

**T-1`2016 / 13 / 2008-DCC (AYUSH)**

**Government of India  
Ministry of AYUSH**

**AYUSH Bhawan  
'B'- Block, GPO Complex,  
INA, New Delhi-110023  
Dated: 30 September, 2016**

30 SEP 2016

**Subject: Guidelines for Insurance Coverage to Ayurvedic Treatment and Settlement of Claims on the basis of benchmark rates of various therapies / interventions'-reg:**

Sir/Madam,

Please find enclosed a copy of the 'Guidelines for Insurance Coverage to Ayurvedic Treatment and Settlement of Claims on the basis of Benchmark rates of various therapies / interventions' recommended by this Ministry. These guidelines are the outcome of proper consultation with the stakeholders including the representatives of the IRDA, Ayurvedic Hospitals Association and the insurance companies.

2. The benchmark rates recommended in the guidelines shall be considered for revision, if required, every three years.
3. Similar guidelines in context of Unani, Siddha, Yoga & Naturopathy and Homoeopathy shall follow soon.

**Encl.: As above**

Yours faithfully,

(Anjan Biswas)

Under Secretary to the Govt. of India

To

1. **Sh. T. S. Vijayan**, Chairman, Insurance Regulatory and Development Authority of India (IRDA), 3<sup>rd</sup> floor, Prarisrama Bhavan, Basheer Bagh, Hyderabad-500004, Telangana. - 20281
2. **Mr Anthony Jacob**, Apollo Munich Health Insurance Co. Ltd., 10th Floor, Tower-B, Building No: 10, DLF Cyber City, DLF City Phase II, Gurgaon-122002, Haryana.
3. **Mr. Abhijit Ghosh**, Bajaj Allianz General Insurance Co. Ltd., GE Plaza 1 st Floor, Airport Road, Yerawada, Pune 411006
4. **Sh. Bhupatiraju Subbaraju**, Bharti Axa General Insurance Co. Ltd., First Floor, The Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi, Off Outer Ring Road, Bangalore-560 037.
5. **Dr Madhusudan Rao**, Cholamandalam MS General Insurance Co. Ltd., Dare House, 1st Floor, No.2, N.S.C. Bose Road, Parrys, Chennai - 600001.
6. **Sh. Shreeraj Deshpande**, Future Generali India Insurance Co. Ltd., Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai - 400 013.
7. **Sh. Kumar Vikram Singh**, HDFC ERGO General Insurance Co. Ltd., 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

8. **Sh. Amit Bhandari, ICICI Lombard General Insurance Co. Ltd.,** ICICI Lombard House, Old Tata Press , Building, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025.
9. **Mr Sanjay Seth, IFFCO Tokio General Insurance Co. Ltd.,** IFFCO Tower, 4th & 5th Floors, Plot No. 3, Sector - 29, Gurgaon - 122001, Haryana.
10. **Mr G C Ranjan, L&T General Insurance Co. Ltd.,** 601-602, Trade Centre, Bandra Kurla Complex, Bandra (East), Mumbai-400051.
11. **Dr Sunil Gala, Liberty Videocon General Insurance Co. Ltd.,** 10th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013.
12. **Ms Priya Gilbale, Max Bupa Health Insurance Co. Ltd.,** B-1/I-2, Mohan Cooperative Industrial Estate, Mathura Road, New Delhi-110044.
13. **Mr N Bhanchur, National Insurance Co. Ltd.,** 3 Middleton Street, Kolkata- 700071, West Bengal.
14. **Mr. Segar Sampath Kumar, The New India Assurance Co. Ltd.,** 87, M.G. Road, Fort, Mumbai 400 001.
15. **Mr Vinay Verma, The Oriental Insurance Co. Ltd.,** A-25/27, Asaf Ali Road, New Delhi - 110002.
16. **Mr Anand Singhi, Reliance General Insurance Co. Ltd.,** Reliance Centre, South wing, 4th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400055.
17. **Dr Vikas Gupta, Religare Health Insurance Co. Ltd.,** GYS Global, Plot No. A3, A4, A5, Sector - 125, Noida - 201301, Uttar Pradesh
18. **Dr Mohan, Royal Sundaram Alliance Insurance Co. Ltd.,** Royal Sundaram Alliance Insurance Company Limited, Sundaram Towers 45 & 46, 4th and 5th Floor, Whites Road, Chennai 600 014.
19. **Sh. Sukhesh Bhawe, SBI General Insurance Co. Ltd.,** Natraj", 101, 201 & 301, Junction of Western Express Highway, Andheri Kurla Road, Andheri (East), Mumbai - 400069.
20. **Sh. Gajapathy , Star Health and Allied Insurance Co. Ltd.,** No.1, New Tank Street, Valluvarkottam High Road, Nungambakkam, Chennai - 600 034.
21. **Dr Amol Sawai, Tata AIG General Insurance Co. Ltd.,** Peninsula Business Park, Tower A, 15<sup>th</sup> Floor, G.K.Marg, Lower Parel, Mumbai-400 013.
22. **Mr C.R Vijayan, United India Insurance Co. Ltd.,** 24, Whites Road, Chennai - 600014.
23. **Dr Amitoj Singh, Universal Sompo General Insurance Co. Ltd.,** Assotech One, C-20/1a, Sector 62, Noida - 201309, Uttar Pradesh.

  
(Anjan Biswas)

Under Secretary to the Govt. of India

# 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.

## 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

	Greevashundana  (Cervical spondylosis, Cervical spondylitis, Ankylosing spondylitis of cervical spine, Cervical disc prolapse.etc)	radiating pain in cervical region <ul style="list-style-type: none"> <li>• Restricted neck movements</li> <li>• Tenderness</li> <li>• Numbness</li> <li>• Vertigo</li> </ul>	Jambeerapindasweda,, Kukkutandapindasweda, Shashtikapindasweda, Churnapindasweda, Pizhichil, Pathrapindasweda, Dhanyamlapindasweda, Dhanyamladhara, Pichu, Valukasweda, Aanchanam, Sthanika Sekam, Nadeesweda, Greevavasthi, Nasya, Kavala, Dhoomapana,  Sirovasthi, Snehapana,Vamana, Virechana, Kashaya Vasthi, Thailavasthi,Thalam,Veshtanam, Dhanya Pindasweda, Valuka Sweda	DAYS
3	Kateegraha, gridhrasi, kateesoolatrikapri stakateegraha,  (Sciatica, Low Back Pain/Ache, I.V.D.P, Spondylolsthesis ...etc)	<ul style="list-style-type: none"> <li>• Persistent or radiating back pain</li> <li>• Restricted movements of low back/ hip region</li> <li>• Tenderness</li> <li>• Burning sensation</li> </ul>	KatiVasthi, PrishtaVasthi, Agnikarma, Kati-pichu, SiraVyadha/Siravedha, Virechana  Abhyanga, Lepa, Upanaha, Jambeerapindasweda, Kukkutandapindasweda, Shashtikapindasweda, Churnapindasweda, Pizhichil, Pathrapindasweda, Dhanyamla Pindasweda, Dhanyamla Dhara, Pichu, Valukasweda, Aanchanam, Sthanika sekam, Nadeesweda, Kati Vasthi, Avagaha,  Snehapana, Virechana, Thailavasthi, Kashayavasthi, Ksheeradhara, Prishtasandhi- marma abhyanga (Lumbar manipulation), Veshtana, Dhanya pindasweda, Valuka sweda	7- 28 DAYS
4	Apabahuka, Viswachi	<ul style="list-style-type: none"> <li>• Radiating or local pain in shoulder region</li> </ul>	Agnikarma, Abhyanga, Lepa, Upanaha, Veshtanam, Jambeerapindasweda,	7-28 DAYS

