**Guidelines for reimbursement / settlement of Siddha treatment expenditure claims under insurance coverage**

Following benchmarks for insurance coverage of Siddha treatment may be applicable for settlement/reimbursement of insurance claims

1. **Eligible hospitals for Siddha treatment:**
   a) Central or State Government hospitals
   b) NABH accredited Siddha Hospitals
   c) Teaching hospitals attached to Siddha colleges recognized by Central Government / Central Council of Indian Medicine
   d) Siddha hospitals having registration with a Government Authority under appropriate Act in a State/UT, minimum fifteen beds, minimum five qualified and registered Siddha doctors, adequate number of qualified paramedical staff, dedicated Siddha therapy sections and daily maintenance of medical records

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

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Disease</th>
<th>Condition needing hospitalization</th>
<th>Indicated therapies required as per the condition of patient</th>
<th>Likely duration of hospitalization</th>
</tr>
</thead>
</table>
| 1      | **Iraiippu, Swasa Kasam, Kaba noigal etc.,** (Restrictive Obstructive Pulmonary Diseases, Bronchial Asthma and other respiratory disorders) | • Difficulty in Breathing  
• Cough  
• Fever  
• Head ache | Ennai Kuzhiyal  
Kalichal / Vaanthi /  
Kutram thannilai paduthal  
Thokkanam  
Nasiyam  
Nasigaparanam  
Ottradam  
Pasai  
Pugai  
Poochu  
Ennai Poochu  
Ennai Kattu  
Patru  
Pottanam  
Varti – Thiri  
Vedhu  
Peechu  
Suttigai  
Asanam  
Pranayamam  
Varmam application | 3-28 Days   |
| 2      | **Sagana Vaatham** (Cervical Spondylosis, Cervical Spondylitis, Ankylosing Spondylitis of Cervical Spine, Cervical Disc Prolapse) | • Persisting or radiating pain in cervical region  
• Restricted neck movements  
• Tenderness  
• Numbness  
• Vertigo | Ennai Kuzhiyal  
Kalichal / Vaanthi /  
Kutram thannilai paduthal  
Thokkanam  
Ennai Kizhi  
Ennai Kattu  
Ennai Poochu | 7-28 Days   |
| 3 | Thandaga Vaatham, Peraasana Narambu Thaabitham | • Persistent or radiating back pain  
• Restricted movements of low back/ hip region  
• Tenderness  
• Burning sensation | Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam  
Ennai Kizhi  
Ennai Kattu  
Ennai Poochu  
Nasiyam  
Podi Kizhi  
Illai Kizhi  
Manar Kizhi  
Dhaniya Kizhi  
Poochu  
Patru  
Pottanam  
Pasai  
Peechu  
Kattu  
Kali  
Suttigai  
Atta Vidal  
Ottradam  
Varthi / Thiri  
Vedhu  
Thuvalai  
Pranayamam  
Varmam application  
Asanam | 7-28 Days |
|---|---|---|---|---|
| 4 | Keel Vaayu Kumba Vaatham | • Radiating or local pain in shoulder region  
• Restricted shoulder movements | Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Thokkanam | 7-28 Days |
| Tendinitis, Brachial Neuralgia | • Tenderness  
• Numbness  
• Muscle wasting | Ennai Kizhi  
Ennai Kattu  
Ennai Poochul  
Nasiyam  
Podi Kizhi  
Illai Kizhi  
Manar Kizhi  
Dhaniya Kizhi  
Poochul  
Patru  
Pottanam  
Pasai  
Peechu  
Kattu  
Kali  
Suttigai  
Attai Vidal  
Ottradam  
Varthi / Thiri  
Vedhu  
Thuvalai  
Pranayamam  
Varmam application  
Asanam |
|---|---|---|
| 5 | Pakka Vatham, Patcha Vaatham  
(Paralysis, Monoplegia  
Hemiplegia, hemiparesis) | • Weakness of one side of the body  
• Stiffness of muscles  
• Muscle weakness  
• Numbness  
• Pain  
• Tremor  
