

## **ANNEXURE A**

Employees' Provident Fund Organisation  
Central Office, Delhi.

### **GUIDELINES FOR THE EMPANELMENT OF PRIVATE HOSPITALS AND DIAGNOSTIC CENTRES WITH THE EPFO**

(Please read carefully)

#### **1. PREAMBLE**

EPFO desires of entering into agreement with the hospitals and diagnostic centers for availing credit facilities for the purpose of treatment to the retired employees & their families at the rate prescribed by CGHS Interested hospitals & diagnostics centers would be empanelled provided they had the prescribed infrastructure & Staff and were willing to accept the changes fixed by CGHS. Such hospitals would be inspected for verification of infrastructure, facilities and staff and if found to be complying with the prescribed norms/requirements would be empanelled. EPFO would in this process also encourage accreditation of hospitals and diagnostic centers with professional bodies. Diagnostic labs would be required to be accredited with the NABL. Similarly, EPFO would give preference to hospitals that have BIS/ISO certification or are accredited with NABH set up by the Quality Council of India or similar accrediting/certifying professional body of repute.

#### **2. CATEGORIES OF HOSPITALS/DIAGNOSTIC CENTRES**

Broadly, EPFO will empanels the following categories of hospitals & Diagnostic Centres:

- i. Multispecialty (General Purpose) Hospitals (hundred beds or more),
- ii. Diagnostic Laboratories

#### **3. PROCEDURE FOR EMPANELMENT OF HOSPITALS & APPROPRIATE AUTHORITY :**

(a) Additional Central P.F. Commissioner of the region /zones shall invite application for empanelment through open tenders duly following the laid down procedure as mentioned below.

(b) Addl. CPFC ( DL & UK) with office at Bhavishya Nidhi Bhawan, 8<sup>th</sup> floor, 28 Wazirpur Community Centre, Delhi-110052 shall be the Appropriate Authority for the purpose of empanelment of the hospital, for referring the matter of dispute relating to the agreement for arbitration and for termination of the agreement entered by the parties.

#### **4. EARNEST MONEY DEPOSIT**

The application shall be submitted with Earnest Money Deposit of Rs.25,000/- ( Rs. Twenty Five Thousand only ) in the form of **Demand Draft** from any Scheduled or commercial or Nationalized Bank, payable to EPFO The details of the draft are to be indicated in the application form at the prescribed space.

## 5. IMPORTANT

- a. *In case the application is rejected on technical grounds like documents not authenticated, serially numbered etc, the application along with Earnest Money would be refunded in due course. However, the applicant would be eligible to apply afresh.*
- b. *In case, the application after scrutiny of documents but before the inspection is rejected on grounds like lack of infrastructure as stipulated in the application, then, 20% of the Earnest Money would be deducted and the balance would be refunded in due course.*
- c. *In case, the application is rejected after inspection then 50% of the Earnest Money would be forfeited and the balance would be refunded in due course.*

## 6. SUBMISSION OF APPLICATION FORMS

- a. The Application must be submitted in duplicate along with a soft copy on a CD.
- b. Application forms should be submitted in one sealed envelope super scribed as 'Application for empanelment of hospital/diagnostic centre'.
- c. All the pages of Application and annexure (each set) shall be serially numbered.
- d. Every page of application form and annexures need to be signed by the competent person. The signatory must mention as to whether he is the sole proprietor or authorized agent. In case of partnerships, a copy of the partnership agreement duly attested by a notary should be furnished. Similarly, in case of authorization, appropriate legal document should be furnished.
- e. The application form must be accompanied with an undertaking in the format at **Annexure III** and a set of necessary substantiating documents as given in **Annexure IV**.
- f. Applications for empanelment must be submitted only at the office of the respective offices of Additional PF Commissioner of region/Zone concerned in which the hospital/diagnostic center is located.
- g. As far as possible, all information should be given in the application. If a particular facility is not available, it should be entered as 'not available'; it should not be mentioned as 'not applicable'.
- h. The application is liable to be ignored if the information given on eligibility criteria is not complete.

## 7. SCRUTINY OF APPLICATIONS

- a. Applications shall be opened at the office of the Addl. PF Commissioner of the respective State/zone.
- b. Every Applicant or his authorized agent can be present at the time of opening of the Application forms in respect of that State/zone.
- c. The Addl. Central P.F. Commissioner of the respective State/zone. will examine the application to determine whether:
  - i. they are complete,
  - ii. whether any computational errors have been made,
  - iii. whether Earnest Money Deposit has been furnished,
  - iv. whether the documents have been properly signed, and serially numbered and
  - v. whether the application is generally in order.
- d. The application can be submitted afresh as a new application after rectification of defects and after payment of prescribed application form fee.
- e. Addl. CPFC of the region /zone shall be assisted by RC (Adm), AC (Adm), and a technical member of the appropriate level from ESIC for scrutiny of application as well as for verification of facilities/ infrastructure in the hospital before empanelment is made.

