



13rdMay, 2021

To

GMs (P) of Member Companies & GIC-Re

Sirs,

**Re: Staff GMC – Home Oxygen Bed / ICU under Domiciliary
Hospitalization for Treatment of Covid-19**

The prevailing pandemic situation of intense second wave of Covid-19 has caused huge scarcity of ordinary beds, oxygen beds and ICU beds in hospitals in various parts of the country. In these circumstances, our employees and their families are denied access to the medical facilities despite having been covered under the Staff Medclaim Policy.

In order to mitigate the shortage of hospital beds to some extent, private medical organizations / agencies have come up with the concept of establishing a temporary Home Oxygen Bed / ICU for treatment of Covid -19 patients with moderate to severe symptoms at their homes. Such a measure helps in continuous monitoring of the patient's vitals and offering the best possible immediate medical attention during this difficult time of immense pressure on medical infrastructure.

The Governing Board of GIPSA has considered a proposal vide Circular Note No. 2021/08 of even date and agreed that setting up of Home Oxygen Bed / ICU for treatment of Covid-19 shall be included within the scope of 'Domiciliary Hospitalization' under Staff GMC, with the following stipulations:-

- a) The insured member is corona positive as per RT PCR test report.
- b) The attending doctor has prescribed hospitalization.
- c) The Primary Insured Person / Deemed Primary Insured Person will give an undertaking that hospital beds are not available in the city.
- d) Home Oxygen Bed / ICU Set-up shall minimum include providing Oxygen Concentrator, Cardiac Monitor, PPE Kit, N95 Mask, Sanitizer, Gloves etc., 24 Hours Nurse Stay and Online Consultation with the Doctor.
- e) The limit for the set-up package charges will be Rs. 20,000/- per day and Rs. 2,00,000/- per insured member, including all taxes, and subject to available Sum Insured.
- f) Approval for the set-up and the charges therefor will be given by HITPA having regard to information that may be available with it through media, internet or other sources about non-availability of hospital beds and the prevalent charges for the set-up in the city concerned.
- g) The reimbursement of charges for set-up for a minimum 7 days will be allowed if it is a precondition for availing the facility even though the set-up is used for less than 7 days.
- h) Cost of medicines and attending doctor's fees will be extra.

- i) The above dispensation will come into force with effect from the date of circular and will also cover the cases which are undergoing treatment under Home Oxygen bed / ICU set-up on the date of the circular.
- j) The above dispensation will be a temporary measure and the same will be reviewed once the Covid-19 situation improves in the country.

You are requested to seek approval of the Competent Authority in your Company for the above proposal and, thereafter, implement the same and also advise HITPA accordingly.

Thanking you,

Yours faithfully,



(MADHUMITA JENA)
SENIOR VICE PRESIDENT