	(Frozen shoulder, Periarthritis, Tendinitis, Brachial neuralgia.....etc)	<ul style="list-style-type: none"> <li>• Restricted shoulder movements</li> <li>• Tenderness</li> <li>• Numbness</li> <li>• Muscle wasting</li> </ul>	<p>Kukkutandapindasweda, Shashtikapindasweda, Churnapindasweda, Pizhichil, Pathrapindasweda, Dhanyamlapindasweda, Dhanyamladhara, Pichu, Valukasweda, Aanchanam, Sthanika sekam, Nadeesweda, Greevavasthi, Nasya, KaVala, Dhoomapana,</p> <p>Sirovasthi, Snehapana, Vamana, Thailavasthi, Kashayavasthi, Dhanya pindasweda, Valuka sweda, Mamsa pindasweda</p>	
5	Pakshaghata (Paralysis, Hemiplegia, Hemiparesis...etc)	<ul style="list-style-type: none"> <li>• Weakness of one side of the body</li> <li>• Stiffness of muscles</li> <li>• Muscle weakness</li> <li>• Numbness</li> <li>• Pain</li> <li>• Tremor</li> <li>• Difficulty in speech</li> </ul>	<p>virechana,</p> <p>kashaya vasthi, taila vasthi, shashtikapindasweda, pathra pindasweda, choorna pindasweda, jambeera pindasweda, dhanyamla pindasweda, sirovasthi, thalapothishichil,</p> <p>pichu,seka,</p> <p>nasya, kabala, dhoomapana,</p> <p>abhyanga, thalam, moordhathailam, pizhichil, thailadhara, kashayadahara, ksheeradhara, ksheera dhoomam, jihwalepam, nadeeswedam, valuka sweda, mamsa pindasweda</p>	14 – 35 DAYS
6	Kampavata(Neuro-spastic conditions, Parkinson's disease..etc)	<ul style="list-style-type: none"> <li>• Tremor</li> <li>• Stiffness of muscles</li> <li>• Muscle weakness</li> <li>• Walking difficulty</li> <li>• Sluttering movements</li> </ul>	<p>pizhichil, nasya, kabala, gandoosha, dhoomapana, sirovasthi, ushmasweda, pichu, choornapindasweda, pathrapindasweda, jambeerapindasweda, shashtikapindasweda,lepa,abhy anga,</p>	14- 28 DAYS

		<ul style="list-style-type: none"> <li>• Difficulty in speech</li> </ul>	nadeesweda,ksheeradhooma, thailavasthi, kashayavasthi, ksheeradhara-full body (different varieties), dhanyamlapindasweda, dhanyapindasweda, mamsapindasweda	
7	Ardita (Facial Paralysis..etc)	<ul style="list-style-type: none"> <li>• Weakness of facial muscles</li> <li>• Drooping of eye lids</li> <li>• Numbness of facial muscles</li> <li>• Salivation</li> </ul>	murdhataila, nasya, kabala, dhoomapana, mukhabhyanga, nadeesweda, gandushaksheeradhooma, karnapoorana, akshitharpana, thalam, thailadhara,thakradhara, sirovasthi, pichu, thalapothichil/sirolepa, virechana, tailavasthi, kashayavasthi, choornapindasweda, pathrapindasweda, annalepa/ navaratheppu- sthanika	7- 21 DAYS
8	Vatarakta (gouti arthritis ischaemic limb, sle, rheumatoid arthritis..etc), kroshtukasheersha	<ul style="list-style-type: none"> <li>• Joint pain</li> <li>• Swelling</li> <li>• Tenderness</li> <li>• Deformity</li> <li>• Burning sensation</li> <li>• Discolouration</li> </ul>	kashaya vasthi, thaila vasthi, virechana, parisheka, rakthamoksham-jaloukavacharana, siravedha, patra pinda sweda, nadee sweda, veshtana, valuka sweda, choorna pinda sweda, shashtika pinda sweda, dhanyamla dhara, dhanyamla pinda sweda, ksheera dhara, kashaya dhara,lepana, upanaha, avagaha, snehapanana, pizhichil	14-28 DAYS
9	Amavata (Connective tissue disorder, Rheumatic fever..etc)	<ul style="list-style-type: none"> <li>• Heaviness of body</li> <li>• Body ache</li> <li>• Immobility</li> <li>• Fever</li> </ul>	virechana, kashaya vasthi, thaila vasthi, valuka sweda, choorna pinda sweda, dhanyamla pinda sweda,	14-28 DAYS

		<ul style="list-style-type: none"> <li>• Swelling</li> <li>• Pain in low back</li> </ul>	dhanyamla dhara, rakthamokshana, upanaha, lepana, dhanya pindasweda, nadee swedam	
10	Sarvanga Vata (Cerebral atrophy, Cerebral Diplegia, Motor-Neuron diseases, M.N.D, M.S, C.P..etc), SUPTHI (Neurological disorders, Fibromyalgia..etc)	<ul style="list-style-type: none"> <li>• Generalized pain</li> <li>• Stiffness</li> <li>• Numbness</li> <li>• Weakness</li> <li>• Feeling of coldness</li> </ul>	Shastikapidna sweda, Kaya Seka/Pizhichil, Annalepana/Navaratheppu, Abhyanga, Kashayavasthi, thailavasthi, Shiropichu, Snehapana, ChoornaPindasweda, DhanyamlaDhara, DhanyamlaPindaSweda, PathraPindaSweda, Thailadhara, ThakraDhara, Sirolepam, Nasyam, Ksheeradhara, MamsaPindasweda	14-28 DAYS
11	Sandhigatavata (DEGENERATIVE JOINT DISORDERS, TENNIS ELBOW), VATHAKANDAKAM (CALCANEAL SPUR)	<ul style="list-style-type: none"> <li>• Joint pain</li> <li>• Restricted joint movements</li> <li>• Stiffness</li> <li>• Crepitus</li> </ul>	Januvasti, Kashaya vasthi, Thaila Vasthi, Prushta Vasthi, Katee Vasthi, Greeva Vasthi, Jaloukavacharana, Choorna Pindsweda, Pathra Pinda Sweda, Shashtika Pinda Sweda, Sthanika Annalepa, Sthanika Vasthi, Upanaha, Lepa, Pichu, Snehapana, Parisheka, Veshtana, Mamsakkizhi, Ksheeradhara, Pizhichil	14-28 Days
12	Twak Vikara (Skin Diseases), Kitibha, Ekakushta, Vicharchika, Gajacharma (Lichen Planus,	<ul style="list-style-type: none"> <li>• Discolouration</li> <li>• Itching</li> <li>• Scaling</li> <li>• Oozing</li> <li>• Peeling</li> <li>• Burning sensation</li> </ul>	Vamana, Virechana, Nehapana, Rakthamokshana- (Jaloukavacharana, prachana, siravedha/ siravyadha) , Parisheka, Takradhara, Lepa,	8-28 Days

	Psoriasis, Eczema..etc)	<ul style="list-style-type: none"> <li>• Numbness</li> </ul>	KashayaDhara, KashayaVasthi, TailaVasthi, Kshalana, Abhyanga, NadeeSweda	
13	Visarpa (Cellulitis, Erisepelus, Necrotising Cellulitis, Impetigo, Pemphiguos vulgaris...etc), Grandhi, Arbuda(Benign & Malignant growths, Hodgkins disease..etc)),	<ul style="list-style-type: none"> <li>• Rashes</li> <li>• Blisters</li> <li>• Itching</li> <li>• Oozing</li> <li>• Burning sensation</li> <li>• Pain</li> <li>• Growths</li> </ul>	Rakthamokshana, Jalukavacharana, Vamana, virechana, Kashaya Vasthi, Thaila Vasthi, Kashaya Dhara, Thakra Dhara, Abhyanga, lepa,	14- 28 Days
14	Arsha, Bhagandara, Parikarthika (Haemorrhoid, Fistula in ano, Fissure in ano..etc), NADEE VRANA (Pilonoidal sinus..etc)	<ul style="list-style-type: none"> <li>• Constipation</li> <li>• Pain in anal region</li> <li>• Itching around anus</li> <li>• Burning sensation</li> <li>• Prolapse of mass from anus</li> <li>• Bleeding from anus</li> <li>• Pus from anus</li> </ul>	Virechana, Avagaha, Upanaha, Lepa, Taila Vasthi-Mathravasthi, Kshalana, Thakrapana, Varthi, Ksharakarma, Ksharasoothra, Agnikarma Varieties Like Classical/ Infra Red Coagulation/ High Frequency Coagulation/ Radio Frequency coagulation ..etc, suction aided ring ligation procedure, Kshara Pathana, Taila Daha, Dhoopana, Goshbanabandha,	1-7 DAYS
15	Moothraghata, Moothrakruchra, Asmari (Renal disfunction, Renal/Urinary Calculi, Urinary Disfunction/	<ul style="list-style-type: none"> <li>• Painful micturition or Pain in scrotum and penis with decreased urine output</li> <li>• Presence of</li> </ul>	Snehapana, Nadee Sweda, Virechana, Avagaha, Kashaya vasthi, Taila Vasthi, Abhyanga, Uthara Vasthi, Lepa, Dhara-Sthanika	14-28 DAYS



