and not as per the package rates applicable in the beneficiary State.
- d. The ISA undertakes that it will exercise due diligence to service any claim from any empanelled hospital under the scheme within India and will recommend the claim for approval /denial of payment to SHA within 30 days of receiving them.
- e. To ensure true portability of Ayushman Uttarakhand, State Governments shall enter into Memorandum of Understanding with Government of India/NHA under AB-NHPM for allowing sharing of network hospitals, transfer of claim & transaction data arising in areas beyond the service area.
- f. Portability of benefits of across the country initially would only be applicable to SECC beneficiaries and Government Employees and Pensioners of Uttarakhand State (GEP).

5. Process for Beneficiary identification, issuance of ATAL AYUSHMAN UTTARAKHAND e-card and transaction for service delivery

a. Beneficiary Verification & Authentication

- i) In addition to AADHAR Card, a Member may bring the following to the Ayushman Uttarakhand helpdesk:
 - Ration Card NFSA 2014-15 data base
 - Voter ID No as per 2012 Vidhan Sabha wise Voter list
 - Employees code as per Treasury Data provided by the Govt of Uttarakhand
 - Family Health Survey Card
 - Any other defined document as prescribed by the State Government
 - Arogya Mitra/Operator will check if Ayushman Uttarakhand beneficiary has Aadhaar Card, Ration Card/ Voter ID/ Employees Code/ Family Health Survey Card is available with the beneficiary
- ii) Arogya Mitra/Operator will check if ATAL AYUSHMAN UTTARAKHAND e-Card/ AB-NHPM ID/Aadhaar Number is available with the beneficiary
- iii) *In case Internet connectivity is available at hospital*
 - Operator/ Arogya Mitra identifies the beneficiary's eligibility and verification status from ATAL AYUSHMAN UTTARAKHAND /AB-NHPM Central Server
 - If beneficiary is eligible and verified under ATAL AYUSHMAN UTTARAKHAND, server will show the details of the members of the family with photo of each verified member
 - If found OK then beneficiary can be registered for getting the cashless treatment.
 - If patient is eligible but not verified then patient will be asked to produce Aadhaar Card/Number/ Ration Card for verification (in absence of Aadhaar)

- Beneficiary mobile number will be captured.
- If Aadhaar Card/Number is available and authenticated online then patient will be verified under scheme (as prescribed by the software) and will be issued a ATAL AYUSHMAN UTTARAKHAND e-Card for getting the cashless treatment.
- Beneficiary gender and year of birth will be captured with Aadhaar eKYC or Ration Card
- If Aadhaar Card/Number is not available then beneficiary will be advised to get the Aadhaar Card/number within stipulated time.
- iv) *In case Internet connectivity is not available at hospital*
 - Arogya Mitra at ATAL AYUSHMAN UTTARAKHAND Registration Desk at Hospital will call Central Helpline and using IVRS enters ATAL AYUSHMAN UTTARAKHAND /AB-NHPM ID or Aadhaar number of the patient. IVRS will speak out the details of all beneficiaries in the family and hospital will choose the beneficiary who has come for treatment. It will also inform the verification status of the beneficiary
 - If eligible and verified then beneficiary will be registered for getting treatment by sending an OTP on the mobile number of the beneficiary
 - In case beneficiary is eligible but not verified then she/he can be verified using Aadhaar OTP authentication and can get registered for getting cashless treatment
- v) *In case of emergency or in case person does not show AB-NHPM e-Card/ID or Aadhaar Card/Number and claims to be ATAL AYUSHMAN UTTARAKHAND and show some photo ID proof issued by Government, then beneficiary may get the treatment after getting TPIN (Telephonic Patient Identification Number) from the call centre and same will be recorded. Government Photo ID proof need not be insisted in case of emergency. In all such cases, relevant ATAL AYUSHMAN UTTARAKHAND beneficiary proof will be supplied within specified time before discharge otherwise beneficiary will pay for the treatment to the Hospital.*
- vi) *If eligibility, verification and authentication are successful, beneficiary should be allowed for treatment*

These details captured will be available at SHA / ISA level for their approval. Once approved, the beneficiary will be considered as successfully identified and verified under ATAL AYUSHMAN UTTARAKHAND.

b. Package Selection

- i) The operator will check for the specialty for which the hospital is empanelled. Hospitals will only be allowed to view and apply treatment package for the specialty for which they are empanelled.