• Difficulty in speech | Ennai Kuzhiyal  
Kalichal / Vaanthi /  
Kutram thannilai paduthal  
Thokkanam  
Ennai Kizhi  
Ennai Kattu  
Ennai Poochul  
Nasiyam  
Podi Kizhi  
Illai Kizhi  
Manar Kizhi  
Dhaniya Kizhi  
Poochul  
Patru  
Pottanam  
Pasai  
Peechu  
Kattu  
Kali  
Suttigai  
Attai Vidal  
Ottradam  
Varthi / Thiri  
Vedhu  
Thuvalai  
Pranayamam  
Varmam application  
Asanam | 14 – 35 Days |
<table>
<thead>
<tr>
<th>No</th>
<th>Measurement</th>
<th>Symptoms</th>
<th>Treatments</th>
<th>Duration</th>
</tr>
</thead>
</table>
| 6  | Paanikkamba vaatham, Sirakamba vaatham | - Tremor  
- Stiffness of muscles  
- Muscle weakness  
- Difficulty in walking  
- Sluttering movements  
| 7  | Arpudtha Vaatham, Muga Vaatham (Facial Paralysis) | - Weakness of facial muscles  
- Drooping of eye lids  
- Numbness of facial muscles  
<table>
<thead>
<tr>
<th>8</th>
<th><strong>Uthira Vaatha Suronitham, Paithaya Vatha Suronitham Vali Azhal Keelvayu</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Gout Arthritis SLE, Rheumatoid Arthritis),</td>
</tr>
<tr>
<td></td>
<td>• Joint pain</td>
</tr>
<tr>
<td></td>
<td>• Swelling</td>
</tr>
<tr>
<td></td>
<td>• Tenderness</td>
</tr>
<tr>
<td></td>
<td>• Deformity</td>
</tr>
<tr>
<td></td>
<td>• Burning sensation</td>
</tr>
<tr>
<td></td>
<td>• Discolouration of skin</td>
</tr>
<tr>
<td></td>
<td>• Palpable cutaneous nodules</td>
</tr>
<tr>
<td></td>
<td>• Migrating arthritis</td>
</tr>
<tr>
<td></td>
<td><strong>Pranayamam Varmam application Asanam</strong></td>
</tr>
<tr>
<td></td>
<td>14-28 Days</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9</th>
<th><strong>Vali Keelvayu</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Rheumatic Fever &amp; Arthritis)</td>
</tr>
<tr>
<td></td>
<td>• Pain and swelling in the joint</td>
</tr>
<tr>
<td></td>
<td>• Immobility</td>
</tr>
<tr>
<td></td>
<td>• Fever</td>
</tr>
<tr>
<td></td>
<td>• low back Pain</td>
</tr>
<tr>
<td></td>
<td>• Fleeting arthritis</td>
</tr>
<tr>
<td></td>
<td><strong>Pranayamam Varmam application Asanam</strong></td>
</tr>
<tr>
<td></td>
<td>14-28 Days</td>
</tr>
</tbody>
</table>
| 10 | **Sarvanga Vatham**, Mutrudal vatham  
(Cerebral and Cerebellar atrophy, Neurological Disorders, Fibromyalgia) | • Generalized body pain  
• Stiffness  
• Numbness  
• Weakness  
• Feeling of coldness | Ottradam  
Varthi / Thiri  
Vedhu  
Thuvalai  
Pranayamam  
Varmam application  
Asanam  
Ennai Kuzhiyil  
Kalichal  
Vaanthi / Kutram thannilai paduthal  
Thokkanam  
Ennai Kizhi  
Ennai Kattu  
Ennai Poochu  
Nasiyam  
Podi Kizhi  
Illai Kizhi  
Manar Kizhi  
Dhaniya Kizhi  
Poochu  
Patru  
Pottanam  
Pasai  
Peechu  
Kattu  
Kali  
Suttigai  
Attai Vidal  
Otttradam  
Varthi / Thiri  
Vedhu  
Thuvalai  
Pranayamam  
Varmam application  
Asanam | 14-28 Days |
|---|---|---|---|
| 11 | **Azhal Keelvayu**, Tennis Elbow, Kuthi Kaal Vaatham (Calcaneal Spur) | • Joint pain  
• Restricted joint movements  
• Stiffness  
• Crepitus  
• Difficulty in walking  
• Difficulty in squatting | Ennai Kuzhiyil  
Kalichal / Vaanthi / Kutram thannilai paduthal  
Thokkanam  
Ennai Kizhi  
Ennai Kattu  
Ennai Poochu  
Nasiyam  
Podi Kizhi  
Illai Kizhi  
Manar Kizhi  
Dhaniya Kizhi  
Poochu  
Patru  
Pottanam  
Pasai  
Peechu | 14-28 Days |
<table>
<thead>
<tr>
<th>No.</th>
<th>Treatment</th>
