

# Guidelines for reimbursement/settlement of Ayurvedic treatment expenditure claims under insurance coverage.

Following benchmarks for insurance coverage of Ayurvedic treatment may be applicable for settlement/reimbursement of insurance claims.

## 1. Eligible hospitals for Ayurvedic treatment-

- a) Central or state Government hospitals
- b) NABH accredited Ayurvedic hospitals
- c) Teaching hospitals attached to Ayurvedic colleges recognized by Central Government/ Central Council of Indian Medicine
- d) Ayurvedic hospitals having registration with a Government Authority under appropriate Act in a State/UT, minimum fifteen beds, minimum five qualified and registered Ayurvedic doctors, adequate number of qualified paramedical staff, dedicated Ayurveda therapy sections and daily maintenance of medical records.

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

Sl. No	Disease	Condition needing hospitalization	Indicated therapies required as per the condition of patient	Likely duration of hospitalization
1.	SwasaRoga, KasaRoga (Restrictive /Obstructive Pulmonary Diseases, Bronchial Asthma, Emphysema, COPD..etc)	<ul style="list-style-type: none"><li>• Breathing difficulty</li><li>• Cough</li><li>• Fever</li></ul>	Snehapana, Abhyanga, Nadeesweda, Vamana, Virechana, Kavala, Dhoomapana, Nasya, Pizhichil, Thakra Dhara, Urovasthi, Taila Vasthi, Kashaya Vasthi, Pichu, Thailam, Kashay Dhara, Dhanyamla Dhara, Lepam	7- 28 DAYS
2	Greevastambha,	<ul style="list-style-type: none"><li>• Persisting or</li></ul>	Abhyanga, Lepa, Upanaha,	7- 28