## 8. MEMORANDUM OF AGREEMENT

The hospital/diagnostic center that are selected for empanelment will have to enter into an agreement with RPFC in charge in the State for providing services at rates to be approved by Director CGHS from time to time.

## 9. PERFORMANCE BANK GUARANTEE

Hospitals/Diagnostic Centers that are recommended for empanelment after the inspection shall also have to furnish a performance Bank Guarantee valid for a period of five years to ensure efficient service and to safeguard against any default:

**Multispecialty (General Purpose) Rs. 1, 00,000/- (Rs. One Lakh only)**

**Diagnostic Laboratories Rs. 50,000/- (Rs. Fifty Thousand only)**

## 10. FORFEITURE OF PERFORMANCE BANK GUARANTEE

- j. In case of any violation of the provisions of the MOA by the hospitals / Diagnostic Centres such as:
  - a. refusal of service,

- b. refusal of credit to eligible beneficiaries and direct charging from the EPFO beneficiaries
- c. undertaking unnecessary procedures,
- d. prescribing unnecessary drugs/tests
- e. deficient or defective service,
- f. over billing,
- g. negligence etc.
- h. reduction in staff/infrastructure/equipment etc. after the hospital/diagnostic centre has been empanelled.

the amount of security money will be forfeited and the EPFO shall have the right to derecognize the hospitals / Diagnostic Laboratory as the case may be.

## 11. DISCOUNT

The hospital/diagnostic centre will allow a discount of 10% on payments that are made within seven days from the date of submission of the bill to EPFO.

## 12. APPROVED PACKAGE RATES

- a. The rates fixed by the Director, Central Government Health Scheme shall be binding. The applicant has to accept the package rate for every existing procedure in the concerned specialty as approved and notified by CGHS from time to time. The rates notified by CGHS shall be available on web site of Min. of Health & Family Welfare at **www.mohfw.nic.in**. In case of Dental and Eye Specialties the rates for various procedures may be quoted as per format at **Annexure V**
- b. Package rate is defined as lump sum cost of inpatient treatment/day care for which a patient has been referred by competent authority to Hospital. This includes all charges pertaining to a particular treatment/procedure including:
  - i. Registration charges,
  - ii. Admission charges.
  - iii. Accommodation charges,
  - iv. Operation charges
  - v. Injection charges,
  - vi. Dressing charges,
  - vii. Doctor/consultant visit charges,
  - viii. ICU/CCU charges,
  - ix. Monitoring charges,
  - x. Transfusion charges,
  - xi. Anesthesia charges,
  - xii. Operation theatre charges,
  - xiii. Procedural charges/surgeon's fee,
  - xiv. Cost of surgical disposables and all sundries used during hospitalization,
  - xv. Cost of medicines.

- xvi. Related routine and essential investigations,
- xvii. Physiotherapy charges etc.

from the time of admission to time of discharge. The above list is an illustrative one only.

- c. The package rate, however, does not include expenses on:
  - i. diet,
  - ii. telephone,
  - iii. tonics,
  - iv. cosmetics, etc.

These are not part of the treatment regimen. Cost of these additional items, if provided with the prior consent of the patient, has to be settled with the patient, for which no reimbursement will be admissible.

- d. In order to remove the scope of any ambiguity on the point of package rates, it is reiterated that the rate quoted for a particular procedure must be inclusive of all sub-procedures and all related procedures to complete the treatment. As an illustration, it may be noted that, for 'knee replacement' the quoted price shall include the cost of implant, disposables like bandages, anaesthetic drugs, syringes, etc. Similarly, if a case of enlarged prostate is referred for TURP, the procedures such as urethral catheterization, cystoscopy, etc should not be billed separately as they are all part of the procedure. The patient shall not be asked to bear the cost of any such procedure/item.
- e. All investigations regarding fitness for the surgery will be done prior to the admission for any elective procedure and are part of package. For any additional procedure/investigation outside the package rates and other than the condition for which the patient was referred for would require the permission of the competent authority.
- f. The package rate is calculated on the basis of average number of days of stay for a particular procedure by patients. No additional charge on account of extended period of stay shall be allowed if that extension is due to any improper procedure or infection as the consequences of surgical procedure done.
- g. The package rates of indoor treatment are for the following duration of hospitalization
  - (a) 12 days for specialized procedure
  - (b) 78 days for other procedures
  - (c) 3 days for laparoscopic surgery
  - (d) 1 day for day care/minor procedures (OPD)

### **13. TREATMENT REQUIREMENTS:**

- a. In cases of emergency
  - I. All necessary treatment must be provided to the patient on production of a valid Identity Card issued by the office.