- ii) Based on diagnosis sheet provided by doctor, operator should be able to block surgical or Non-Surgical benefit package(s) using ATAL AYUSHMAN UTTARAKHAND /AB-NHPM IT system.
- iii) Both surgical and non-surgical packages cannot be blocked together; either of the type can only be blocked.
- iv) As per the package list, the mandatory diagnostics/documents will need to be uploaded along with blocking of packages.
- v) Some packages will be reserved for blocking only in public hospitals.
- vi) The operator can block more than one package for the beneficiary. A logic will be built in for multiple package selection, such that reduced payment is made in case of multiple packages being blocked in the same hospitalisation event.
- vii) If a registered mobile number of beneficiary family is available, an SMS alert will be sent to the beneficiary notifying him of the packages blocked for him.
- viii) At the same time, a printable registration slip needs to be generated and handed over to the patient or patient's attendant.
- ix) If for any reason treatment is not availed for any package, the operator can unblock the package before discharge from hospital.

c. Pre-authorisation

1. There would be defined packages which will require pre-authorisation from the SHA. In case any inpatient treatment is not available in the packages defined, then hospital will be able to provide that treatment upto Rs. 100,000 to the beneficiary only after the same gets approved by the SHA and will be reflected as unspecified package. Under both scenarios, the operator should be able to initiate a request to the SHA for pre-authorisation using the web application.
2. The hospital operator will send all documents required for pre-authorisation to the SHA using the Centralized ATAL AYUSHMAN UTTARAKHAND/ States transaction management application.
3. The documents needed may vary from package to package and hence a master list of all documents required for all packages will be available on the server.
4. The request as well as approval of the form will be done using the ATAL AYUSHMAN UTTARAKHAND IT system or using API exposed by ATAL AYUSHMAN UTTARAKHAND or using State's own IT system (if adopted by the State).
5. In case of no or limited connectivity, the filled form can also be sent to the SHA either through fax/ email. However, once internet connectivity is established, the form should also be submitted using online system as described above.
6. ISA will have to approve or reject the request latest Within 2 hour for emergency cases and 4 hours for all other cases. If the ISA fails to do so, the request will be considered deemed to be approved after 2 hour for

emergency cases and 4 hours for all other cases by default.

7. In case of an emergency or delay in getting the response for pre-authorisation request due to technical issues, provision will be there to get the pre-authorisation code over the phone from SHA/ ISA or the call centre setup by SHA. The documents required for the processing, may be sent using the transaction system within stipulated time.
8. In case of emergency, SHA/ ISA will provide the pre-authorisation code generated through the algorithm/ utility provided by MoHFW/NHA-NIC.
9. Pre-authorisation code provided by the SHA/ ISA will be entered by the operator and will be verified by the system.
10. If pre-authorisation request is rejected, SHA/ ISA will provide the reasons for rejection. Rejection details will be captured and stored in the transaction database.
11. If the beneficiary or the hospital are not satisfied by the rejection reason, they can appeal through grievance system.

d. Balance Check, Treatment, Discharge and Claim Request

1. Based on selection of package(s), the operator will check from the Central Server if sufficient balance is available with the beneficiary to avail services.
2. States using their own IT system for hospital transaction will be able to check and update balance from Central server using API.
3. If balance amount under available covers is not enough for treatment, then remaining amount (treatment cost minus available balance), will be paid by beneficiary (Out of Pocket expense will also be captured and stored)
4. The hospital will only know if there is sufficient balance to provide the selected treatment in a "YES" or "NO" response. The exact amount will not be visible to the hospital.
5. SMS will be sent to the beneficiary's registered mobile number about the transaction and available balance
6. List of diagnostic reports recommended for the blocked package will be made available and upload of all such reports will be mandatory before discharge of beneficiary.
7. Transaction System would have provision of implementation of Standard Treatment Guidelines for providing the treatment
8. After the treatment, details will be saved and beneficiary will be discharged with a summary sheet.
9. Treatment cost will be deducted from available amount and will be updated on the Central Server.
10. The Arogya Mitra fills the online discharge summary form and the patient will be discharged. In case of mortality, a flag will be raised against the deceased member declaring him as dead or inactive.
11. At the same time, a printable receipt needs to be generated and handed over to the patient or patient's attendant.

