

Guidelines For Reimbursement /Settlement of Unani Treatment Expenditure
Claims Under Insurance Coverage

The following benchmarks for insurance coverage of Unani Treatment may be applicable for settlement/reimbursement of insurance claims

1. Eligible Hospitals for Unani Treatment

- a. Central or State Government Hospitals
- b. NABH accredited Unani Hospitals
- c. Teaching Hospitals attached to Unani Colleges recognized by Central Government/Central Council of Indian Medicine
- d. Unani Hospitals having registration with a government authority under appropriate act in a state/UT, minimum 15 beds, minimum 5 qualified and registered Unani Doctors, adequate number of qualified paramedical staff, dedicated Unani Therapy sections and daily maintenance of medical records.

2. Tentative list of diseases/disease conditions requiring hospitalization of the patients, indicative therapies and likely duration of hospitalization

S. No	Disease	Conditions requiring hospitalization	Indicated Therapies required as per the condition of patients	Likely duration of hospitalization
1	<i>Shaqīqa</i> (Migraine)	Recurrent episodic throbbing pain in one half of head	Therapy related Medication, <i>Fasd, Ishāl, Natūl, Lakhlakhah and Zimad</i>	7-28 days
2	<i>Sar‘</i> (Epilepsy)	Recurrent spells of convulsions	Therapy related Medication, <i>Qay’, Fasd, Ishāl, Huqna, Hammām, Hijāma, Ghargharah, Nafookh and Nashooq</i>	7-28 days
3	<i>Fālij</i> (Paralysis)	flaccidity/atrophy of organs	Therapy related Medication, <i>Huqna, Dalk, Hijāma, Natūl, Ghargharah, Nafookh and Nashooq</i>	7-28 days
4	<i>Laqwa</i> (Bell’s palsy)	flaccidity of angle of mouth and/or drooping of lower eyelid	Therapy related Medication, <i>Tadhīn, Facial exercise, Mazoogh, Ghargharah and Zimad</i>	7-28 days
5	<i>Ri’sha</i> (Tremor)	involuntary movement of affected body part	Therapy related Medication, <i>Hammām Hār, Takmīd Hār, Tamrīkh, Fasd, Dalk and Is’hal</i>	7-28 days
6	<i>Waram-i Asl al-Uzun</i> (Mumps/	Pain and swelling below the ears	Therapy related Medication, <i>Fasd, Ishāl,</i>	7-28 days

