

Dear All,

Based on marketing representations, it has been decided to extend Home Care Treatment within coverage on all our existing products including GMC Policies, apart from COVID-19 specific Policies, during this pandemic related to COVID-19 claims.

The eligibility criteria and maximum cost of coverage are as under:-

(A) Eligible Criteria:-

The eligible criteria factoring in guidelines issued by AIIMS, ICMR, Ministry of Health and various State Governments, is arrived at, as under:-

- ❖ Mild & Asymptomatic patients whose COVID 19 PCR test positive.
- ❖ Advised for home quarantine by treating Physician in his/her letter head.
- ❖ Availability of telemedicine facilities in the hospital to monitor the home isolation patient.

(B) Package Rates:-

Factoring in the Packages offered by some of the Hospitals, we arrived at Package rates for Home Care Treatment as under:-

Sum Insured (Rs.)	< Rs. 10 Lacs	Rs.10 Lacs to Rs.25 Lacs	> Rs.25 Lacs
No. of days	not exceeding 15 Days	not exceeding 15 Days	not exceeding 15 Days
Per day cost	Upto Rs.666	Upto Rs.1000	Upto Rs.1333
Total cost	Upto Rs.10,000	Upto Rs.15,000	Upto Rs.20,000
If the 2nd member of the family is quarantined at the same time - 75% of the package is admissible	upto Rs.500 (per day cost) - total upto Rs.7,500	upto Rs.750 (per day cost) - total upto Rs.11,250	upto Rs.1000 (per day cost) - total upto Rs.15,000

If the 3rd member of the family is quarantined at the same time - 50% of the package is admissible	upto Rs.333 (per day cost) - total upto Rs.5,000	upto Rs.500 (per day cost) - total upto Rs.7,500	upto Rs.666 (per day cost) - total upto Rs.10,000
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The Package rates include:-

- 1) COVID-19 PCR Test.
- 2) Doctor consultation.
- 3) Essential medical kit including thermometer, pulse oximeter, mask, sanitizer, etc.
- 4) Tele review with qualified medical experts & nurses.

(C) Quarantine expenses following discharge:-

After a duration of hospitalization, if the Patient is advised to undertake Home Quarantine, then:-

- a) Rs.333/- per day for the period of quarantine, is admissible, irrespective of Sum Insured.
- b) The duration of hospitalization and home quarantine together, should not exceed 15 days.
- c) No further post hospitalization expenses will be admissible.

(D) Documents to be submitted for claims:-

- ❖ Treating physician letter in his / her letter head.
- ❖ Daily activity chart with vital signs.
- ❖ Bill break up and receipts.
- ❖ Monitoring the essential kit delivery and home isolation through CRC and Field Visit Personnel and their reports to form part of the claim documents.

As of now, Home Care Treatment claims will be entertained in Reimbursement mode provided such Home Care Treatment is advised by a Physician attached to our Network Providers.

Claims for Home Care Treatment will be handled by a dedicated team in Corporate claims.

Kindly bring it to the attention of all concerned.