



REASONABLE AND CUSTOMARY CHARGES

This clause falls under definitions:

“Reasonable charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the Illness / Injury involved.”

This clause is applied mostly on Reimbursement cases. The tariff negotiated with the hospitals is applied for a comparable procedure, falling under the geographical area having similar facilities and size. Balance is disallowed mentioning “disallowed under Reasonable & Customary Charges”

In cashless cases this clause is applied rarely due to negotiated tariff, however, if the hospital is using advance method for treatment. Wherein the treatment procedure could have been treated by routine method.

Hypothetical e.g.

laparoscopy involves using several small incisions to perform a surgical procedure. Robotic surgery is a laparoscopic procedure, only with an added layer of technology.

The difference amount between laparoscopy & robotic surgery is what is disallowed under Reasonable & Customary Charges

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