	Obstruction...etc)	blood with urine may be present		
16	Kashtarthava, Kruchrarthava, Artava Dushti, Yonee Roga , Rakthapradara (Amenorrhoea, Dysmenorrhoea, PCOD/ PCOS, D.U.B..etc)	<ul style="list-style-type: none"> <li>• Severe pain with menstruation</li> <li>• Very less menstrual flow or no Menstruation</li> <li>• Irregular menstruation</li> <li>• Abnormal menstruation</li> </ul>	Vamana, virechana, Kashaya vasthi, Thaila Vasthi, Nasya, snehapana, Uthara vasthi, Yoni Prakshalana, Udwarthana, Dhanyamla Dhara, Dhanyamla Pinda Sweda, Avagaha , Yonidhavana, Yoni Pichu, Yoni Poorana, Yoni Dhoopana, Abhyanga, Ksharakarma, Nadeesweda	14- 28 DAYS
17	Mamsagata Vikara, Mamsakshaya (Muscular Dystrophy...etc)	<ul style="list-style-type: none"> <li>• Weakness of muscles</li> <li>• Wastage of muscles</li> </ul>	Choorna Pindasweda, Pathra Pinda Sweda, Swedana, Shashtika Pinda Sweda, mamsa Pinda Sweda, Annalepa, Vesthanam, Pizhichil, Udwarthana, Upanaha, Matra Vasthi, Kashaya Vasthi	14-28 DAYS
18	Dristidosha- Asama Drishti, Nethraja Rakthapitham, Jeerna Nethrabhishyandam, Sushkakshipakam , Adhimandam, Nak ulandhyam, Puyalasa, Chathurtha Patalagatha Vikara (Refractive errors, Chronic Allergic & Inflammatory diseases, Chronic Conjunctivitis, Dry	<ul style="list-style-type: none"> <li>• Diminished vision</li> <li>• Photophobia</li> <li>• Dyplopia</li> <li>• Watering of eyes</li> <li>• Pus formation in eyes</li> <li>• Itching of eyes</li> <li>• Strain &amp; pain in eyes</li> <li>• Restricted field of vision</li> <li>• Headache</li> </ul>	Tharpana, aschothana, Nasya, Eye exercises, Anjana, Putapaka, Shashtika Pindasweda- Sthanika, Kashaya Vasthi, Thaila Vasthi, Jaloukavacharana, Nethra Dhara/ Akshi Seka, Sirovasthi, Taila Dhara, Thakra Dhara, Pichu, Dhoomapana, Snehapana, Virechana, Pindi, Vitalaka, Kshalana, Sirolepa, Sirolepam, Thalam, Eshana, Bhedana	7- 28 DAYS

	Eye Syndrom, Retinitis Pigmentosa, Night Blindness, Dacrocystitis, A.R.M.D, Retinopathy, Blepharospasm..etc)			
19	Sirasoola, Sooryavartham, Ardhavabhedakam(Migraine, Headache...etc)	<ul style="list-style-type: none"> <li>• Severe headache</li> <li>• Heaviness of head</li> <li>• Nausea</li> <li>• Photophobia</li> </ul>	Snehapana, Nadee Sweda, Nasya, Vamana, Virechana, Dhoomapana, Kabala, Gandoosha, Thalam, Moordha Taila, Pichu-Siropichu, Sirovasthi, Tailadhara, Thakradhara	7- 21 DAYS
20	Khanja ,Pangu-Abhigathaja, AbhighatajaVikara (Restricted movements due to fracture/ dislocation..etc)	<ul style="list-style-type: none"> <li>• Dislocation of bone/ cartilage/ vertebrae</li> <li>• Pain</li> <li>• Swelling</li> <li>• Restricted or painful movements of associated area/ nearby muscles</li> </ul>	Veshtanam, Lepam, Dhara-Sthanika, Kukkutanda Pinda Sweda, Jambheera Pindasweda, Shashtika Pinda Sweda, Annalepa, Choorna Pindasweda, Pathra Pindasweda, Pizhichil, Dhanyamla Dhara, Pichu, Abhyanga	14-21 DAYS

### 3. Benchmark costing of Ayurvedic therapies/interventions-

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

Therapy/Intervention		
No	Treatment Name	Unit Cost in Rupees
1	Abhyanga	1145
2	Abhyanga- Sthanika	570
3	Abhyanga + Sweda	1280
4	Avagaha	765
5	Anjana	340
6	Aanchana (Traction)	480
7	Annalepa/Njavaratheppu- Full body	1290

8	Annalepa/Njavaratheppu - Sthanikam	755
9	Aschothana	335
10	Agnikarma-Infra Red Coagulation (Package rate for full Course of treatment)	10,000
11	Agnikarma- High frequency Coagulation (Package rate for full course of treatment)	10,000
12	Agnikarma- Radio frequency Coagulation (Package rate for full course of treatment)	10,000
13	Achasnehapana/day	440
14	Bhedana (of eye)	565
15	BhagnaBandhana (Fracture Bandage with Reduction &Immobilisation)	885
16	ChoornaPindaSweda/Podikkizhi-Full Body	1210
17	ChoornaPindaSweda/Podikkizhi- Sthanika/Ekangam	715
18	DhanyaPindaswedam/Dhanyakkizhi/ Navadhanyakkizhi-Full body	1245
19	Dhara/Sirodhara-Thaila	1420
20	Dhanyamladhara-Sthanika/Local -KateeDharaetc	705
21	Dhoopana	480
22	Dhoomapana	460
23	DhanyamlaPindaSweda/ Dhanyamlakkizhi/Kaatikkizhi-Full Body	1240
24	Eshana	565
25	Greevavasthi	845
26	Gandoosha	390
27	Goshbanabandha	300
28	Jaloukavacharana	745
29	Jambeerapindasweda/ Narangakkizhi-Full Body	1190
30	Januvasthi	845
31	Kabala	390
32	Kateevasthi	845
33	Kashayavasthi (Niroohavasthi)-Different varieties	1030
34	KashayaDhara- Full Body	1045
35	KashayaDhara -Ekangam/ Local	635
36	KsheeraDhara(Medicated-different varieties) -full body	1155
37	KsheeraDhooma	735
38	Kshara karma (Package rate for full course of treatment)	10,000
39	Ksharasoothra-Low level fistula (Package rate for full course of treatment)	10,000
40	Ksharasoothra-Middle level fistula (Package rate for full course of treatment)	10,000
41	Ksharasoothra- High level fistula (Package rate for full course of treatment)	10,000
42	Kshalana	355
43	KsharaPathana(Package rate for full course of treatment)	10,000
44	Karnapoorana	350

45	Kuttanam	540
46	Lekhana	540
47	Lepa/Lepana-Local	390
48	Mathravasthi	350
49	MamsaPindaSweda/Mamsakkizhi-Full Body	1420
50	MamsaPindaSweda/Mamsakkizhi-Sthanikam/Ekangam	820
51	Mukhalepa	490
52	Moordhataila	315
53	Nadeesweda/Snigdhasweda - Full	580
54	Nadeesweda/Snigdhasweda - Ekangam/Local	450
55	Nethradhara/Akshiseka	595
56	Nasya	600
57	PathraPindaSweda/Ilakkizhi-Full	1220
58	PathraPindaSweda/Ilakkizhi-sthanika/Ekangam	720
59	Pizhichil/Kayaseka - Full Body	1995
60	Pizhichil - Sthanikam/Ekangam/Local	1105
61	Pichu	410
62	Prushtavasthi	845
63	Putapaka	850
64	Prachanna	590
65	Pindi	450
66	ShashtikapindaSweda/Navarakkizhi-full body	1320
67	ShashtikapindaSweda/ Navarakkizhi-Ekangam/Sthanikam	770
68	Sirovasthi	970
69	Snehapana/day	440
70	Sirolepa/Thalapothichil	1120
71	Siravyadha/Siravedha/Rakthamoksha	640
72	TailaVasthi	710
73	Thakradhara	1145
74	Thalam	410
75	Tharpana	735
76	Tailadaha (Package rate for full course of treatment)	10,000
77	Thakrapana	250
78	Utharavasthi	1100
79	Udwarthana	1095
80	Urovasthi	845
81	Upanaha/Upanahasweda	590
82	Vamana	745
83	Virechana	355
84	Valukasweda/Manalkkizhi- Full Body	1080
85	Vitalaka/Bitalaka	450
86	Yoniprakshalana	500
87	Yonidhavana	500
88	Yoni Pichu	460
89	Yoni Poorana	460
90	Yoni Dhoopana	335

91	Valukasweda/Manalkkizhi- Sthanikam	655
92	Ksheeradhara-Head	1095
93	Jambeerapindasweda/ Narangakkizhi-sthanika/Local	735
94	Dhanyapindasweda-Sthanika/Local	730
95	Dhanyamlapindasweda/ Katikkizhi-Sthanika	705
96	Veshtanam	330
97	Agnikarma (Classical with PanchalohaSalaka)	995

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

For the purpose of settlement of Ayurvedic 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, medicines, 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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## **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 SukshmaVyayaam, 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 SukshmaVyayaam, 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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**Guidelines For Reimbursement /Settlement of Unani Treatment Expenditure**  
**Claims Under Insurance Coverage**

The following benchmarks for insurance coverage of Unani Treatment may be applicable for settlement/reimbursement of insurance claims

**1. Eligible Hospitals for Unani Treatment**

- a. Central or State Government Hospitals
- b. NABH accredited Unani Hospitals
- c. Teaching Hospitals attached to Unani Colleges recognized by Central Government/Central Council of Indian Medicine
- d. Unani Hospitals having registration with a government authority under appropriate act in a state/UT, minimum 15 beds, minimum 5 qualified and registered Unani Doctors, adequate number of qualified paramedical staff, dedicated Unani Therapy sections and daily maintenance of medical records.

