

Sr. No	Particulars	Guidelines on Standardization in Health Insurance dated 20th Feb 2013	Amendment to Guidelines on Standardization in Health Insurance dated 03rd July 2013	Impact
1	Accident	An accident is a sudden, unforeseen and involuntary event caused by external and visible means [Insurance companies can define the term accidental injury in the context of the term 'accident']	An accident is a sudden, unforeseen and involuntary event caused by external visible and violent means [Insurance companies can define the term accidental injury in the context of the term 'accident']	The Word violent is added to the definition this means now if the injury is due to any force
2	Co-Payment	A co-payment is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible costs. A co-payment does not reduce the sum insured	A co-payment is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the sum insured	The word cost is changed to claim and this will Help in settlement of claim to a better extent by considering the final admissible amount
3	Deductible	A deductible is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount of the covered expenses, which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.[Insurers to define whether the deductible is applicable per year, per life or whether per event and specific deductible limits would be applied].	Deductible is a cost sharing under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of Hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not decrease the sum insured	Total definition has changed.
4	Dependent Child	A dependent child refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his / her independent sources of income.	Definition stands deleted	The newer version states that the child will not be a dependant child anytime and would be covered under the policy
5	Hospital	A hospital means any institution established for in- patient care and day care treatment of sickness and / or injuries and which has been registered as a hospital with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner	A hospital means any institution established for in-patient care and day care treatment of sickness and / or injuries and which has been registered as a hospital with the local authorities, under clinical establishments (Registrations and regulation) Act, 2010 or under the enactments specified under the schedule of section 56(1) of the said act	Earlier, only registered hospital(s) were compulsory , but now it is mandatory to specify the Act under which it is registered.
		AND must comply with all minimum criteria as under:	OR complies with minimum criteria as under	
		- has at least 10 inpatient beds, in those towns having a population of less than	Has qualified nursing staff under its employment round the clock	

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		<p>10,00,000 and 15 inpatient beds in all other places;</p> <p>- has qualified nursing staff under its employment round the clock;</p> <p>- has qualified medical practitioner (s) in charge round the clock;</p> <p>has a fully equipped operation theatre of its own where surgical procedures are carried out</p> <p>maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel</p>	<p>Has at least 10 in patient beds in town having a population of less than 10,00,000 and at least 15</p> <p>- has qualified medical practitioner (s) in charge round the clock;</p> <p>has a fully equipped operation theatre of its own where surgical procedures are carried out</p> <p>maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel</p>	<p>Earlier, only registered hospital(s) were compulsory, but now it is mandatory to specify the Act under which it is registered.</p>
6	<p>Medical Practitioner</p>	<p>A Medical practitioner is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. [Insurance companies can specify additional or restrictive criteria to the above, e.g. that the registered practitioner should not be the insured or close family members].</p>	<p>A Medical practitioner is a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of license. [Insurance companies can specify additional or restrictive criteria to the above, e.g. that the registered practitioner should not be the insured or close family members].</p>	<p>No Impact</p>
7	<p>Reasonable Charges</p>	<p>Term modified to "Reasonable and Customary Charges" and definition to read as such</p>		
8	<p>Day Care Centre</p>	<p>A day care centre means any institution established for day care treatment of sickness and / or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:- has qualified nursing staff under its employment has qualified medical practitioner (s) in charge has a fully equipped operation theatre of its own where surgical procedures are carried out- maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.</p>	<p>A day care centre means any institution established for day care treatment of illness and / or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:- (i)has qualified nursing staff under its employment (ii)has qualified medical practitioner (s) in charge (iii) has a fully equipped operation theatre of its own where surgical procedures are carried out- (iv) maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.</p>	<p>No Impact</p>

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9	Post-Hospitalization Medical Expenses	Medical Expenses incurred immediately after the Insured Person is Hospitalized, provided that: I. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.	Medical Expenses incurred immediately after the Insured Person is discharged from the hospital provided that: I. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.	Post hospitalization would be calculated from the date of discharge and not from the date of admission, therefore, the claimant will get a benefit of additional period of post hospitalization excluding the hospitalization stay
10	New Born Baby	Newborn Baby means those babies born to you and your spouse during the Policy Period Aged between 1 day and 90 days.	Newborn baby means baby born during the policy period and is aged between 1 day and 90 days both days inclusive	The claimant is entitled to a benefit of additional two days , i.e., 1st day and the 90th day
11	Cumulative Bonus	Cumulative Bonus shall mean any increase in the sum assured / Mallus granted by the insurer without an associated increase in premium.	Cumulative Bonus shall mean any increase in the sum assured granted by the insurer without an associated increase in premium.	The word Mallus is removed as any claim would bring the cumulative bonus to ZERO, therefore, there would be no further increase in deduction of cumulative bonus
12	Maternity Expenses	Maternity expense / treatment shall include the following Medical treatment Expenses: I. Medical Expenses for a delivery (including complicated deliveries and caesarean sections) incurred during Hospitalization; ii. The lawful medical termination of pregnancy during the Policy Period limited to 2 deliveries or terminations or either during the lifetime of the Insured Person; iii. Pre-natal and post-natal Medical Expenses for delivery or termination.	Maternity expense shall include - (a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections) incurred during Hospitalization (b) Expenses towards lawful medical termination of pregnancy during the Policy Period	Maternity benefit will now include any disease or complication related to pregnancy which was earlier limited to only normal delivery or caesarean section
13	Unproven/Experimental treatment	Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is based on established medical practice in India, is treatment experimental or unproven.	Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.	Treatment(s) which are approved abroad but are still in experimentation in India, will not be considered for insurance
14	Contribution	Contribution is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion.	Contribution is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a ratable proportion of Sum Insured . This clause shall not apply to any benefit offered on fixed benefit basis	The word 'Sum Insured' is added which clarifies the liability of Insurer under happening of a claim

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15	Portability	Portability means the right accorded to an individual health insurance policy holder (including family cover) to transfer the credit gained by the insured for pre-existing conditions and time bound exclusions if the policyholder chooses to switch from one insurer to another insurer or from one plan to another plan of the same insurer , provided the previous policy has been maintained without any break.	Portability means transfer by an individual health insurance policy holder (including family cover) of the credit gained for pre-existing conditions and time-bound exclusions if he/she chooses to switch from one insurer to another	It is specific that the policyholder can opt for a change from one insurer to another insurer but cannot change from one plan to another plan of the same insurer. However, if the insurer is changed, the benefit of pre-existing disease will still be continued
16	Room Rent	Room Rent shall mean the amount charged by a hospital for the deductibles occupying of a bed and associated medical expenses. Deductible is a cost sharing requirement that provides that We will not be liable for the amount of covered Medical Expenses, as specifically mentioned in the Policy Schedule, which has to be borne by You for each and every Claim during the Policy Period, before it becomes payable by Us under the Policy. This is to clarify that a deductible does not reduce the sum insured.	Means the amount charged by a hospital for the occupancy of a bed on a per day (24 hours) basis and shall include associated medical expenses	Previously the definition also included the deductibles applied in the policy but now it only covers the hospital stay and the medical expenses related to it