



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

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HO:Health:2022-23Marketing(IBD:ADMN)Circular no: 740

11.7.2022

All TPAs
All ROIC
Health Managers

Re: Clarifications under Modern Treatments in Health policies

Procedure/Treatment	Details of the procedure/treatment	Our stand
Uterine Artery Embolization and HIFU (High intensity focused ultrasound)	UAE - Using of embolizing agent for blocking the blood supply to the fibroids. HIFU is a non invasive technique using high intensity focused ultrasound for coagulating the fibroids	The limit is for the procedure cost only. Other charges as per policy terms and conditions.
Balloon Sinuplasty.	Balloon sinuplasty works by dilating the openings of some or all three of the major nasal sinuses. This enables them to be cleared and drained.	The limit is for cost of balloon only. Other charges as per policy terms and conditions.
Deep Brain stimulation.	Deep brain stimulation (DBS) is a neurosurgical procedure that uses implanted electrodes and electrical stimulation to treat movement disorders associated with Parkinson's disease (PD), essential tremor, dystonia and other neurological conditions.	The limit is implants including battery. Other charges as per policy terms and conditions.
Oral chemotherapy	Administration of chemotherapeutic agent in oral form	To pay only the cost of medicines under this. Other incidental charges like investigations or consultations are not payable.
Immunotherapy-Monoclonal Antibody to be given as injection	Monoclonal antibodies are administered intravenously. Immunotherapy can be given either as IV infusions or injections either subcutaneously or intra muscular	The limit is for the cost of injections only. Other charges as per policy terms and conditions.
Intravitreal	Intravitreal administration is done	The limit is for the complete



injections.	by injecting a drug solution, suspension, or intraocular implants into the vitreous cavity. It is the main route to deliver macromolecules to the posterior segment into the eye. A volume between 20 and 100 μL can be injected. Local anesthetic is mandatory with this procedure.	treatment including OT charges, doctors fees etc.
Robotic surgeries	Robotic surgery, also called robot-assisted surgery, allows doctors to perform many types of complex procedures with more precision, flexibility and control than is possible with conventional techniques. Robotic surgery is usually associated with minimally invasive surgery — procedures performed through tiny incisions.	The limits is for robotic component of the surgery. Other charges as per policy terms and conditions.
Stereotactic radio surgeries	Stereotactic radio surgery is a very precise form of therapeutic radiation that can be used to treat abnormalities in the brain and spine, including cancer, epilepsy, trigeminal neuralgia and arteriovenous malformations. Stereotactic radio surgery does not involve an incision or opening; it carefully aims beams of X-rays at abnormal tissues through the skin from multiple directions.	The limit is for the radiation procedure. Other charges as per policy terms and conditions..
Bronchial Thermoplasty.	Bronchial thermoplasty is a treatment for severe asthma approved by the FDA in 2010 involving the delivery of controlled, therapeutic radiofrequency energy to the airway wall, thus heating the tissue and reducing the amount of smooth muscle present in the airway wall.	The limit is for the complete treatment including stay, doctors and investigations. Medicines to be paid as per policy terms and conditions.



Vaporisation of the prostate (Green laser treatment or holmium laser treatment).	Holmium laser prostate surgery is a minimally invasive treatment for an enlarged prostate. Also called holmium laser enucleation of the prostate (HoLEP), the procedure uses a laser to remove tissue that is blocking urine flow through the prostate. A separate instrument is then used to cut the prostate tissue into easily removable fragments.	The limit is for the laser treatment component only. Other charges as per policy terms and conditions.
IONM - (Intra Operative Neuro Monitoring).	Intra operative neuro physiological monitoring or intra operative neuro monitoring is the use of electrophysiological methods such as electroencephalography, electromyography, and evoked potentials to monitor the functional integrity of certain neural structures during surgery.	As this is a part of the main procedure, the limit is for IONM procedure only.
Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.	A bone marrow transplant is also called a stem cell transplant or, more specifically, a hematopoietic stem cell transplant. Transplantation can be used to treat certain types of cancer, such as leukemia, myeloma, and lymphoma, and other blood and immune system diseases that affect the bone marrow.	The limit is for the entire procedure including stay, doctors fees and investigations. The said limit is applicable to other haematological conditions except leukemia and multiple myeloma.

Please be guided accordingly.

This circular applies for claims arising under policies (both fresh and renewal) issued on or after 1.10.2020.

Hema Khannan
Chief Manager