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

S. No	Disease	Conditions requiring hospitalization	Indicated Therapies required as per the condition of patients	Likely duration of hospitalization
1	<i>Shaqīqa</i> (Migraine)	Recurrent episodic throbbing pain in one half of head	Therapy related Medication, <i>Fasd, Ishāl, Natūl, Lakhlakhah and Zimad</i>	7-28 days
2	<i>Sar‘</i> (Epilepsy)	Recurrent spells of convulsions	Therapy related Medication, <i>Qay’, Fasd, Ishāl, Huqna, Hammām, Hijāma, Ghargharah, Nafookh and Nashooq</i>	7-28 days
3	<i>Fālij</i> (Paralysis)	flaccidity/atonny of organs	Therapy related Medication, <i>Huqna, Dalk, Hijāma, Natūl, Ghargharah, Nafookh and Nashooq</i>	7-28 days
4	<i>Laqwa</i> (Bell’s palsy)	flaccidity of angle of mouth and/or dropping of lower eyelid	Therapy related Medication, <i>Tadhīn, Facial exercise, Mazoogh, Ghargharah and Zimad</i>	7-28 days
5	<i>Ri’sha</i> (Tremor)	involuntary movement of affected body part	Therapy related Medication, <i>Hammām Hār, Takmīd Hār, Tamrīkh, Fasd, Dalk and Is’hal</i>	7-28 days
6	<i>Waram-i Asl al-Uzun</i> (Mumps/	Pain and swelling below the ears	Therapy related Medication, <i>Fasd, Ishāl,</i>	7-28 days

	Parotitis)		<i>Hijāma, Inkibāb, Takmīd</i>	
7	<i>Waram-i Halaq</i> (Pharyngitis)	Sore throat, dry cough, difficulty in swallowing	Therapy related Medication, <i>Fasd, Irsal-I Alaq, Hijāma</i> and <i>Ghargharah</i>	7-28 days
8	<i>Waram-i Lawzatayn</i> (Tonsillitis)	Sore throat, difficulty in swallowing, fever	Therapy related Medication, <i>Fasd, Huqna, Ishāl, Hijāma, Gharghara</i>	7-28 days
9	<i>Ilthāb-i Tajāwīf-i Anf</i> (Sinusitis)	Headache, post nasal drip	Therapy related Medication, <i>Fasd, Takmīd, Tar'riq, Inkibāb,</i>	7-28 days
10	<i>Nazla Wabā'ī</i> (Influenza)	Headache, bodyache, fever	Therapy related Medication, <i>Dalk, Pashoya, Ishāl</i>	7-28 days
11	<i>Shahīqa</i> (Pertussis/ Whooping Cough)	Severe episodes of cough	Therapy related Medication, <i>Inkibāb</i>	7-28 days
12	<i>Ilthāb al-Shu'ab</i> (Bronchitis)	Productive cough, pain in chest, fever	Therapy related Medication, <i>Inkibāb, Gharghara, Qai, Dalk and Zimad</i>	7-28 days
13	<i>Zīq al-Nafas</i> (Bronchial Asthma)	Recurrent attacks of cough, dyspnoea, pain	Therapy related Medication, <i>Fasd, Hijāma, Bukhoor and Qai</i>	7-28 days
14	<i>Zāt al-Riy'a</i> (Pneumonia)	Continuous fever, cough, dyspnoea, pain in chest	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Takmeed</i>	7-28 days
15	<i>Ru'af</i> (Epistaxis)	Recurrent episodes of bleeding from nose	Therapy related Medication, <i>Hijāma, Fasd,</i>	7-28 days
16	<i>Salābat-i Kabid</i> (Cirrhotic Liver)	Heaviness in abdomen and loss of appetite	Therapy related Medication, <i>Fasd and Zimad</i>	7-28 days
17	<i>Zagħt al-Dam Qawī Lāzimī</i> (Essential Hypertension)	Headache, heaviness in head, clouding of conscious, epistaxis	Therapy related Medication, <i>Fasd, Dalk, Hijāma, Hammām, Riyāzat</i>	7-28 days
18	<i>Zayābītus Sukkari Qism Sānī</i> (Diabetes Mellitus Type II)	Excessive thirst, urination	Therapy related Medication, <i>Takmīd, Ābzan, Dalk, Qay', Tar'riq, Riyāzat</i>	7-28 days
19	<i>Waram-i Mi'da</i> (Gastritis)	Burning pain in chest, decreased appetite, distended stomach,	Therapy related Medication, <i>Fasd, Riyāzat, Dalk, Inkibāb, Hammām and Zimad</i>	7-28 days
20	<i>Qarḥa-i Huzūmī</i> (Peptic Ulcer)	Severe pain in stomach, nausea, vomiting	Therapy related Medication, <i>Huqna, Zimad</i>	7-28 days
21	<i>Zahīr</i> (Dysentery)	repeated urge for defecation, heaviness in abdomen, pain, abdominal distention, tenesmus	Therapy related Medication, <i>Takmīd, Huqna, Ābzan</i>	7-28 days
22	<i>Ishāl</i> (Diarrhoea)	repeated defecation, indigestion, flatulence and gurgling	Therapy related Medication, <i>Hammām, Dalk and Huqna</i>	7-28 days
23	<i>Bawāsīr</i> (Piles/ Hemorrhoids)	Mass, pain and itching in the anus	Therapy related Medication, <i>Fasd, Ābzan and Irsal-e-Alaq</i>	7-28 days
24	<i>Sū' al-Qinya</i> (Anaemia)	Pallor, swelling	Therapy related Medication, <i>Dalk, Hammām, Riyāzat</i>	7-28 days

25	<i>Tashahhūm al-Kabid</i> (Fatty Liver)	Anorexia, dyspepsia, pain in abdomen	Therapy related Medication, <i>Takmīd, Zimad</i>	7-28 days
26	<i>Waram-i Kabid</i> (Hepatitis)	Loss of appetite, pain abdomen, nausea, vomiting	Therapy related Medication, <i>Fasd, Riyāzat, Hammām and Zimad</i>	7-28 days
27	<i>Istisqa' Ziqqi</i> (Ascites)	Abdominal distention, dyspepsia,	Therapy related Medication, <i>Idrār, Ishāl, Tar'riq</i>	7-28 days
28	<i>Istisqa' Lehmi</i> (Anasarca)	Generalized pitting edema	Therapy related Medication, <i>Tar'riq, Idrār, Hammām, Riyāzat, Hijāma,</i>	7-28 days
29	<i>Yaraqān</i> (Jaundice)	Yellow discolouration of skin, eyes and urine	Therapy related Medication, rest, <i>Is'hal, Qai, Fasd and Huqna</i>	7-28 days
30	<i>Waram-i Kulya</i> (Glomerulonephritis / Pyelonephritis)	Fever, difficulty in urination	Therapy related Medication, <i>Fasd, Takmīd, Qay', Huqna, Ābzan, Natūl</i>	7-28 days
31	<i>Hasāt-i Bawl</i> (Urolithiasis)	heaviness in lower back, excruciating pain	Therapy related Medication, <i>Riyāzat, Hammām, Ābzan, Qay', Fasd, Takmīd</i>	7-28 days
32	<i>Zu'f-i Masāna</i> (Overactive bladder)	Dribbling of urine	Therapy related Medication, <i>Takmīd</i>	7-28 days
33	<i>Waram-i Rahim</i> (Metritis)	fever, nausea, shooting pain in lower back and pubic region	Therapy related Medication, <i>Fasd, Qay', Ishāl, Takmīd, Ābzan</i>	7-28 days
34	<i>Kasrat-I Isqat</i> (Habitual Abortion)	Recurrent abortions	Therapy related Medication, <i>Riyāzat, Qai, Huqna, Hammam, Aabzan, Zimad and Hijamah</i>	7-28 days
35	<i>Sayalān-i Rahim</i> (Leucorrhoea)	excessive discharge from the uterus	Therapy related Medication, <i>Fasd, Ishāl, Dalk, Ābzan and Huqna</i>	7-28 days
36	<i>Ihtibās-i Tams</i> (Amenorrhoea)	cessation of menses	Therapy related Medication, <i>Fasd, Hammām, Hijāma, Idrar and Aabzan</i>	7-28 days
37	<i>Kasrat-i Tams</i> (Polymenorrhoea)	Excessive loss of blood, pallor, weakness,	Therapy related Medication, <i>Hijāma, Tar'riq, Idrār, Ishāl, Fasd, and Aabzan</i>	7-28 days
38	<i>Zu'f-i Bah</i> (Sexual Debility)	Decrease in sexual competency	Therapy related Medication, <i>Dalk</i>	7-28 days
39	<i>Waja' al-Mafāsīl</i> (Arthritis)	pain, swelling, stiffness and restricted movement of affected joint	Therapy related Medication, <i>Fasd, Qay', Idrār, Hijāma, Huqna, Natūl, Ābzan, Takmīd, Dalk, Riyāzat, Irsale-e-Alaq, Hammam and Ta'areeq</i>	7-28 days
40	<i>Irq al-Nasā'</i> (Sciatica)	Pain in hips and leg	Therapy related Medication, <i>Qay', Kayy, Fasd, Hammām, Huqna, Ābzan and Hijamah</i>	7-28 days
41	<i>Niqris</i> (Gout)	severe pain in great toe or ankle joint	Therapy related Medication, <i>Fasd, Riyāzat, Zimad, Tila, Qai, Dalk and</i>	7-28 days