12. After discharge, beneficiary gets a confirmation and feedback call from the ATAL AYUSHMAN UTTARAKHAND call centre; response from beneficiary will be stored in the database
13. Data (Transaction details) should be updated to Central Server and accessible to SHA/ ISA for Claim settlement. Claim will be presumed to be raised once the discharge information is available on the Central server and is accessible to the SHA/ ISA.
14. SMS will be sent to beneficiary's registered mobile number about the transaction and available balance
15. After every discharge, claims would be deemed to be raised to the SHA/ ISA. An automated email alert will be sent to the SHA specifying patient name, ATAL AYUSHMAN UTTARAKHAND /AB-NHPM ID, registration number & date and discharge date. Details like Registration ID, ATAL AYUSHMAN UTTARAKHAND ID, date and amount of claim raised will be accessible to the SHA on ATAL AYUSHMAN UTTARAKHAND System/ State IT system. Also details like Registration-ID, ATAL AYUSHMAN UTTARAKHAND-ID, Date and amount of claim raised, date and amount of claim disbursement, reasons for different in claims raised and claims settled (if any), reasons for rejection of claims (if any) will be retrieved from the SHA through APIs(Application Program Interface).
16. Once the claim is processed and the hospital gets the payment, the above-mentioned information along with payment transaction ID will be updated on central system by the SHA/ ISA for each claim separately.
17. Hospital Transaction Management Module would be able to generate a basic MIS report of beneficiary admitted, treated and claim settled and in process and any other report needed by Hospitals on a regular basis
18. Upon discharge, beneficiary will receive a feedback call from the Call centre where he can share his feedback about his/her hospitalisation experience.

Annex 6: Process for Disciplinary Proceedings and De-Empanelment

A. Institutional Mechanism

- i) De-empanelment process can be initiated by SHA after conducting proper disciplinary proceedings against empanelled hospitals on misrepresentation of claims, fraudulent billing, wrongful beneficiary identification, overcharging, charging money from patients unnecessarily, unnecessary procedures, false/misdiagnosis, referral misuse and other frauds that impact delivery of care to eligible beneficiaries.
- ii) Hospital can contest the action of de-empanelment by ISA with SEC/SHA. If hospital is aggrieved with actions of SEC/SHA, the former can approach the SHA to review its decision, following which it can request for redressal through the Grievance Redressal Mechanism as per guidelines.
- iii) In case of implementation through the insurance mode, the SEC and DEC will mandatorily include a representative of the Insurance Company when deliberating and deciding on disciplinary proceedings under the scheme.
- iv) The SEC may also initiate disciplinary proceedings based on field audit reports/survey reports/feedback reports/ complaints filed with them/ complaints.
- v) For disciplinary proceedings, the DEC may consider submissions made by the beneficiaries (through call centre/ mera hospital or any other application/ written submissions/Emails etc.) or directions from SEC or information from other sources to investigate a claim of fraud by a hospital.
- vi) On taking up such a case for fraud, after following the procedure defined, the DEC will forward its report to the SEC along with its recommendation for action to be taken based on the investigation.
- vii) The SEC will consider all such reports from the DEC's and pass an order detailing the case and the penalty provisions levied on the hospital.
- viii) Any disciplinary proceeding so initiated shall have to be completed within 30 days.

B. Steps for Disciplinary Proceedings

Step 1 - Putting the provider on "Watch-list"

Based on the claims, data analysis and/or the provider visits, if there is any doubt on the performance of a Provider, the SEC on the request of the SHA or on its own findings or on the findings of the DEC or findings of the Grievance redressal committee, can put that hospital on the watch list. The data of such hospital shall be analysed very closely on a daily basis by the SHA/SEC for patterns, trends and anomalies and flagged events/patterns will be brought to the scrutiny of the DEC and the SEC as the case may be.

The SHA shall notify such service provider that it has been put on the watch-list and the reasons for the same.

Step 2 – Issuing show-cause notice to the hospital

based on the activities of the hospital if the SHA believe that there are clear grounds of hospital indulging in wrong practices, a showcause notice shall be issued to the hospital. Hospital will need to respond to the notice within 7 days of receiving it.

