**CRITERIA FOR HOSPITAL/PROVIDER EMPANELMENT WITH ACKO**

This document is to define the criteria followed by Acko General Insurance Limited (Acko) to empanel the hospitals for providing the health services for Acko’s health policy holders. This criteria has been adopted based on the regulatory guidelines vide Ref No: IRDAI/HLT/CIR/MISC/150/7/2022 dated 20th July, 2022, “Standards and Benchmarks for the Hospitals in the Provider Network” regarding empowering insurers to empanel the network providers that meet the standards and benchmarks criteria as specified by their respective boards.

The networking of the hospital is one of the important strengths of any insurance company to offer health services to policyholders/beneficiaries, as a larger provider network with a wider geographical spread and better quality of hospitals on the panel indicates the strength of an insurer to serve customers better giving them a vivid choice and facility.

A strong network of providers across the country which include specialty care and tertiary care facilities, we can customize the hospital network with respect to requirement type of customer base and corporates. It is our earnest approach to capture the maximum information about these hospitals including their tariffs, discounts, and facility details. Acko’s network team compares the rates, discounts, and facilities of different hospitals to suit customer requirements in terms of both quality, costs and geographical spread, and specializations.

**PROCEDURE FOR HOSPITAL EMPANELMENT**

**STAGE 1 - APPLICATION & ASSESSMENT**

1. Application from Hospital for empanelment
2. Source of request for empanelment
3. Request from brokers
4. Request from Corporate Clients
5. In House Health team (basis on utilization)
6. Request received from Hospitals
7. Business team
8. Evaluation by Zonal Health Network Manager

The respective zonal health network manager evaluates & decides on empanelment based on standards and benchmarks of the hospital according to the geographical location & population**\***.

**\*NOTE:** Decision for empanelment of any hospital/provider shall be at the sole discretion of the Insurance Company.

**MINIMUM REQUIREMENT & CRITERIA FOR HOSPITAL EMPANELMENT**

A hospital/medical institution approaching for empanelment should have been established for in-patient care and daycare treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act **or** complies with all minimum criteria as under:

1. Should have qualified nursing staff under its employment round the clock;
2. Should have at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
3. Should have qualified medical practitioner(s) in charge round the clock;
4. Should have a fully equipped operation theatre of its own where surgical procedures are carried-out;
5. Should have maintained daily records of patients and makes these accessible to the insurance

company’s authorized personnel;

1. Should have Rohini registration

**DOCUMENTS REQUIRED FOR EMPANELMENT**

1. Hospital Information Sheet (HIS) - Annexure A
2. Valid Hospital Registration Certificate
3. Rohini Certificate
4. Bank Details (Cancelled Cheque/Passbook/Account Statement/Entity Relationship Document)
5. PAN Card
6. PAN card declaration, if account holder name is different from name mentioned on PAN card
7. Hospital Tariff (Open billing, Surgical Packages, Pathology, Radiology, Consultation with Room rent)
8. GST Certificate
9. Hospital Profile
10. Name, Registration certificate & contact details of Pathologist & Radiologist, if outsourced
11. NABH/NABH-Entry Level Certificate (Optional) / Any Accreditation Certificate
12. Hospital Photos
13. Branch details in case of multiple branches/chains of hospitals

*\*Above mentioned documents are illustrative only; in case of additional requirements, we shall notify the concerned provider on the time of empanelment.*

**STAGE 2 - VERIFICATION & NEGOTIATION**

1. **PHYSICAL AUDIT & VERIFICATION (WHENEVER REQUIRED)**

Upon receipt of the request for empanelment having the necessary infrastructure and standards as mentioned above and submission of the documents shall be evaluated by Zonal Health Network Manager and if required will be inspected and audited for confirmation on the declared information.

1. **NEGOTIATION - DISCOUNT / PACKAGES**
* Zonal Health Network Manager will evaluate past claim experience and hospital charges, and compare with tariff provided by the hospital, based on the observation Acko shall propose revised tariff for consideration and acceptance.
* Negotiated Acko Packages will be shared with provider for acceptance, if not agreed then can be re-negotiated and mutually agreed upon.

**STAGE 3 - MOU EXECUTION AND EMPANELMENT**

* Once Zonal Health Network Manager accepts the tariff and application for empanelment an MOU shall be signed and stamped by the hospital and to be submitted along with above requested documents.
* Acko health network team will carry out MOU execution from delegated authority and complete empanelment process.

**STAGE 4 - WELCOME EMAIL**

Once empanelment is completed Acko Zonal Health Network Manager shall share the signed MOU with the hospital vide a welcome letter/email.

**CONTACT INFORMATION**

* Prospective hospital/provider interested to get empaneled with Acko shall reach out on email “hatnetworks@acko.com” with contact details.
* On receipt of request mail concerned Zonal Health Network Manager will reach out to the concerned authority of the hospital/provider.

**NOTE:** After empanelment, if a hospital fails to maintain the standards and benchmarks criteria as specified, it shall be evaluated, and appropriate action will be taken by Acko.