			<i>Nutool</i>	
42	<i>Sharā</i> (Urticaria)	abrupt appearance of reddish itchy rashes	Therapy related Medication, <i>Fasd, Hammām and Hijamah</i>	7-28 days
43	<i>Jarab</i> (Scabies)	rashes between the fingers, wrist, elbow, groin, etc	Therapy related Medication, <i>Hammām, Fasd, Ishāl</i>	7-28 days
44	<i>Nār Fārsī</i> (Eczema)	Red coloured lines and eruptions	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Irsal-e-Alaq</i>	7-28 days
45	<i>Dā' al-Ṣadaf</i> (Psoriasis)	Thick rough patches on skin with silvery scales	Therapy related Medication, <i>Hammām,</i>	7-28 days
46	<i>Baraş</i> (Vitiligo)	glossy white patches on skin	Therapy related Medication, <i>Dalk-i Khashin, Qai, Tila, and Hammam</i>	7-28 days
47	<i>Dā' al-Fīl</i> (Lymphatic Filariasis)	Increase in the circumference of leg and feet	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Qay' and Zimad</i>	7-28 days
48	<i>Hummā Ajāmiyya</i> (Malaria)	High fever with chills and rigors	Therapy related Medication, <i>Huqna, Qay', Fasd, Hammām</i>	7-28 days
49	<i>Hummā Mewi</i> (Enteric fever)	Continuous fever, loss of appetite, headache	Therapy related Medication, <i>Takmīd,</i>	7-28 days
50	<i>'Izm-i Ghudda-i Mazī Sāda</i>	Urinary hesitance, dribbling	Therapy related Medication, <i>Fasd</i>	7-28 days

### 3. Benchmark costing of Unani Therapies/Interventions:

Unit cost per therapy/ intervention means cost of procedure including cost of medicines used in the procedure as under:

Therapy/Intervention		
S. No.	Treatment Name	Unit cost in Rupees
1.	Therapy related Medication, <i>Fasd, Ishāl, Natūl, Lakhlakhah and Zimad</i>	1,000
2.	Therapy related Medication <i>Qay', Fasd, Ishāl, Huqna, Hammām, Hijāma, Ghargharah, Nafookh and Nashooq</i>	2,850
3.	Therapy related Medication <i>Huqna, Dalk, Hijāma, Natūl, Ghargharah, Nafookh and Nashooq</i>	2,450
4.	Therapy related Medication, <i>Tadhīn, Facial exercise, Mazoogh, Ghargharah and Zimad</i>	150
5.	Therapy related Medication, <i>Hammām Hār, Takmīd Hār, Tamrīkh, Fasd, Dalk and Is'hal</i>	1,750
6.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Inkibāb, Takmīd</i>	2,400
7.	Therapy related Medication, <i>Fasd, Irsal-I Alaq, Hijāma and Ghargharah</i>	2,750
8.	Therapy related Medication, <i>Fasd, Huqna, Ishāl, Hijāma, Gharghara</i>	2,200
9.	Therapy related Medication, <i>Fasd, Takmīd, Tar'riq, Inkibāb,</i>	1,650
10.	Therapy related Medication, <i>Dalk, Pashoya, Ishāl</i>	850

11.	Therapy related Medication, <i>Inkibāb</i>	150
12.	Therapy related Medication, <i>Inkibāb, Gharghara, Qai, Dalk and Zimad</i>	150
13.	Therapy related Medication, <i>Fasd, Hijāma, Bukhoor and Qai</i>	2,000
14.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Takneed</i>	2,000
15.	Therapy related Medication, <i>Hijāma, Fasd,</i>	2,000
16.	Therapy related Medication, <i>Fasd and Zimad</i>	750
17.	Therapy related Medication, <i>Fasd, Dalk, Hijāma, Hammām, Riyāzat</i>	3,750
18.	Therapy related Medication, <i>Takmīd, Ābzan, Dalk, Qay', Tar'riq, Riyāzat</i>	2,300
19.	Therapy related Medication, <i>Fasd, Riyāzat, Dalk, Inkibāb, Hammām and Zimad</i>	2,150
20.	Therapy related Medication, <i>Huqna, Zimad</i>	450
21.	Therapy related Medication, <i>Takmīd, Huqna, Ābzan</i>	650
22.	Therapy related Medication, <i>Hammām, Dalk and Huqna</i>	1,250
23.	Therapy related Medication, <i>Fasd, Ābzan and Irsal-e-Alaq</i>	900
24.	Therapy related Medication, <i>Dalk, Hammām, Riyāzat</i>	1,750
25.	Therapy related Medication, <i>Takmīd, Zimad</i>	500
26.	Therapy related Medication, <i>Fasd, Riyāzat, Hammām and Zimad</i>	1,750
27.	Therapy related Medication, <i>Idrār, Ishāl, Tar'riq</i>	50
28.	Therapy related Medication, <i>Tar'riq, Idrār, Hammām, Riyāzat, Hijāma,</i>	2,250
29.	Therapy related Medication, rest, <i>Is'hal, Qai, Fasd and Huqna</i>	
30.	Therapy related Medication, <i>Fasd, Takmīd, Qay', Huqna, Ābzan, Natūl</i>	1,750
31.	Therapy related Medication, <i>Riyāzat, Hammām, Ābzan, Qay', Fasd, Takmīd</i>	1,800
32.	Therapy related Medication, <i>Takmīd</i>	250
33.	Therapy related Medication, <i>Fasd, Qay', Ishāl, Takmīd, Ābzan</i>	1,300
34.	Therapy related Medication, <i>Riyāzat, Qai, Huqna, Hammam, Aabzan, Zimad and Hijamah</i>	500
35.	Therapy related Medication, <i>Fasd, Ishāl, Dalk, Ābzan and Huqna</i>	1,650
36.	Therapy related Medication, <i>Fasd, Hammām, Hijāma, Idrar and Aabzan</i>	2,500
37.	Therapy related Medication, <i>Hijāma, Tar'riq, Idrār, Ishāl, Fasd, and Aabzan</i>	2,500
38.	Therapy related Medication, <i>Dalk</i>	750
39.	Therapy related Medication, <i>Fasd, Qay', Idrār, Hijāma, Huqna, Natūl, Ābzan, Takmīd, Dalk, Riyāzat, Irsale-e-Alaq, Hammam and Ta'areeq</i>	3,000
40.	Therapy related Medication, <i>Qay', Kayy, Fasd, Hammām, Huqna, Ābzan and Hijamah</i>	3,000
41.	Therapy related Medication, <i>Fasd, Riyāzat, Zimad, Tila, Qai, Dalk and Nutool</i>	1,250
42.	Therapy related Medication, <i>Fasd, Hammām and Hijamah</i>	1,250
43.	Therapy related Medication, <i>Hammām, Fasd, Ishāl</i>	1,250
44.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Irsal-e-Alaq</i>	2000
45.	Therapy related Medication, <i>Hammām,</i>	500



