

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), 3rd 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, 15th 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"> • Breathing difficulty • Cough • Fever 	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"> • Persisting or 	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"> • Restricted neck movements • Tenderness • Numbness • Vertigo 	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, Spondylyolsthesis ...etc)	<ul style="list-style-type: none"> • Persistent or radiating back pain • Restricted movements of low back/ hip region • Tenderness • Burning sensation 	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"> • Radiating or local pain in shoulder region 	Agnikarma, Abhyanga, Lepa, Upanaha, Veshtanam, Jambeerapindasweda,	7-28 DAYS

	(Frozen shoulder, Periarthritis, Tendinitis, Brachial neuralgia.....etc)	<ul style="list-style-type: none"> • Restricted shoulder movements • Tenderness • Numbness • Muscle wasting 	<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"> • Weakness of one side of the body • Stiffness of muscles • Muscle weakness • Numbness • Pain • Tremor • Difficulty in speech 	<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"> • Tremor • Stiffness of muscles • Muscle weakness • Walking difficulty • Sluttering movements 	<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"> • Difficulty in speech 	nadesweda,ksheeradhooma, thailavasthi, kashayavasthi, ksheeradhara-full body (different varieties), dhanyamlapindasweda, dhanyapindasweda, mamsapindasweda	
7	Ardita (Facial Paralysis..etc)	<ul style="list-style-type: none"> • Weakness of facial muscles • Drooping of eye lids • Numbness of facial muscles • Salivation 	murdhataila, nasya, kabala, dhoomapana, mukhabhyanga, nadesweda, 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"> • Joint pain • Swelling • Tenderness • Deformity • Burning sensation • Discolouration 	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"> • Heaviness of body • Body ache • Immobility • Fever 	virechana, kashaya vasthi, thaila vasthi, valuka sweda, choorna pinda sweda, dhanyamla pinda sweda,	14-28 DAYS

		<ul style="list-style-type: none"> • Swelling • Pain in low back 	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"> • Generalized pain • Stiffness • Numbness • Weakness • Feeling of coldness 	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"> • Joint pain • Restricted joint movements • Stiffness • Crepitus 	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"> • Discolouration • Itching • Scaling • Oozing • Peeling • Burning sensation 	Vamana, Virechana, Nehapana, Rakthamokshana- (Jaloukavacharana, prachana, siravedha/ siravyadha) , Parisheka, Takradhara, Lepa,	8-28 Days

	Psoriasis, Eczema..etc)	<ul style="list-style-type: none"> • Numbness 	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"> • Rashes • Blisters • Itching • Oozing • Burning sensation • Pain • Growths 	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"> • Constipation • Pain in anal region • Itching around anus • Burning sensation • Prolapse of mass from anus • Bleeding from anus • Pus from anus 	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"> • Painful micturition or Pain in scrotum and penis with decreased urine output • Presence of 	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"> • Severe pain with menstruation • Very less menstrual flow or no Menstruation • Irregular menstruation • Abnormal menstruation 	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"> • Weakness of muscles • Wastage of muscles 	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, Nakulandhyam, Puyalasa, Chathurtha Patalagatha Vikara (Refractive errors, Chronic Allergic & Inflammatory diseases, Chronic Conjunctivitis, Dry	<ul style="list-style-type: none"> • Diminished vision • Photophobia • Dyplopia • Watering of eyes • Pus formation in eyes • Itching of eyes • Strain & pain in eyes • Restricted field of vision • Headache 	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"> • Severe headache • Heaviness of head • Nausea • Photophobia 	Snehapana, Nadee Sweda, Nasya, Vamana, Virechana, Dhoomapana, Kabala, Gandoosha, Thalam, Moordha Taila, Pichu-Siropichu, Sirovasthi, Tailadhara, Thakradhara	7- 21 DAYS
20	Khanja ,Pangu-Abhigathaja, Abhighataja Vikara (Restricted movements due to fracture/ dislocation..etc)	<ul style="list-style-type: none"> • Dislocation of bone/ cartilage/ vertebrae • Pain • Swelling • Restricted or painful movements of associated area/ nearby muscles 	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.
