

# PPN IMPLEMENTATION IN KOLKATA

**STARTS 15TH JANUARY 2012**

## **HIGHLIGHTS**

- **PPN STANDS FOR PREFERRED PROVIDER NETWORK- INCLUDES HOSPITALS WHO HAVE AGREED TO ALLOW CASHLESS BENEFIT TO THE VALUED INSURED OF ALL FOUR GIPSA COMPANIES WITHIN THE AGREED PACKAGE RATES FOR SPECIFIED PROCEDURES AND ALL OTHER CASES OUTSIDE THE PACKAGE PROCEDURE**
- **FROM THIS DATE ONWARDS CASHLESS FACILITY SHALL BE AVAILABLE ONLY IN PPN ENLISTED HOSPITALS SITUATED IN KOLKATA WITHIN PIN CODE 700001 TO 700157 EXCEPT IN TRAUMA AND EMERGENCY CASES**
- **IN CASE OF TRAUMA AND EMERGENCY CASES, CASHLESS FACILITY MAY BE PROVIDED BY THE TPA'S AFTER NECESSARY VERIFICATION WITHIN THEIR RESPECTIVE NETWORK OF HOSPITALS OTHER THAN PPN LIST**
- **BEYOND THIS PIN CODES, THE CASHLESS SHALL BE AVAILABLE AS PER THE RESPECTIVE TPA'S NETWORK**
- **PPN IS ALREADY IN PLACE IN THE CITIES OF MUMBAI, DELHI, CHENNAI, BANGLORE, AHMEDABAD, HYDERABAD AND CHANDIGARH**
- **AGEED PPN RATES ARE 'ALL INCLUSIVE RATES' AND ONLY EXCLUDES IMPLANT COST IF ANY**
- **RATES AGREED BY THE PPN HOSPITALS FOR SPECIFIED PACKAGES, ARE THE RATES TO BE CHARGED BY THEM FOR BOTH CASHLESS AND REIMBURSEMENT CASES FOR THE HOSPITALISATION PERIOD AND EXCLUDES THE INADMISSIBLE ITEMS**
- **THE INSURED HAS TO BEAR THE COST OF ONLY INADMISSIBLE ITEMS IF HE AVAILS CASHLESS FACILITY AT PPN HOSPITALS FOR THE DESIGNATED PROCEDURES IN THE ENTITLED ROOM CATEGORY AS PER HIS SUM INSURED AND CB IF APPLICABLE**
- **CLAIMS SHALL BE PAYABLE AS PER THE FOLLOWING ENTITLED ROOM CATEGORY FOR THEIR RESPECTIVE S.I**

<b><u>S.I. &amp; C.B</u></b>	<b><u>Entitled room category</u></b>
<= 1,00,000	General Ward
>1,00,000 <= 3,00,000	Semi Private Room
> 3,00,000	Private Room

- **IN CASE INSURED OPTS FOR HIGHER ROOM CATEGORY THAN ENTITLED ONE, HE NEEDS TO BEAR THE DIFFERENCE OF TWO PACKAGE CHARGES**
- **IN CASE OF MULTIPLE PROCEDURE UNDER PPN THE 2<sup>ND</sup> SURGERY SHALL BE PAID 50% OF PACKAGE**

- FOR CATARACT SURGERY MAXIMUM ALLOWABLE IN PPN HOSPITALS INCLUDING IMPLANT COST IS AS FOLLOW. Any amount paid/charged over & above will not be reimbursed

<u>S.I. &amp; C.B</u>	<u>Cataract Surgery</u>
<= 1,00,000	15000
>1,00,000 <= 3,00,000	20000
> 3,00,000	25000

- FOR ALL OTHER CONDITIONS NOT FORMING PART OF THE PROCEDURE LIST, CASHLESS SHALL BE AVAILABLE IN THE EMPANELLED PPN HOSPITALS ONLY
- THE AGREED PACKAGES RATES ARE FOR STANDARD, NON-COMPLICATED CASES AS MENTIONED IN THE PROCEDURE LIST
- SUBLIMITS /DISEASE CAPPINGS UNDER THE POLICY SHALL NOT BE APPLICABLE FOR PPN PROCEDURES
- CLAIMS –BOTH CASHLESS AND REIMBURSEMENT SHALL BE PAYABLE AS PER ENTITLED ROOM CATEGORY IN THE PPN HOSPITALS .
- FOR ALL REIMBURSEMENT CASES APART FROM THOSE AVAILED IN PPN HOSPITALS, THE SAME SHALL BE PAYABLE AS PER HIS POLICY TERMS AND CONDITIONS
- PPN RATES SHALL BE APPLICABLE TO ALL EXISTING AS WELL AS NEW/RENWED POLICY WITH EFFECT FROM 15 -01-2012
- NOTICES AS ENCLOSED NEED TO BE SERVED TO ALL THE INSURED BY THE RESPECTIVE UNDERWRITING OFFICES AND SHALL FORM PART OF THE POLICY COPY
- PPN IS APPLICABLE TO ALL RETAIL CUSTOMERS TO BEGIN WITH AND SHALL EXCLUDES EMERGENCY CASES AND GROUP CLIENTS
- IN CASE OF PPN PACKAGE RATES NO BREAK UP IS REQUIRED TO BE SUBMITTED BY THE PPN HOSPITALS
- PRE-POST EXPENSES TO BE ALLOWED SEPERATELY TO THE INSURED AS PER HIS POLICY TERMS
- LIST OF PPN HOSPITALS SHALL BE AVAILABLE ON THE RESPECTIVE WEB SITES OF ALL TPA’S AND 4 GIPSA COMPANIES AND SHALL BE UPDATED AS AND WHEN NEW HOSPITALS JOIN THE PPN NETWORK
- INSURED NEED TO CHECK / CONFIRM THE PRESENCE OF PARTICULAR HOSPITAL IN THE PPN LIST OF THE PARTICULAR CITY IF HE WANTS TO AVAIL CASHLESS FACILITY EITHER THROUGH INSURANCE COMPANIES/TPA’S WEB SITE OR CALLING ON THE RESPECTIVE TOLL FREE NUMBER
- LIST OF PROCEDURES AND PPN LIST IS A DYANAMIC PROCESS AND ANY ADDITION/DELETION SHALL BE ACCORDINGLY UPDATED ON THE WEBSITE FROM TIME TO TIME
- The purpose of working out such package rates and stabilizing the hospitalization costs will benefit the insured in many ways. Lower cost of every hospitalization will leave a larger balance in the Sum Insured in the policy for future hospitalization within the policy period. Lower cost will also reduce loading on policy premium at the time of renewal. This step is in the interest of all health insurance policy holders.