46.	Therapy related Medication, <i>Dalk-i Khashin, Qai, Tila, and Hammam</i>	400
47.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Qay' and Zimad</i>	2,150
48.	Therapy related Medication, <i>Huqna, Qay', Fasd, Hammām</i>	1,600
49.	Therapy related Medication, <i>Takmīd,</i>	250
50.	Therapy related Medication, <i>Fasd</i>	1500
51.	<i>Dalk</i> (Massage) – Whole Body	750
52.	<i>Dalk</i> (Massage) – Half Body	400
53.	<i>Dalk</i> (Massage) – Single Limb	150
54.	<i>Dalk</i> (Massage) – Single Joint	100
55.	<i>Dalk-i Khashin</i> (Dry massage)	400
56.	<i>Hammām</i> (Turkish Bath)	500
57.	<i>Inkibāb</i> (Steam Bath)	150
58.	<i>Hammām Mu'arriq</i> (Sauna Bath)	500
59.	Hip Bath	200
60.	Spinal Bath	250
61.	<i>Ābzan</i> (Sitz Bath)	150
62.	<i>Dastshoya</i> (Hand Bath)	100
63.	<i>Pāshoya</i> (Foot bath)	100
64.	<i>Qay'</i> (Emesis)	150
65.	<i>Huqna</i> (Enema)	200
66.	<i>Natūl</i> (Irrigation)	250
67.	<i>Irsal-i Alaq</i> (Leeching)	750
68.	<i>Hijāma bila shart</i> (Dry Cupping)	500
69.	<i>Hijāma bi'l Shart</i> (Wet Cupping)	1250
70.	<i>Faşd</i> (Venesection)	750
71.	<i>Takmīd</i> (Fomentation)	250
72.	<i>Zimād/ Tamrīkh</i> (Applying Paste)	250
73.	<i>Riyāzat</i> (Exercise)	500
74.	<i>Kayy</i> (Cauterization)	1250
75.	Ultrasound Therapy	250
76.	Interferential Therapy	250
77.	Nerve Stimulation	200
78.	Short Wave Diathermy	200
79.	Long Wave Diathermy	250
80.	Intermittent Traction	250
81.	Paraffin Wax Bath	250
82.	Chest Physiotherapy	250
83.	Exercise Therapy	200
84.	Specialized Gait Therapy	150
85.	Transcutaneous Electrical Nerve Stimulation (TENS)	250
86.	Hydrocollator Moist Heat Therapy	150

**Note: Any minor / local Unani 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 Unani treatment expenditure under health insurance policy, the following criteria may be applied:

- a. The 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, medicines, 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. The 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.

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

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

## 1. Eligible hospitals for Siddha treatment:

- Central or State Government hospitals
- NABH accredited Siddha Hospitals
- Teaching hospitals attached to Siddha colleges recognized by Central Government / Central Council of Indian Medicine
- Siddha hospitals having registration with a Government Authority under appropriate Act in a State/UT, minimum fifteen beds, minimum five qualified and registered Siddha doctors, adequate number of qualified paramedical staff, dedicated Siddha 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:-

Sl. No	Disease	Condition needing hospitalization	Indicated therapies required as per the condition of patient	Likely duration of hospitalization
1	2	3	4	5
1.	<b>Iraippu, Swasa Kasam, Kaba noigal etc.,</b> (Restrictive Obstructive Pulmonary Diseases, Bronchial Asthma and other respiratory disorders)	<ul style="list-style-type: none"> <li>• Difficulty in Breathing</li> <li>• Cough</li> <li>• Fever</li> <li>• Head ache</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam Nasiyam Nasigaparanam Ottradam Pasai Pugai Poochu Ennai Poochu Ennai Kattu Patru Pottanam Varthi – Thiri Vedhu Peechu Suttigai Asanam Pranayamam Varmam application	3- 28 Days
2	<b>Sagana Vaatham</b> (Cervical Spondylosis, Cervical Spondylitis, Ankylosing Spondylitis of Cervical Spine, Cervical Disc Prolapse)	<ul style="list-style-type: none"> <li>• Persisting or radiating pain in cervical region</li> <li>• Restricted neck movements</li> <li>• Tenderness</li> <li>• Numbness</li> <li>• Vertigo</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam Ennai Kizhi Ennai Kattu Ennai Poochu	7- 28 Days

			<p>Nasiyam  Podi Kizhi  Illai Kizhi  Manar Kizhi  Dhaniya Kizhi  Poochu  Patru  Pottanam  Pasai  Peechu  Kattu  Kali  Suttigai  Attai Vidal  Ottradam  Varthi / Thiri  Vedhu  Thuvalai  Pranayamam  Varmam application  Asanam</p>	
3	<p><b>Thandaga Vaatham, Peraasana Nambu Thaabitham</b>  (Lumbar Spondylosis, Sciatica, Low Back Pain, I.V.D.P, Spondylolysthesis)</p>	<ul style="list-style-type: none"> <li>• Persistent or radiating back pain</li> <li>• Restricted movements of low back/ hip region</li> <li>• Tenderness</li> <li>• Burning sensation</li> </ul>	<p>Ennai Kuzhiyal  Kalichal / Vaanthi / Kutram thannilai paduthal  Thokkanam  Ennai Kizhi  Ennai Kattu  Ennai Poochu  Nasiyam  Podi Kizhi  Illai Kizhi  Manar Kizhi  Dhaniya Kizhi  Poochu  Patru  Pottanam  Pasai  Peechu  Kattu  Kali  Suttigai  Attai Vidal  Ottradam  Varthi / Thiri  Vedhu  Thuvalai  Pranayamam  Varmam application  Asanam</p>	7- 28 Days
4	<p><b>Keel Vaayu Kumba Vaatham</b>  (Arthritis, Frozen Shoulder, Periarthritis,</p>	<ul style="list-style-type: none"> <li>• Radiating or local pain in shoulder region</li> <li>• Restricted shoulder movements</li> </ul>	<p>Ennai Kuzhiyal  Kalichal / Vaanthi / Kutram thannilai paduthal  Thokkanam</p>	7-28 Days

	Tendinitis, Brachial Neuralgia)	<ul style="list-style-type: none"> <li>• Tenderness</li> <li>• Numbness</li> <li>• Muscle wasting</li> </ul>	<p>Ennai Kizhi  Ennai Kattu  Ennai Poochu  Nasiyam  Podi Kizhi  Illai Kizhi  Manar Kizhi  Dhaniya Kizhi  Poochu  Patru  Pottanam  Pasai  Peechu  Kattu  Kali  Suttigai  Attai Vidal  Ottradam  Varthi / Thiri  Vedhu  Thuvalai  Pranayamam  Varmam application  Asanam</p>	
5	<b>Pakka Vatham, Patcha Vaatham</b> (Paralysis, Monoplegia Hemiplegia, hemiparesis)	<ul style="list-style-type: none"> <li>• Weakness of one side of the body</li> <li>• Stiffness of muscles</li> <li>• Muscle weakness</li> <li>• Numbness</li> <li>• Pain</li> <li>• Tremor</li> <li>• Difficulty in speech</li> </ul>	<p>Ennai Kuzhiyal  Kalichal / Vaanthi /  Kutram thannilai paduthal  Thokkanam  Ennai Kizhi  Ennai Kattu  Ennai Poochu  Nasiyam  Podi Kizhi  Illai Kizhi  Manar Kizhi  Dhaniya Kizhi  Poochu  Patru  Pottanam  Pasai  Peechu  Kattu  Kali  Suttigai  Attai Vidal  Ottradam  Varthi / Thiri  Vedhu  Thuvalai  Pranayamam  Varmam application  Asanam</p>	14 – 35 Days

6	<b>Paanikkamba vaatham, Sirakamba vaatham</b>	<ul style="list-style-type: none"> <li>• Tremor</li> <li>• Stiffness of muscles</li> <li>• Muscle weakness</li> <li>• Difficulty in walking</li> <li>• Sluttering movements</li> <li>• Difficulty in speech</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam Ennai Kizhi Ennai Kattu Ennai Poochu Nasiyam Podi Kizhi Illai Kizhi Manar Kizhi Dhaniya Kizhi Poochu Patru Pottanam Pasai Peechu Kattu Kali Suttigai Attai Vidal Ottradam Varthi / Thiri Vedhu Thuvalai Pranayamam Varmam application Asanam</p>	14- 28 Days
7	<b>Arpudtha Vaatham, Muga Vaatham</b> (Facial Paralysis)	<ul style="list-style-type: none"> <li>• Weakness of facial muscles</li> <li>• Drooping of eye lids</li> <li>• Numbness of facial muscles</li> <li>• Salivation</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam Ennai Kizhi Ennai Kattu Ennai Poochu Nasiyam Podi Kizhi Illai Kizhi Manar Kizhi Dhaniya Kizhi Poochu Patru Pottanam Pasai Peechu Kattu Kali Suttigai Attai Vidal Ottradam Varthi / Thiri Vedhu Thuvalai</p>	7- 21 Days

