



OFFICE OF THE BOARD OF GOVERNORS
MEDICAL TEACHING INSTITUTION
KHYBER TEACHING HOSPITAL/KMC/KCD, PESHAWAR




No. 105 / BoG/MTI-KTH

Dated: 16-5-2022

To
Dean KMC
Dean KCD
Hospital Director MTI KTH
Medical Director MTI KTH
Director Finance MTI KTH
Nursing Director MTI KTH

Subject – **Medical Reimbursement Policy**

As approved in the 92nd BoG Agenda 12, the Medical Reimbursement Policy is approved and forwarded for compliance.



Secretary BoG
Board of Governors
MTI KTH/KMC/KCD
Peshawar

No. _____ /BoG/MTI-KTH

Dated _____ /2022

Copy to:

1. Chairman BoG MTI KTH/KMC/KCD, Peshawar
2. Office Copy


Secretary BoG
Board of Governors
MTI KTH/KMC/KCD
Peshawar

1. Short Description of Medical Policy

These policies may be called the Khyber Teaching Hospital-MTI Medical Policy.

- 1.1. They shall apply to all Employees of MTI-KTH/KMC/KCD in service and their family members.
Family Covers the
 - a. Employee himself, his Wife or husband, children and parents (un married and dependent on employee)
 - b. If Un-married then employee himself, his parents' dependent on employee.
- 1.2. This medical policy shall come in to force at once.

2. Definitions

- 2.1. "Authorized Medical Consultant" means a doctor in any Government hospital, includes Professor, Associate Professor, Assistant Professor, Senior Registrar, District Specialist, Specialists posted in Government hospitals or any other Specialist in Government hospital, Chief Medical Officer (CMO), Principal Medical Officer (PMO), Senior Medical Officer (SMO), Medical Officer (MO), Dental Surgeon and Casualty Medical Officer.
- 2.2. "Civil servant" means a civil servant as defined in the Khyber Pakhtunkhwa Civil Servant Act, 1973.
- 2.3. "Directorate General" means the Directorate General, Health Services, Khyber Pakhtunkhwa.
- 2.4. "Director General" means the Director General of the Directorate General.
- 2.5. "Emergency case" means and includes road traffic accidents, myocardial infarction, burns/scalds, blast, poisoning, head injury or any other medical or surgical emergency of equivalent nature as determined by the Authorized Medical Consultant.
- 2.6. "Family members" mean parents, wife or wives, husband, sons and daughters and step-children of an employee, residing with him and wholly dependent upon him. Refer to heading "Short description of Medical Policy"
- 2.7. "Government" means the Government of the Khyber Pakhtunkhwa.
- 2.8. "Government hospital" means a public sector hospital and includes Civil Dispensary (CD), Basic Health Unit (BHU), Rural Health Center (RHC), Dental Hospital, Civil Hospital (CH), Tehsil 2 Headquarters Hospital (THQH), District Headquarters Hospital (DHQH), Teaching Hospital, Autonomous Teaching Hospital of the Government, and hospitals duly categorized by the Government from time to time.
- 2.9. "Medical treatment" means services provided to a patient in Government hospital or private hospital, as the case may be, and includes consultation on such pathological, bacteriological, radiological or other methods of examination for the purpose of diagnosis and treatment.
- 2.10. "Patient" means an employee and his family member, who has fallen ill or need primitive, preventive, curative or rehabilitative care;
- 2.11. "Private hospital" means hospital other than a government hospital.
- 2.12. "Treatment" means the use of all medical, surgical, diagnostic and rehabilitative facilities at the Government hospital or in private hospital in which the patient is treated, and includes-
 - (i) The employment of such medical, surgical, pathological, bacteriological, radiological, rehabilitative or other methods, as is considered necessary by the Authorized Medical Consultant.
 - (ii) The supply of such medicines, vaccines, or other therapeutic substances as is ordinarily available in the Government hospital or private hospital.

- (iii) The supply of such medicines, vaccines sera or other therapeutic substances not ordinarily so available, as the Authorized Medical consultant may certify in writing to be essential for the recovery or for the prevention of serious deterioration in the condition of the patient
- (iv) Such accommodation as is ordinarily provided in the Government hospital or private hospital, as the case may be and is suited to his status. Such nursing care as is ordinarily provided to inpatients by the hospital. Such diagnostics/laboratory investigations/imaging etc., as are ordinarily available in such hospitals.

3. Entitlement

- 3.1. Every employee has to register him/her self and family members with HR department regarding entitlement for medical treatment with in hospital as per Policy for medical registration. The entitled patient will not be charged for any diagnostics and other facility under taken by hospital in case OPD and admission.
- 3.2. In case of admission the employee and his/her family will be entitled to medicine claim for those medicines which are not available in hospital. Non availability certificate must be obtained dully verified by doctor who prescribes medicine and manager pharmacy.
- 3.3. If a particular treatment is not available in KTH-MTI, the patient is entitled to do treatment by obtaining referral letter from authorize forum as per **referral policy mentioned below**.
- 3.4. In case of admission at KTH-MTI and other government hospital the employee or his family is entitled for medical reimbursement and if he is referred to other private hospital then he will avail the Sehat card benefit first and if that package is not cover under Sehat card or he/she has been refused from Sehat card He/She will be allowed reimbursement of medical treatment up to maximum limit of **R.s 500,000/ year**. Above this limit employees have to finance the extra cost by his own or in case if employee is financed by Finance department KPK through a special grant for his medical treatment then he will be reimbursed the cost of treatment against the sanctioned amount as approved by Finance department KPK.
- 3.5. In case of OPD the medicine must be purchased from retail pharmacy KTH-MTI if not available then can be purchased from outside pharmacy by obtaining written approval from I/C Retail pharmacy that medicine prescribed are not available in Retail pharmacy. The medical claim (Diagnostics) through OPD will be limited to **R.s 50,000/- per year** of entitled employee for diseases mentioned below only.