	Parotitis)		<i>Hijāma, Inkibāb, Takmīd</i>	
7	<i>Waram-i Halaq</i> (Pharyngitis)	Sore throat, dry cough, difficulty in swallowing	Therapy related Medication, <i>Fasd, Irsal-I Alaq, Hijāma</i> and <i>Ghargharah</i>	7-28 days
8	<i>Waram-i Lawzatayn</i> (Tonsillitis)	Sore throat, difficulty in swallowing, fever	Therapy related Medication, <i>Fasd, Huqna, Ishāl, Hijāma, Gharghara</i>	7-28 days
9	<i>Ilthāb-i Tajāwīf-i Anf</i> (Sinusitis)	Headache, post nasal drip	Therapy related Medication, <i>Fasd, Takmīd, Tar'riq, Inkibāb,</i>	7-28 days
10	<i>Nazla Wabā'ī</i> (Influenza)	Headache, bodyache, fever	Therapy related Medication, <i>Dalk, Pashoya, Ishāl</i>	7-28 days
11	<i>Shahīqa</i> (Pertussis/ Whooping Cough)	Severe episodes of cough	Therapy related Medication, <i>Inkibāb</i>	7-28 days
12	<i>Ilthāb al-Shu'ab</i> (Bronchitis)	Productive cough, pain in chest, fever	Therapy related Medication, <i>Inkibāb, Gharghara, Qai, Dalk and Zimad</i>	7-28 days
13	<i>Zīq al-Nafas</i> (Bronchial Asthma)	Recurrent attacks of cough, dyspnoea, pain	Therapy related Medication, <i>Fasd, Hijāma, Bukhoor and Qai</i>	7-28 days
14	<i>Zāt al-Riy'a</i> (Pneumonia)	Continuous fever, cough, dyspnoea, pain in chest	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Takmeed</i>	7-28 days
15	<i>Ru'af</i> (Epistaxis)	Recurrent episodes of bleeding from nose	Therapy related Medication, <i>Hijāma, Fasd,</i>	7-28 days
16	<i>Salābat-i Kabid</i> (Cirrhotic Liver)	Heaviness in abdomen and loss of appetite	Therapy related Medication, <i>Fasd and Zimad</i>	7-28 days
17	<i>Zaghṭ al-Dam Qawī Lāzimī</i> (Essential Hypertension)	Headache, heaviness in head, clouding of conscious, epistaxis	Therapy related Medication, <i>Fasd, Dalk, Hijāma, Hammām, Riyāzat</i>	7-28 days
18	<i>Zayābīṭus Sukkari Qism Sānī</i> (Diabetes Mellitus Type II)	Excessive thirst, urination	Therapy related Medication, <i>Takmīd, Ābzan, Dalk, Qay', Tar'riq, Riyāzat</i>	7-28 days
19	<i>Waram-i Mi'da</i> (Gastritis)	Burning pain in chest, decreased appetite, distended stomach,	Therapy related Medication, <i>Fasd, Riyāzat, Dalk, Inkibāb, Hammām and Zimad</i>	7-28 days
20	<i>Qarḥa-i Huzūmī</i> (Peptic Ulcer)	Severe pain in stomach, nausea, vomiting	Therapy related Medication, <i>Huqna, Zimad</i>	7-28 days
21	<i>Zahīr</i> (Dysentery)	repeated urge for defecation, heaviness in abdomen, pain, abdominal distention, tenesmus	Therapy related Medication, <i>Takmīd, Huqna, Ābzan</i>	7-28 days
22	<i>Ishāl</i> (Diarrhoea)	repeated defecation, indigestion, flatulence and gurgling	Therapy related Medication, <i>Hammām, Dalk and Huqna</i>	7-28 days
23	<i>Bawāsīr</i> (Piles/ Hemorrhoids)	Mass, pain and itching in the anus	Therapy related Medication, <i>Fasd, Ābzan and Irsal-e-Alaq</i>	7-28 days
24	<i>Sū' al-Qinya</i> (Anaemia)	Pallor, swelling	Therapy related Medication, <i>Dalk, Hammām, Riyāzat</i>	7-28 days