			Pranayamam Varmam application Asanam	
8	<b>Uthira Vaatha Suronitham, Paithaya Vatha Suronitham Vali Azhal Keelvayu</b> (Gout Arthritis SLE, Rheumatoid Arthritis),	<ul style="list-style-type: none"> <li>• Joint pain</li> <li>• Swelling</li> <li>• Tenderness</li> <li>• Deformity</li> <li>• Burning sensation</li> <li>• Discolouration of skin</li> <li>• Palpable cutaneous nodules</li> <li>• Migrating arthritis</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam Ennai Kizhi Ennai Kattu Ennai Poochu Nasiyam Podi Kizhi Illai Kizhi Manar Kizhi Dhaniya Kizhi Poochu Patru Pottanam Pasai Peechu Kattu Kali Suttigai Attai Vidal Ottradam Varthi / Thiri Vedhu Thuvalai Pranayamam Varmam application Asanam	14-28 Days
9	<b>Vali Keelvayu</b> (Rheumatic Fever & Arthritis)	<ul style="list-style-type: none"> <li>• Pain and swelling in the joint</li> <li>• Immobility</li> <li>• Fever</li> <li>• low back Pain</li> <li>• Fleeting arthritis</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam Ennai Kizhi Ennai Kattu Ennai Poochu Nasiyam Podi Kizhi Illai Kizhi Manar Kizhi Dhaniya Kizhi Poochu Patru Pottanam Pasai Peechu Kattu Kali Suttigai Attai Vidal	14-28 Days

			<p>Ottradam  Varthi / Thiri  Vedhu  Thuvalai  Pranayamam  Varmam application  Asanam</p>	
10	<p><b>Sarvanga Vatham,</b>  Mutrudal vatham  (Cerebral and Cerebellar  atrophy, Neurological  Disorders, Fibromyalgia  )</p>	<ul style="list-style-type: none"> <li>• Generalized body pain</li> <li>• Stiffness</li> <li>• Numbness</li> <li>• Weakness</li> <li>• Feeling of coldness</li> </ul>	<p>Ennai Kuzhiyal  Kalichal  Vaanthi / Kutram  thannilai paduthal  Thokkanam  Ennai Kizhi  Ennai Kattu  Ennai Poochu  Nasiyam  Podi Kizhi  Illai Kizhi  Manar Kizhi  Dhaniya Kizhi  Poochu  Patru  Pottanam  Pasai  Peechu  Kattu  Kali  Suttigai  Attai Vidal  Ottradam  Varthi / Thiri  Vedhu  Thuvalai  Pranayamam  Varmam application  Asanam</p>	14-28 Days
11	<p><b>Azhal Keelvayu</b>  (Degenerative Joint  disorders Tennis  Elbow, Kuthi Kaal  Vaatham (Calcaneal  Spur)</p>	<ul style="list-style-type: none"> <li>• Joint pain</li> <li>• Restricted joint movements</li> <li>• Stiffness</li> <li>• Crepitus</li> <li>• Difficulty in walking</li> <li>• Difficulty in squatting</li> </ul>	<p>Ennai Kuzhiyal  Kalichal / Vaanthi /  Kutram thannilai paduthal  Thokkanam  Ennai Kizhi  Ennai Kattu  Ennai Poochu  Nasiyam  Podi Kizhi  Illai Kizhi  Manar Kizhi  Dhaniya Kizhi  Poochu  Patru  Pottanam  Pasai  Peechu</p>	14-28 Days



			Kattu Kali Suttigai Attai Vidal Ottradam Varthi / Thiri Vedhu Thuvalai Pranayamam Varmam application Asanam	
12	<b>Thol Noikal,          Kalanjaga Padai,          Karappan, Pathinen          Vagai Kuttam</b> (18 Types Kuttam - Skin Diseases), (Lichen Planus, Psoriasis, Eczema)	• Discolouration of skin • Patches • Itching • Scaling • Oozing • Peeling • Burning sensation • Numbness • Rashes	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Dhaniya Kizhi Ennai Poochu Kaaram Kalimbu Kali Kattu Kuruthi Vaangal Kalikkam Neer Pugai Poochu Patru Pasai Patti Kattal Seelai Podi Attai vidal Peechu Nasiyam Suttigai Varthi Vedhu Aruvai Asanam Pranayamam Varmam application	8-28 Days
13	<b>Pun, Katti, Koppulam,          Kiranthi, Pilavai</b> (Cellulitis, Necrotising Cellulitis, Erysipelas, Impetigo, Pemphiguo Vulgaris, Carbuncle etc., )	• Ulcer • Rashes • Blisters • Itching • Oozing • Burning sensation • Pain • Suppuration	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Dhaniya Kizhi Ennai Poochu Kaaram Kalimbu Kali Kattu Kuruthi Vaangal Kalikkam Neer Pugai	7- 28 Days

			Poochu Patru Pasai Patti Kattal Seelai Podi Attai vidal Peechu Nasiyam Suttigai Varthi Vedhu Aruvai Asanam Pranayamam Varmam application	
14	<b>Moolam, Pouthiram, Asana Vaai Vedippu, Katti, Adithallal</b> (Haemorrhoids, Fistula In Ano, Fissure In Ano, Perianal abscess, Rectal prolapse etc.,)	<ul style="list-style-type: none"> <li>• Constipation</li> <li>• Pain in anal region</li> <li>• Itching around anus</li> <li>• Burning sensation</li> <li>• Prolapse of mass from anus</li> <li>• Bleeding from anus</li> <li>• Pus from anus</li> </ul>	Ennai Kuzhiyal Kalichal Vaanthi / Kutram thannilai paduthal Kuruthi Vaangal Keeral Kaaram Kalikkam Kalimbu Kaara Nool Sikitchai Podi Patru Peechu Pasai Pugai Salaagai Attai Vidal Vedhu Varthi/Thiri Suttigai Seelai Aruvai Kali Asanam Pranayamam Varmam application	7- 14 Days
15	<b>Vindhanu Kuraipaadu, Malattu Thanmai</b> (Male Reproductive Disorders)	<ul style="list-style-type: none"> <li>• Fertility disorders (Male)</li> <li>• Oligospermia</li> <li>• Asthinospermia</li> <li>• Teratozoospermia</li> <li>• Azoospermia</li> <li>• Erectile dysfunction</li> <li>• Spermatorrhoea</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kalikkam Kali Kattu Pattru Pottanam Ottradam Attai vidal Dhaniya Kizhi Poochu	14-48 Days

			Asanam Pranayamam Varmam application	
16	<b>Karuppai Noikal, Soothaga Kattu, Soothaga Vali, Sinaippai Neer Katty, Athi Uthirapokku</b> (Amenorrhoea, Dysmenorrhoea, Anovulatory, PCOD / PCOS, D.U.B, Menopausal Disorders)	<ul style="list-style-type: none"> <li>• Irregular menstruation</li> <li>• Painful menstruation</li> <li>• Excessive menstruation</li> <li>• Excessive Vaginal discharge.</li> <li>• Uterine prolapse</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kalikkam Kali Kattu Pattru Pottanam Ottradam Attai vidal Dhaniya Kizhi Poochu Asanam Pranayamam Varmam application	14- 48 Days
17	<b>Thasai Vaatham</b> (Muscular Dystrophy)	<ul style="list-style-type: none"> <li>• Weakness of muscles</li> <li>• Muscle wasting</li> <li>• Muscular hypertrophy</li> <li>• Difficulty in movements</li> </ul>	Ennai Kuzhiyal Kalichal / Vamanam / Aamum Neekal Ennai Poochu Ennai Kattu Pattru Poochu Pasai Kali Ottradam Pottanam Podithimirthal Varmam application	14-48 Days
18	<b>Kan Noigal</b> (Refractive Errors, Amblyopia, Chronic Allergic & Inflammatory Diseases, Chronic Conjunctivitis, Dry Eye Syndrom, Retinitis Pigmentosa, Night Blindness, Dacrocystitis, A.R.M.D, Retinopathy-Diabetic/ Hypertensive)	<ul style="list-style-type: none"> <li>• Diminished vision</li> <li>• Photophobia</li> <li>• Dyplopia</li> <li>• Watering of eyes</li> <li>• Pus formation in eyes</li> <li>• Itching of eyes</li> <li>• Strain &amp; pain in eyes</li> <li>• Restricted field of vision</li> <li>• Headache</li> <li>• Conjunctivitis</li> <li>• Stye</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kattu Mai Kalikkam Poochu Neer Salaagai Peechu Ottradam Thokkanam Pranayamam Asanam Varma Thadaval Vedhu	7- 28 Days
19	<b>Soorya vartham, Chandra vartham, Thalaivali</b> (Migraine, idiopathic Headache)	<ul style="list-style-type: none"> <li>• Severe headache</li> <li>• Heaviness of head</li> <li>• Nausea</li> <li>• Photophobia</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kalikkam Nasiyam Kattu	7- 21 Days