- II. The case should immediately be notified to the EPFO Office of the city / zone.
- III. The bills should be submitted for reimbursement to the office within seven working day as per the approved ceiling rates.
- IV. The nature and appropriateness of the “emergency” is subject to verification by EPFO, which would be performed on random basis by the nominated authority.

b. In cases of non emergency

- i. treatment on credit should be provided to
  - pensioners,

Bill should be submitted to the Office of the RPFC of the concerned city. A discount of 10% will be given to EPFO in case payment is made within seven days from the date of submission of the bill.

- ii. Treatment / Investigation is to be carried out on the production of valid Identity card.
- iii. The hospitals are not required to give medicines in the OPD or at the time of discharge of the patient. Medicines so provided shall not be reimbursable.
- iv. EPFO has the right to monitor the line of treatment provided in the recognized applicant hospital / Diagnostic Laboratory.

**14. ENTITLEMENTS FOR VARIOUS TYPES OF WARDS**

EPFO beneficiaries are entitled to facilities of private, semiprivate or general ward depending on their basic pay / pension (Pre-revised). The entitlement is as follows.:

Sr. No.	Basic Pay + Dearness Pay/Basic Pension + Dearness Pension (Pre-revised)	Entitlement
1.	Upto Rs. 11,250	General Ward
2.	Rs. 11,251/to 15,750/(Pre-revised)	Semi-Private Ward
3.	Rs. 15,751/and above(Pre-revised)	Private Ward

- i. Private ward is defined as a hospital room where single patient is accommodated and which has an attached toilet (lavatory and bath). The room should have furnishings like wardrobe, dressing table, bedside table, sofa set, carpet, etc. as well as a bed for attendant. The room has to be air-conditioned.
- j. Semi Private ward is defined as a hospital room where two to three patients are accommodated and which has attached toilet facilities and necessary furnishings.
- k. General ward is defined as halls that accommodate four to ten patients.

Normally the treatment in higher Category of accommodation than the entitled category is not permissible. However, in case of an emergency when the entitled category accommodation is not available, admission in the immediate higher category may be allowed till the entitled category accommodation becomes available.

## **15. EXIT FROM THE PANEL**

The Rates fixed by the CGHS shall continue to hold good unless revised by CGHS. In case the notified rates are not acceptable to the empanelled hospital/diagnostic center, or for any other reason, the hospital/diagnostic center no longer wishes to continue on the list of empanelled hospitals/diagnostic centers, it can apply for exclusion from the panel by giving three months notice and by depositing an exit fee equivalent to the average monthly bill submitted by it to the EPFO in the preceding one year.

## **16. LIST OF DOCUMENTS AT ANNEXURE IV .**

Every application must be accompanied by documents as listed at Annexure IV.

## **17. ELIGIBILITY & CONDITIONS FOR EMPANELMENT UNDER EPFO.**

- a. **For a super specialty hospital:** Any hospital with less than 100 beds but more than 30 beds per specialty can only apply as a super-specialty hospital. However, hospitals with more than one specialty shall have to apply for empanelment for all available specialties.
- b. **For Multi Speciality (General Purpose Hospital).** It should not have less than 100 beds for inpatients/ Hospitalized Patients. Moreover, the hospital must offer all specialties that are available with the hospital. Multi Specialty hospitals cannot seek empanelment for selective specialties

These hospitals are also expected to have necessary diagnostic facilities. CT Scan and Blood Bank facilities are desirable

Specialized treatment facilities required for Multi specialty & Super Specialty hospitals are detailed in **Section-A.**

- c. **The Dental Care Centers** should have specialized treatment facilities as detailed in **Section B** .All medicines will be part of the package rate.
- d. **Super Specialty Eye Care Hospitals** should have the specialized treatment facilities as detailed in **Section-C.**
- e. **Diagnostic Laboratories** are to be accredited by NABL and facilities as detailed in **Section D**

**Applicants having their hospitals / Diagnostic Centres located in the Concerned city/State only shall apply.**

**SIGNATURES OF THE AUTHORISED APPLICANT**