25	<i>Tashahhūm al-Kabid</i> (Fatty Liver)	Anorexia, dyspepsia, pain in abdomen	Therapy related Medication, <i>Takmīd, Zimad</i>	7-28 days
26	<i>Waram-i Kabid</i> (Hepatitis)	Loss of appetite, pain abdomen, nausea, vomiting	Therapy related Medication, <i>Fasd, Riyāzat, Hammām and Zimad</i>	7-28 days
27	<i>Istisqa' Ziqqi</i> (Ascites)	Abdominal distention, dyspepsia,	Therapy related Medication, <i>Idrār, Ishāl, Tar'riq</i>	7-28 days
28	<i>Istisqa' Lehmi</i> (Anasarca)	Generalized pitting edema	Therapy related Medication, <i>Tar'riq, Idrār, Hammām, Riyāzat, Hijāma,</i>	7-28 days
29	<i>Yaraqān</i> (Jaundice)	Yellow discolouration of skin, eyes and urine	Therapy related Medication, rest, <i>Is'hal, Qai, Fasd and Huqna</i>	7-28 days
30	<i>Waram-i Kulya</i> (Glomerulonephritis / Pyelonephritis)	Fever, difficulty in urination	Therapy related Medication, <i>Fasd, Takmīd, Qay', Huqna, Ābzan, Natūl</i>	7-28 days
31	<i>Hasāt-i Bawl</i> (Urolithiasis)	heaviness in lower back, excruciating pain	Therapy related Medication, <i>Riyāzat, Hammām, Ābzan, Qay', Fasd, Takmīd</i>	7-28 days
32	<i>Zu'f-i Masāna</i> (Overactive bladder)	Dribbling of urine	Therapy related Medication, <i>Takmīd</i>	7-28 days
33	<i>Waram-i Rahim</i> (Metritis)	fever, nausea, shooting pain in lower back and pubic region	Therapy related Medication, <i>Fasd, Qay', Ishāl, Takmīd, Ābzan</i>	7-28 days
34	<i>Kasrat-I Isqat</i> (Habitual Abortion)	Recurrent abortions	Therapy related Medication, <i>Riyāzat, Qai, Huqna, Hammam, Aabzan, Zimad and Hijamah</i>	7-28 days
35	<i>Sayalān-i Rahim</i> (Leucorrhoea)	excessive discharge from the uterus	Therapy related Medication, <i>Fasd, Ishāl, Dalk, Ābzan and Huqna</i>	7-28 days
36	<i>Ihtibās-i Tams</i> (Amenorrhoea)	cessation of menses	Therapy related Medication, <i>Fasd, Hammām, Hijāma, Idrar and Aabzan</i>	7-28 days
37	<i>Kasrat-i Tams</i> (Polymenorrhoea)	Excessive loss of blood, pallor, weakness,	Therapy related Medication, <i>Hijāma, Tar'riq, Idrār, Ishāl, Fasd, and Aabzan</i>	7-28 days
38	<i>Zu'f-i Bah</i> (Sexual Debility)	Decrease in sexual competency	Therapy related Medication, <i>Dalk</i>	7-28 days
39	<i>Waja' al-Mafāsīl</i> (Arthritis)	pain, swelling, stiffness and restricted movement of affected joint	Therapy related Medication, <i>Fasd, Qay', Idrār, Hijāma, Huqna, Natūl, Ābzan, Takmīd, Dalk, Riyāzat, Irsale-e-Alaq, Hammam and Ta'areeq</i>	7-28 days
40	<i>Irq al-Nasā'</i> (Sciatica)	Pain in hips and leg	Therapy related Medication, <i>Qay', Kayy, Fasd, Hammām, Huqna, Ābzan and Hijamah</i>	7-28 days
41	<i>Niqris</i> (Gout)	severe pain in great toe or ankle joint	Therapy related Medication, <i>Fasd, Riyāzat, Zimad, Tila, Qai, Dalk and</i>	7-28 days

			<i>Nutool</i>	
42	<i>Sharā</i> (Urticaria)	abrupt appearance of reddish itchy rashes	Therapy related Medication, <i>Fasd, Hammām and Hijamah</i>	7-28 days
43	<i>Jarab</i> (Scabies)	rashes between the fingers, wrist, elbow, groin, etc	Therapy related Medication, <i>Hammām, Fasd, Ishāl</i>	7-28 days
44	<i>Nār Fārsī</i> (Eczema)	Red coloured lines and eruptions	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Irsal-e-Alaq</i>	7-28 days
45	<i>Dā' al-Ṣadaf</i> (Psoriasis)	Thick rough patches on skin with silvery scales	Therapy related Medication, <i>Hammām,</i>	7-28 days
46	<i>Baraş</i> (Vitiligo)	glossy white patches on skin	Therapy related Medication, <i>Dalk-i Khashin, Qai, Tila, and Hammam</i>	7-28 days
47	<i>Dā' al-Fīl</i> (Lymphatic Filariasis)	Increase in the circumference of leg and feet	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Qay' and Zimad</i>	7-28 days
48	<i>Hummā Ajāmiyya</i> (Malaria)	High fever with chills and rigors	Therapy related Medication, <i>Huqna, Qay', Fasd, Hammām</i>	7-28 days
49	<i>Hummā Mewi</i> (Enteric fever)	Continuous fever, loss of appetite, headache	Therapy related Medication, <i>Takmīd,</i>	7-28 days
50	<i>'Izm-i Ghudda-i Mazī Sāda</i>	Urinary hesitance, dribbling	Therapy related Medication, <i>Fasd</i>	7-28 days