<u>CATEGORY A</u> <u>(One Dose for Confined Treatment)</u>	
1.	Poisoning, dog and snack bite.
2.	Drug abuse, STD, HIV/AIDS, VHF.
3.	Chronic Skin diseases, allergies – chronic connective tissue and auto immune disorders.
4.	Day Surgery (Obstetric–gynae, disorders, deliveries, cataract and eye/ENT Day procedure)
<u>CATEGORY B</u> <u>(Multiple dozes and re-imbursement will be made with improvement ascertained by committee)</u>	
1.	Chronic pulmonary-cardiovascular and circulatory disorder.
2.	Chronic hepato-renal disorder, organ failure, dialysis
3.	Chronic inflammatory-infections disease (rheumatoid arthritis, hepatitis, TB tetanus etc.
4.	Shock, Cardiogenic shock, stroke and electrolyte disorders
5.	Injuries including orthopedics, burn, gunshot blast and head injuries.
6.	Treatment of eye, ENT and disabilities/handicaps.

CATEGORY C (Continuous maintenance therapy decided by the board)	
1.	Tumors, malignancies, cancer and chronic blood disorders (Thalassaemias etc.)
2.	Chronic neuro-psychiatric diseases, neuropathies, epilepsy, paralysis.
3.	Chronic endocrine disorder (diabetes/goiter pancreatitis etc.)
4.	Chronic Degenerative disorders.
5.	Oro dental (Carcinogenic conditions)

The necessary documents shall include-

- a) Non availability medicine certificate if the medicines are not available in hospital for admitted patient duly approved by the manager Pharmacy.
- b) Disease ascertainment form dully verified by Authorized Medical Consultant for OPD and admitted patients.
- c) Medical record of the patient; i.e., Admission documents, patient chart and diagnostics.
- d) Death certificate for patient under treatment i.e., admitted.
- e) Medicine receipts dully verified by doctor concern at ward.
- f) The printed tariff of the Government hospital or private hospital;
- g) Detailed bill of the Government hospital or private hospital; and duly signed by competent officer of hospital.

4. TMO Entitlement

All the house officers and trainee of CPSP/Diploma from KMU, and Nurse internees working in MTI-KTH/KMC/KCD are entitled to avail the available treatment facilities in MTI KTH for their own self only.

5. Referral

If the Authorized Medical consultant at OPD is of opinion that the case of a patient is of such a serious or special nature as to require medical treatment in another medical institute

- a. He may send the patient to the nearest Government hospital, where in his opinion, medical treatment, is required for the patient, or in case of serious or life-threatening conditions, to the place in the Province or Country, where such medical treatment is available. The referral has to be to Government hospital in the first instance, and if not available, then he may refer the patient to private hospital with full justification and with prior approval of medical board as authorized by competent authority.
- b. In case of patient received through emergency the Medical Officer at Casualty shall be authorized medical Consultant in serious cases, needing immediate referral. The referral has to be to Government hospital in the first instance, and if not available, then he may refer the patient to private hospital with full justification of why he is referred to private facility.
- c. In case of emergency where there is no time for referral the patient is allowed to get treatment in nearest medical facility and this case will be examine after the treatment of patient by Medical Board for being genuine and emergency nature.

6. Payment in advance

In case a disease or condition of the patient is of such a nature that requires medical treatment, as the case may be, at a private or specialized hospital or center in the Country and the cost is such that cannot be afforded by the patient within his available means, the patient shall be entitled to obtain

the cost of treatment from such hospital or institute in the Country in advance, duly certified by head of that hospital or institute in the following manner,

(a) The employee shall submit the case to Medical Board, who after ascertaining facts, shall forward the case to Management Council.

(b) After due verification or authentication and obtaining approval of the Management Council, shall notify the approval.

(c) In case of approval, the case shall be forwarded Finance Department for consideration of advance payment.

The Limit for Advance will be determined by Director Finance as 25%, 50%, 75% and 100% as depending upon nature/seriousness of the disease. The limit for all treat will be R.s 500,000/ year as define in section entitlement.

7. Claims by the Family Members of the Deceased

In case of death of the patient, while under treatment (admitted), the medical reimbursement claims shall be paid to the family members upon production of record and after necessary verification or authentication by the Medical Board in accordance with the procedure mentioned above in these rules. In case of approval, the Medical Board shall forward the case through Management Committee to Finance Department for reimbursement. All such claims shall be submitted within two months after death of the patient.

8. Excluded Medical treatments

The policy of MTI-KTH/KMC/KCD does not cover the following treatments. The expenditure on below mentioned treatment will not be reimbursed to patients.

- Adult dental care e.g., scaling, implants and dental fencing except Maxo facial Surgery
- Cosmetic surgery
- Infertility related treatments i.e., intrauterine insemination (IUI) and in vitro fertilization (IVF)
- Private nursing
- Weight loss surgery
- Travelling Vaccinations
- Health supplement's
- Disease related to consumption of drugs

9. Removal of difficulties

Board of Governor MTI-KTH/KMC/KCD is competent authority to interpret any provision of this medical policy, remove any difficulty or make amendments when and where required.