			<p>Ottradam Pottanam Nasigaparanam Pasai Kali Vedhu Poochu Ennai Poochu Patru Thiri Pugai Sira Thokkanam Suttigai Attaividal Varma Thadavul Pranyamam Asanam Varmam application</p>	
20	<b>Enbu Murivu / Mootu nazhuval</b> / (Fracture/ Dislocation / Ligamental injuries)	<ul style="list-style-type: none"> <li>• Difficulty in movements / walking</li> <li>• Fracture</li> <li>• Dislocation of bone/ cartilage/ vertebrae</li> <li>• Pain</li> <li>• Swelling</li> <li>• Restricted or painful movements of associated area/ nearby muscles</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kattu Kombu Kattal Kalimbu Poochu Poochu Ottradam Pottanam Pasai Murichal Thokkanam Asanam Pranayamam Varmam application</p>	7-21 Days
21	<b>Vayiru / Kudal Noigal / Gunmam, Soolai, Peruvayiru, Vikkal, Kazhichal (Gastro intestinal disorders)</b>	<ul style="list-style-type: none"> <li>• Abdominal pain and discomfort</li> <li>• Flatulence</li> <li>• Constipation / Diarrhoea</li> <li>• Nausea / Vomiting</li> <li>• Digestive disorders</li> <li>• Fever</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Poochu Ottradam Pottanam Patru Peechu Attai vidal Thokkanam Asanam Pranayamam Varmam application</p>	14- 28 Days
22	<b>Kalleral / Manneeral / Kanaya Noigal (Liver, Spleen &amp; Pancreatic diseases)</b>	<ul style="list-style-type: none"> <li>• Nausea / Vomiting</li> <li>• Flatulence</li> <li>• Constipation / Diarrhoea</li> <li>• Indigesion</li> <li>• Abdominal pain and discomfort</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vamanam / Kutram thannilai paduthal Poochu Ottradam Pottanam Pasai</p>	14- 28 Days

		<ul style="list-style-type: none"> <li>• Dyspnea</li> <li>• Anaemia</li> <li>• Jaundice</li> <li>• Liver and Speen enlargement.</li> <li>• Madhumegam</li> </ul>	<p>Thokkanam Kali Patru Peechu Attail vidal Suttigai Asanam Pranayamam Varmam application</p>	
23	<b>Siruneeraga Noigal (Kidney disorders, Chronic renal failure, Renal calculi, UTI etc</b>	<ul style="list-style-type: none"> <li>• Dysruia</li> <li>• Anuria</li> <li>• Oliguria</li> <li>• Urinary obstruction</li> <li>• Renal colic</li> <li>• Haematuria</li> <li>• Pyuria</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vamanam / Kutram thannilai paduthal Poochu Ottradam Pottanam Pasai Thokkanam Kali Patru Peechu Attail vidal Suttigai Seelai Asanam Pranayamam Varmam application</p>	14- 28 Days
24	<b>Thottra noigal (Non communicable disorders such as Diabetes, Hypertension, Cardivascular disorders, Obesity, Cancer etc.,)</b>	<ul style="list-style-type: none"> <li>• Hyperglycaemic</li> <li>• Hypercholesterolemia</li> <li>• Diabetic ulcer</li> <li>• Giddiness</li> <li>• Neruopathy</li> <li>• Weakness</li> <li>• Nephropathy</li> <li>• Weight gain / loss</li> <li>• Depression</li> <li>• Pain</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kalikkam Nasiyam Kattu Ottradam Pottanam Nasigaparanam Pasai Kali Vedhu Poochu Ennai Poochu Pattru Thiri Pugai Sira Thokkanam Suttigai Attaividal Varma Thadavul Pranyamam Asanam Varmam application</p>	14- 48 Days
25	<b>Mudhiyor noigal (Geriatrics / Nadukku vatham, Marathi</b>	<ul style="list-style-type: none"> <li>• Generalised debility</li> <li>• Degenerative disorders</li> </ul>	<p>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal</p>	14- 48 Days

	<b>noigal , Alzemier's disease, Sleep disorders, Depression)</b>	<ul style="list-style-type: none"> <li>• Osteopenia &amp; Osteoporosis</li> <li>• Generalised body pain</li> <li>• Neuropathy</li> <li>• Tremour</li> <li>• Memory loss</li> <li>• Sleep disorders</li> </ul>	Kalikkam Nasiyam Kattu Ottradam Pottanam Nasigaparanam Pasai Kali Vedhu Poochu Ennai Poochu Pattru Thiri Pugai Sira Thokkanam Suttigai Attaival Varma Thadavul Pranyamam Asanam Varmam application	
26	<b>Kuzhanthai Noigal (Paediatric diseases such as Sirakamba vatham, Thasai vatham, Valippu, Autism)</b>	<ul style="list-style-type: none"> <li>• Cerebral palsy</li> <li>• Infantile paralysis</li> <li>• Myopathy</li> <li>• Mental retardation</li> <li>• Nutritional disorders</li> <li>• Seizures</li> </ul>	Ennai Kuzhiyal Kalichal / Vamanam / Aamum Neekal Ennai Poochu Ennai Kattu Pattru Poochu Pasai Kali Ottradam Pottanam Podithimirthal Varmam application	14- 48 Days
27	<b>Mana noigal / Narambu Noigal) (Psychiatric disorders / Depression / Valippu, Sleep disorders, Nadukku vatham etc)</b>	<ul style="list-style-type: none"> <li>• Mood disorders</li> <li>• Sleep disorders</li> <li>• Tremour</li> <li>• Difficulty in movements</li> <li>• Psychiatric symptoms</li> </ul>	Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kalikkam Nasiyam Kattu Ottradam Pottanam Nasigaparanam Pasai Kali Vedhu Poochu Ennai Poochu Pattru Thiri Pugai Sira Thokkanam Suttigai	14- 48 Days

			Attaividal Varma Thadavul Pranyamam Asanam Varmam application	
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### 3. Benchmark costing of Siddha therapies / interventions:-

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

Therapy / Intervention		
No.	Treatment Name	Unit Cost in Rs
1	Aruvai	Rs.500/-
2	Asanam	Rs.500/-
3	Attai Vidal - (Leech Therapy)	Rs.350/-
4	Dhaniya Kizhi (Complete )	Rs.700/-
5	Dhaniya Kizhi (local)	Rs.350/-
6	Ennai Kattu (Medicated oil bandage for bone and joint Disorder, Muscle weakness)	Rs.200/-
7	Ennai Kizhi.(Complete)	Rs.700/-
8	Ennai Kizhi.(Local)	Rs.350/-
9	Ennai Kuliyal	Rs.500/-
10	Kaara Uppu (Local)	Rs.100/-
11	Kali	Rs.350/-
12	Kalikkam	Rs.150/-
13	Kalimbu,	Rs.350/-
14	Karanool application in Fistula (Initial) under L. A	Rs.1100/-
15	Karanool application in Fistula (Follow-up)	Rs.450/-
16	Karanool application in Piles / other conditions	Rs.450/-
17	Keeral	Rs.500/-
18	Kuruthi vaangal - Blood Letting (Cupping)	Rs.350/-
19	Kuruthi vaangal - Blood Letting (I&D and Dressing)	Rs.450/-
20	Mai	Rs.150/-
21	Manal Kizhi	Rs.350/-
22	Murichal & Kombu Kattal	Rs.500/-
23	Nasigaparanam	Rs..200/-
24	Nasiyam	Rs.200/-
25	Neer	Rs.200/-
26	Ottradam (fomentation)	Rs.550/-
27	Pattikattal	Rs.200/-
28	Pasai	Rs.350/-

29	Peetchu (Rectal oil Douche) (Enema)	Rs.200/-
30	Peetchu (Vaginal Douche)	Rs.200/-
31	Podi Kizhi.(Complete)	Rs.700/-
32	Podi Kizhi.(Local)	Rs.350/-
33	Podi Thimirthal	Rs.700/-
34	Poochu (Ennai application)	Rs.700/-
35	Poochu (Ennai application – local)	Rs.300/-
36	Pottanam (Bundle) /	Rs.550/-
37	Pranayamam	Rs.350/-
38	Pugai application in Piles and Fistula	Rs.200/-
39	Salaagai	Rs.350/-
40	Seelai	Rs.350/-
41	Sira Thokkanam with Medicated Ennai	Rs.550/-
42	Suttigai - Cauterization	Rs.150/-
43	Thokkanam (Complete) (Massage)	Rs.1000/-
44	Thokkanam (Local) (Massage)	Rs.500/-
45	Thuvalai	Rs.500/-
46	Vamanam (Herbal Kudinner or Tablets)	Rs.400/-
47	Varma Application	Rs.350/-
48	Varthi	Rs.150/-
49	Vedhu	Rs..200/-

**Note: Any minor / local Siddha 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 Siddha 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, medicines, 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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