3. Benchmark costing of Unani Therapies/Interventions:

Unit cost per therapy/ intervention means cost of procedure including cost of medicines used in the procedure as under:

Therapy/Intervention		
S. No.	Treatment Name	Unit cost in Rupees
1.	Therapy related Medication, <i>Fasd, Ishāl, Natūl, Lakhlakhah and Zimad</i>	1,000
2.	Therapy related Medication <i>Qay', Fasd, Ishāl, Huqna, Hammām, Hijāma, Ghargharah, Nafookh and Nashooq</i>	2,850
3.	Therapy related Medication <i>Huqna, Dalk, Hijāma, Natūl, Ghargharah, Nafookh and Nashooq</i>	2,450
4.	Therapy related Medication, <i>Tadhīn, Facial exercise, Mazoogh, Ghargharah and Zimad</i>	150
5.	Therapy related Medication, <i>Hammām Hār, Takmīd Hār, Tamrīkh, Fasd, Dalk and Is'hal</i>	1,750
6.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Inkibāb, Takmīd</i>	2,400
7.	Therapy related Medication, <i>Fasd, Irsal-I Alaq, Hijāma and Ghargharah</i>	2,750
8.	Therapy related Medication, <i>Fasd, Huqna, Ishāl, Hijāma, Gharghara</i>	2,200
9.	Therapy related Medication, <i>Fasd, Takmīd, Tar'riq, Inkibāb,</i>	1,650
10.	Therapy related Medication, <i>Dalk, Pashoya, Ishāl</i>	850

11.	Therapy related Medication, <i>Inkibāb</i>	150
12.	Therapy related Medication, <i>Inkibāb, Gharghara, Qai, Dalk and Zimad</i>	150
13.	Therapy related Medication, <i>Fasd, Hijāma, Bukhoor and Qai</i>	2,000
14.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Takneed</i>	2,000
15.	Therapy related Medication, <i>Hijāma, Fasd,</i>	2,000
16.	Therapy related Medication, <i>Fasd and Zimad</i>	750
17.	Therapy related Medication, <i>Fasd, Dalk, Hijāma, Hammām, Riyāzat</i>	3,750
18.	Therapy related Medication, <i>Takmīd, Ābzan, Dalk, Qay', Tar'riq, Riyāzat</i>	2,300
19.	Therapy related Medication, <i>Fasd, Riyāzat, Dalk, Inkibāb, Hammām and Zimad</i>	2,150
20.	Therapy related Medication, <i>Huqna, Zimad</i>	450
21.	Therapy related Medication, <i>Takmīd, Huqna, Ābzan</i>	650
22.	Therapy related Medication, <i>Hammām, Dalk and Huqna</i>	1,250
23.	Therapy related Medication, <i>Fasd, Ābzan and Irsal-e-Alaq</i>	900
24.	Therapy related Medication, <i>Dalk, Hammām, Riyāzat</i>	1,750
25.	Therapy related Medication, <i>Takmīd, Zimad</i>	500
26.	Therapy related Medication, <i>Fasd, Riyāzat, Hammām and Zimad</i>	1,750
27.	Therapy related Medication, <i>Idrār, Ishāl, Tar'riq</i>	50
28.	Therapy related Medication, <i>Tar'riq, Idrār, Hammām, Riyāzat, Hijāma,</i>	2,250
29.	Therapy related Medication, rest, <i>Is'hal, Qai, Fasd and Huqna</i>	
30.	Therapy related Medication, <i>Fasd, Takmīd, Qay', Huqna, Ābzan, Natūl</i>	1,750
31.	Therapy related Medication, <i>Riyāzat, Hammām, Ābzan, Qay', Fasd, Takmīd</i>	1,800
32.	Therapy related Medication, <i>Takmīd</i>	250
33.	Therapy related Medication, <i>Fasd, Qay', Ishāl, Takmīd, Ābzan</i>	1,300
34.	Therapy related Medication, <i>Riyāzat, Qai, Huqna, Hammam, Aabzan, Zimad and Hijamah</i>	500
35.	Therapy related Medication, <i>Fasd, Ishāl, Dalk, Ābzan and Huqna</i>	1,650
36.	Therapy related Medication, <i>Fasd, Hammām, Hijāma, Idrar and Aabzan</i>	2,500
37.	Therapy related Medication, <i>Hijāma, Tar'riq, Idrār, Ishāl, Fasd, and Aabzan</i>	2,500
38.	Therapy related Medication, <i>Dalk</i>	750
39.	Therapy related Medication, <i>Fasd, Qay', Idrār, Hijāma, Huqna, Natūl, Ābzan, Takmīd, Dalk, Riyāzat, Irsale-e-Alaq, Hammam and Ta'areeq</i>	3,000
40.	Therapy related Medication, <i>Qay', Kayy, Fasd, Hammām, Huqna, Ābzan and Hijamah</i>	3,000
41.	Therapy related Medication, <i>Fasd, Riyāzat, Zimad, Tila, Qai, Dalk and Nutool</i>	1,250
42.	Therapy related Medication, <i>Fasd, Hammām and Hijamah</i>	1,250
43.	Therapy related Medication, <i>Hammām, Fasd, Ishāl</i>	1,250
44.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Zimad and Irsal-e-Alaq</i>	2000
45.	Therapy related Medication, <i>Hammām,</i>	500