Step 3 - Suspension of the hospital

A Provider can be temporarily suspended in the following cases:

- i) For the Providers which are on the “Watch-list” or have been issued showcause notice if the SEC observes continuous patterns or strong evidence of irregularity based on either claims data or field visit of the hospital or in case of unsatisfactory reply of the hospital to the showcause notice, the hospital may be suspended from providing services to beneficiaries under the scheme and a formal investigation shall be instituted.
- ii) If a Provider is not in the “Watch-list”, but the SEC observes at any stage that it has data/ evidence that suggests that the Provider is involved in any unethical Practice/ is not adhering to the major clauses of the contract with the SHA / Involved in financial fraud related to health insurance patients, it may immediately suspend the Provider from providing services to beneficiary patients and a formal investigation shall be instituted.

A formal letter shall be send to the concerned hospital regarding its suspension with mentioning the time frame within which the formal investigation will be completed.

Step 4 - Detailed Investigation

The detailed investigation shall be undertaken for verification of issues raised in disciplinary proceedings and may include field visits to the providers (with an expert team), examination of case papers, talking with the beneficiary , examination of provider records etc. If the investigation reveals that the report/ complaint/ allegation against the provider is not substantiated, the SHA would immediately revoke the suspension on the direction of the SEC. A letter regarding revocation of suspension shall be sent to the provider within 24 hours of that decision.

Step 5 – Presentation of Evidence to the SEC

The detailed investigation report should be presented to the SEC and the detailed investigation should be carried out in stipulated time period of not more than 7 days. The SHA will present the findings of the detailed investigation. If the investigation reveals that the complaint/allegation against the provider is correct, then the following procedure shall be followed:

- i) The hospital must be issued a “show-cause” notice seeking an explanation for the aberration.
- ii) In case the proceedings are under the SEC, after receipt of the explanation and its examination, the charges may be dropped or modified or an action can be taken as per the guidelines depending on the severity of the malafide/error. In cases of de-empanelment, a second show cause shall be issued to the hospital to make a representation against the order and after considering the reply to the second showcause, the SEC can pass a final order on de-empanelment. If the hospital is aggrieved with actions of SEC/SHA, the former can approach the SHA to review its decision, following which it can request for redressal through the Grievance Redressal Mechanism as per guidelines.
- iii) In case the preliminary proceedings are under the DEC, the DEC will have to forward the report to the SEC along with its findings and recommendations for a final decision. The SEC may ask for any additional material/investigation to be brought on record and to consider all the material at hand before issuing a final order for the same.

The entire process should be completed within 30 days from the date of suspension.

Step 6 - Actions to be taken after De- empanelment

Once the hospital has been de-empanelled, following steps shall be taken:

- i) The order shall be sent to the hospital regarding this decision.
- ii) A decision may be taken by the SEC to ask the SHA to lodge an FIR in case there is suspicion of criminal activity.
- iii) This information shall be sent to all the other as well as other regulatory bodies and the MoHFW/ NHA.
- iv) The SHA may be advised to notify the same in the local media, informing all beneficiaries about the de-empanelment ensuring that the beneficiaries are aware that the said hospital will not be providing services under ATAL AYUSHMAN UTTARAKHAND.
- v) A de-empanelled hospital cannot re-apply for empanelment for at least 2 years after de-empanelment. However, if the order for de-

empanelment mentions a longer period, such a period shall apply for such a hospital.

C. Gradation of Offences

On the basis of the investigation report/field audits, the following charges may be found to be reasonably proved and a gradation of penalties may be levied by the SEC. However, this tabulation is intended to be as guidelines rather than mandatory rules and the SEC may take a final call on the severity and quantum of punishment on a case to case basis.

