From the Editors Desk:

**Insurance in One Day Surgery:**

Once the patient is convinced about the benefits of Day Surgery and is willing, the second pertinent question is whether Medical insurance covers Day Surgery cases? As it is ingrained and written everywhere on the policy that it is mandatory to be hospitalised for 24 hours, for your insurance claim to be passed. Well, this was true earlier, but not anymore. I know this for a fact because I have been closely associated and in fact, instrumental in initiating this change in mediclaim policies. Through the offices of The Indian Association of Day Surgery, we started correspondence with the IRDA and the insurance providers, highlighting the benefit of Day Surgery. We saw a policy change in 2007. Now, most insurance providers have a list of Day surgery cases, which are extensive, and are willing to pass claims if it is represented properly.

Having said that, we still come across many patients asking for overnight hospitalisation, only for the purpose of getting insurance claim, and that is because their insurance agents insist that they be admitted for 24 hours. This is unnecessary, I keep a copy of most insurances policies, as well as aware of the policy changes and am therefore able to speak to the patients and their agents.

Though the number of patients under medical insurance are small, they are growing day by day. But, most of the patients have a small cover or are under group insurances. In either case, the value of re-imbursement is small. This is where Day Surgery comes into play. It is not only safe, but economical too, creating a win-win situation for all, the patient, the doctor and the insurance company.

Fixing of charges by TPA and Insurance company is something which is frowned upon. My personal opinion is that the patient should be able to discuss with the doctor, regarding the class and charges. Once both know the limit of the cover, the class can be decided accordingly. After all, it is the patient’s money which is being used by the patient, there may be some cases where the insurance company pays out of pocket for a particular case as they have not been paying the premium for long. But, there are cases, like mine, who have been paying premium for medical insurance since 15 years, but not claimed even once!

Word of caution, minor procedures, which can be done as OPD, like, Sebaceous cyst ex., Lipoma excision, etc. do not get reimbursement even if they are admitted for 24 hrs.

Also, most patients do not even know the name of the insurance company, they will tell you the name of the TPA which sends them the papers. But, the details are in the policy. Some of the companies which I have dealt with successfully over the period of time are:

- National Insurance.
- Oriental Insurance.
- The New India Assurance Company.
- Bajaj Allianz.
- ICICI Lombard.
- Royal Sundaram.

I am sure, most other companies also will have their list of Day Surgery cases, which are available on-line. To be on the safe side, a covering letter, in the form of a medical report, can be given to the patient, indicating the special nature of surgery, hence not requiring 24 hrs. stay, this is acceptable to most companies.

It is logical to accept the economics of One Day Surgery for everyone’s benefit.

- Dr. T. Naresh Row
World Piles Day:
Members of The Indian Association of Day Surgery participated in a surgical Update on Proctology organised by Dr. G. D. Pol Foundation’s YMT Ayurvedic Medical College & Hospital, Navi Mumbai, on the 20th November, 2011. Senior members of our organisation conducted live demonstration of several surgeries to a housefull auditorium, in a day long workshop. Prominent among them were Dr. Ashok Ladha, Indore, Dr. S. Chivate, Thane, Dr. Dilip Lunkad, Pune and Myself from Mumbai. Several complex surgeries were performed, including live commentary and moderation, in the day long workshop.


International Faculty:
- Dr. Carlo Castoro, President, International Association for Ambulatory Surgery, Italy.
- Dr. Ian Jackson, President-Elect, IAAS, UK.
- Dr. Mohammed Gamal, President, Hungarian Association for Ambulatory Surgery.


National Faculty:
- Padma Shri Dr. Keeki Mehta, Mumbai
- Dr. D. D. Gaur, Mumbai
- Dr. M. M. Begani, Mumbai
- Dr. Vishwas Nalik, Mumbai
- Dr. T. Naresh Row, Mumbai
- Dr. Manish Bansal, Mumbai
- Dr. Subramanyam, Mumbai
- Dr. Kishore Adyanthaya, Mumbai
- Prof. A. Y. Chari, Hyderabad
- Dr. Pinjala Rama Krishna, Hyderabad
- Dr. M. G. Narilani, Mumbai
- Dr. Reena Wani, Mumbai
- Dr. Vikas Aundhkar, Mumbai
- Dr. Roopa Sinha, Hyderabad
- Dr. Muralidhar Joshi, Hyderabad
- Dr. Rustum Ginwala, Mumbai

Surgery & discharge on same day for:
Hernia, Piles, Fistula, Fissure, Diabetic foot, Perianal sinus, Ingrown toe nail, Lipoma, Sebaceous cyst, Abscess, Circumcision, Vasectomy, D & C, Tubal Ligation, Diagnostic Lap, etc. (in selected cases)

Extended stay: Appendix, Gall stones, Hystrectomy, etc.

Other Surgeries related to: Paediatric, Urology, Plastic, ENT, Vascular, Chemotherapy & related treatment. (Please take prior appointment).

One Day Surgery Center
BABULNATH HOSPITAL
An exclusive Day Care Surgery Center with 24 hours nursing care & extended stay facility
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Patient’s convenience and safety is our prime concern.