46.	Therapy related Medication, <i>Dalk-i Khashin, Qai, Tila, and Hammam</i>	400
47.	Therapy related Medication, <i>Fasd, Ishāl, Hijāma, Qay' and Zimad</i>	2,150
48.	Therapy related Medication, <i>Huqna, Qay', Fasd, Hammām</i>	1,600
49.	Therapy related Medication, <i>Takmīd,</i>	250
50.	Therapy related Medication, <i>Fasd</i>	1500
51.	<i>Dalk</i> (Massage) – Whole Body	750
52.	<i>Dalk</i> (Massage) – Half Body	400
53.	<i>Dalk</i> (Massage) – Single Limb	150
54.	<i>Dalk</i> (Massage) – Single Joint	100
55.	<i>Dalk-i Khashin</i> (Dry massage)	400
56.	<i>Hammām</i> (Turkish Bath)	500
57.	<i>Inkibāb</i> (Steam Bath)	150
58.	<i>Hammām Mu'arriq</i> (Sauna Bath)	500
59.	Hip Bath	200
60.	Spinal Bath	250
61.	<i>Ābzan</i> (Sitz Bath)	150
62.	<i>Dastshoya</i> (Hand Bath)	100
63.	<i>Pāshoya</i> (Foot bath)	100
64.	<i>Qay'</i> (Emesis)	150
65.	<i>Huqna</i> (Enema)	200
66.	<i>Natūl</i> (Irrigation)	250
67.	<i>Irsal-i Alaq</i> (Leeching)	750
68.	<i>Hijāma bila shart</i> (Dry Cupping)	500
69.	<i>Hijāma bi'l Shart</i> (Wet Cupping)	1250
70.	<i>Faşd</i> (Venesection)	750
71.	<i>Takmīd</i> (Fomentation)	250
72.	<i>Zimād/ Tamrīkh</i> (Applying Paste)	250
73.	<i>Riyāzat</i> (Exercise)	500
74.	<i>Kayy</i> (Cauterization)	1250
75.	Ultrasound Therapy	250
76.	Interferential Therapy	250
77.	Nerve Stimulation	200
78.	Short Wave Diathermy	200
79.	Long Wave Diathermy	250
80.	Intermittent Traction	250
81.	Paraffin Wax Bath	250
82.	Chest Physiotherapy	250
83.	Exercise Therapy	200
84.	Specialized Gait Therapy	150
85.	Transcutaneous Electrical Nerve Stimulation (TENS)	250
86.	Hydrocollator Moist Heat Therapy	150

Note: Any minor / local Unani procedure/ therapy not included in the above list may be charged @ Rs. 100/- per sitting for upto 28 days.

4. Determination of treatment expenditure for insurance coverage:

For the purpose of settlement of Unani treatment expenditure under health insurance policy, the following criteria may be applied:

- a. The 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. The 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.