Penalties for Offences by the Hospital			
Case Issue	First Offence	Second Offence	Third Offence
Illegal cash payments by beneficiary	Full Refund and compensation 3 times of illegal payment to the beneficiary	Full Refund and compensation 5 times of illegal payment to the beneficiary and Rejection of claim for the case or recovery of claims	De-empanelment , black-listing/ and legal actions
Billing for services not provided	Rejection of claim and penalty of 3 times the amount claimed for services not provided, State Health Agency	Rejection of claim and penalty of 8 times the amount claimed for services not provided, to State Health Agency	De-empanelment , black-listing and legal actions
Up coding/ Unbundling / Unnecessary Procedures	Rejection of claim and penalty of 8 times the excess amount claimed due to upcoding /unbundling/Unnecessary Procedures, to State Health Agency. For unnecessary procedure	Rejection of claim and penalty of 16 times the excess amount claimed due to up coding/unbundling/Unnecessary Procedures, to State Health Agency	De-empanelment , black-listing and legal actions
Wrongful beneficiary Identification	Rejection of claim and penalty of 3 times the amount claimed for wrongful beneficiary	Rejection of claim and penalty of 8 times the amount claimed for wrongful beneficiary identification to State	De-empanelment ,black-listing and legal actions

	identification to State Health Agency	Health Agency	
Non-adherence to ATAL AYUSHMAN UTTARAKH AND quality and service standard	In case of minor gaps, warning period of 2 weeks for rectification, for major gaps, Suspension of services until rectification of gaps and validation by SEC/ DEC	Suspension until rectification of gaps and validation by SEC/ DEC	De-empament , black-listing and legal actions

All these penalties are recommendatory and the SEC may inflict larger or smaller penalties depending on the severity/regularity/scale/intentionality on a case to case basis with reasons mentioned clearly in a speaking order. The penalties by the hospital will be paid to the SHA in all the cases.

Annex 7: Indicative List of Emergency conditions

1. Injury and illness :- [Abdominal pain, severe Appendicitis (leading to peritonitis), Ballistic trauma (gunshot wound), Head trauma, Hyperthermia (heat stroke or sunstroke), Malignant hyperthermia, Hypothermia or frostbite, Intestinal obstruction, Pancreatitis, Peritonitis, Poisoning, Food poisoning, Venomous animal bite, Ruptured spleen, Septic arthritis, Septicaemia blood infection, Severe burn (including scalding and chemical burns), Spreading wound infection, Suspected spinal injury, Traumatic brain injury, Spinal disc herniation]
2. Infections:- [Lyme disease infection, Malaria infection, Rabies infection, Salmonella poisoning]
3. Cardiac and circulatory: - [Aortic aneurysm (ruptured) , Aortic dissection, Bleeding , Hemorrhage, Hypovolemia, Internal bleeding, Cardiac arrest, Cardiac arrhythmia, Cardiac tamponade, Hypertensive emergency, myocardial infarction (heart attack), Ventricular fibrillation]
4. Metabolic:- [Acute renal failure, Addisonian crisis (seen in those with Addison's disease), Advanced dehydration, Diabetic coma, Diabetic ketoacidosis, Hypoglycemic coma, Electrolyte disturbance, severe (along with dehydration, possible with severe diarrhea or vomiting, chronic laxative abuse, and severe burns), Hepatic encephalopathy, Lactic acidosis, Malnutrition and starvation (as in extreme anorexia and bulimia), Thyroid storm]
5. Neurological and Neurosurgical:- [Attempted non-fatal suicide, Cerebrovascular accident (stroke), Subarachnoid hemorrhage, Acute subdural hematoma, Convulsion or seizure, Meningitis, Syncope (fainting), Acute spinal cord compression]
6. Psychiatric:- [Psychotic episode, Suicidal ideation]
7. Ophthalmological:- [Acute angle-closure glaucoma, Orbital perforation or penetration, Retinal detachment]
8. Respiratory:- [Agonal breathing, Asphyxia, Angioedema, Choking, Drowning, Smoke inhalation, Acute asthma, Epiglottitis or severe croup, Pneumothorax, Pulmonary embolism, Respiratory failure]
9. Shock:- [Anaphylaxis, Cardiogenic shock, Hypovolemic shock (due to hemorrhage), Neurogenic shock, Obstructive shock (e.g., massive pulmonary embolism or Cardiac tamponade), Septic shock]
10. Obstetrics :- [Ectopic pregnancy, Eclampsia, Pre-eclampsia, HELLP syndrome, Fetal distress, Obstetrical hemorrhage, Placental abruption, Prolapsed cord, Puerperal sepsis, Shoulder dystocia, Uterine rupture]
11. Urological, andrological, and gynecologic :- [Ovarian torsion, Gynecologic hemorrhage, Paraphimosis, Priapism, Sexual assault (rape), Testicular torsion, Urinary retention]