



# One Day Surgery Times

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[www.one-daysurgeryindia.com](http://www.one-daysurgeryindia.com)

Wishing you & your family a  
Healthy & Prosperous New Year

**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 every where 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 any more. 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 am aware of the policy changes and am therefore able to speak to the patients and their agents.

Though the number of patient 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-imbursment 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-

Hospital, regarding the class and charges. Once both know the limit of the cover, the class can be decided accordingly. After all, it is the patients 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 insuring 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.



**Dr. Ashok Ladha, Indore**



**Dr. T. Naresh Row, Mumbai**



**Dr. S. Chivate, Thana**

**Announcing: "ADSCON 2012", 6th National Conference on Day Care Surgery. 22nd April, Hyderabad.**

**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. Org. President, 10th IAAS Congress, 2013, Budapest, Hungary.

**National Faculty:**

- |                                      |                                       |
|--------------------------------------|---------------------------------------|
| - Padma Shri Dr. Kieki Mehta, Mumbai | - Prof. A. Y. Chari, Hyderabad        |
| - Dr. D. D. Gaur, Mumbai             | - Dr. Pinjala Rama Krishna, Hyderabad |
| - Dr. M. M. Begani, Mumbai           | - Dr. M. G. Nariani, Mumbai           |
| - Dr. Vishwas Naik, Hyderabad        | - Dr. Reena Wani, Mumbai              |
| - Dr. T. Naresh Row, Mumbai          | - Dr. Vikas Aundhkar, Mumbai          |
| - Dr. Manish Bansal, Mumbai          | - Dr. Rooma Sinha, Hyderabad          |
| - Dr. Subramanyam, Hyderabad         | - Dr. Muralidhar Joshi, Hyderabad     |
| - Dr. Kishore Adyanthaya, Mumbai     | - Dr. Rustum Ginwala, Mumbai          |

**Topics will cover:**

International scenario, National Progress, Protocols, Case selection, Medico-Legal, Marketing, Recent advances in General Surgery, Urology, Gynaecology, ENT, Orthopaedics, Anaesthesia, Plastic surg. and Minimal Invasive surgery.

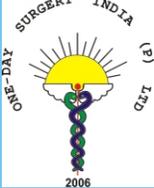
**Org. Sec.:** Dr. B. Vijay Bhaskar.

**Theme:** Day Care Surgery: Mother of all Surgeries.

**Registration:** Rs. 1000/-, Spot: Rs.1500/-

**Forms & Details:** [www.daysurgeryindia.org](http://www.daysurgeryindia.org)

**Last date:** 22nd Feb. 2012.



**Surgery & discharge on same day for:**  
 Hernia, Piles, Fistula, Fissure, Diabetic foot, Pilonidal 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.



ISO 9001:2008 CERTIFIED ORGANISATION

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

## One Day Surgery Center

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**Patient's convenience and safety is our prime concern.**