<th>Description</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>Thol Noikal, Kalanjaga Padai, Karappan, Pathinen Vagai Kuttam</td>
<td>Discolouration of skin, Patches, Itching, Scaling, Oozing, Peeling, Burning sensation, Numbness, Rashes</td>
<td>8-28 Days</td>
</tr>
<tr>
<td>13</td>
<td>Pun, Katti, Koppulam, Kiranthi, Pilavai</td>
<td>Ulcer, Rashes, Blisters, Itching, Oozing, Burning sensation, Pain, Suppuration</td>
<td>7-28 Days</td>
</tr>
</tbody>
</table>
| 14 | **Moolam, Pouthiram, Asana Vaai Vedippu, Katti, Adithallal**  
(Haemorrhoids, Fistula In Ano, Fissure In Ano, Perianal abscess, Rectal prolapse etc.,) | • Constipation  
• Pain in anal region  
• Itching around anus  
• Burning sensation  
• Prolapse of mass from anus  
• Bleeding from anus  
• Pus from anus | **Ennai Kuzhiyal**  
Kalichal Vaanthi /  
Kutram thannilai paduthal  
Kuruthi Vaangal  
Keeral  
Kaaram  
Kalikkam  
Kalimbu  
Kaara Nool Sikitchai  
Podi  
Patru  
Peechu  
Pasai  
Pugai  
Salaagai  
Atta Vidal  
Vedhu  
Varthi/Thiri  
Suttigai  
Seelai  
Aruvai  
Kali  
Asanam  
Pranayamam  
Varmam application | 7-14 Days |
|---|---|---|---|
| 15 | **Vindhanu Kuraipaadu, Malattu Thanmai**  
(Male Reproductive Disorders) | • Fertility disorders (Male)  
• Oligospermia  
• Asthinospermia  
• Teratozoospermia  
• Azoospermia  
• Erectile dysfunction  
• Spermatorrhoea | **Ennai Kuzhiyal**  
Kalichal / Vaanthi /  
Kutram thannilai paduthal  
Kalikkam  
Kali  
Kattu  
Patru  
Pottanam  
Ottradam  
Atta vidal  
Dhaniya Kizhi  
Poochu | 14-48 Days |
<table>
<thead>
<tr>
<th>No.</th>
<th>Condition</th>
<th>Treatment</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Thasai Vaatham (Muscular Dystrophy)</td>
<td>Ennai Kuzhiyal Kalichal / Vamanam / Aamum Neekal Ennai Poochu Ennai Kattu Pattu Poochu Pasai Kali Ottradam Pottanam Podithimirthal Varmam application</td>
<td>14-48 Days</td>
</tr>
<tr>
<td>19</td>
<td>Soorya vartham, Chandra vartham, Thalaivali (Migraine, idiopathic Headache)</td>
<td>Ennai Kuzhiyal Kalichal / Vaanthi / Kutram thannilai paduthal Kalikkam Nasiyam Kattu</td>
<td>7-21 Days</td>
</tr>
</tbody>
</table>
| 20 | **Enbu Murivu / Mootu nazhuval** / (Fracture/ Dislocation / Ligamental injuries) | - Difficulty in movements / walking  
- Fracture  
- Dislocation of bone/ cartilage/ vertebrae  
- Pain  
- Swelling  
- Restricted or painful movements of associated area/ nearby muscles | **Ennai Kuzhiyal / Kalichal / Vaanthi / Kutram thannilai paduthal**  
Kattu  
Kombu Kattal  
Kalimbu Poochu  
Poochu  
Ottradam  
Pottanam  
Pasai  
Murichal  
Thokkanam  
Asanam  
Pranayamam  
Varmam application | 7-21 Days |
|---|---|---|---|---|
| 21 | **Vayiru / Kudal Noigal / Gunnam, Soolai, Peruvayiru, Vikkal, Kazhichal** (Gastro intestinal disorders) | - Abdominal pain and discomfort  
- Flatulence  
- Constipation / Diarrhoea  
- Nausea / Vomiting  
- Digestive disorders  
- Fever | **Ennai Kuzhiyal / Kalichal / Vaanthi / Kutram thannilai paduthal**  
Poochu  
Ottradam  
Pottanam  
Patru  
Peechu  
Atta vidual  
Thokkanam  
Asanam  
Pranayamam  
Varmam application | 14- 28 Days |
| 22 | **Kalleral / Manneeral / Kanaya Noigal** (Liver, Spleen & Pancreatic diseases) | - Nausea / Vomiting  
- Flatulence  
- Constipation / Diarrhoea  
- Indigestion  
- Abdominal pain and discomfort | **Ennai Kuzhiyal / Kalichal / Vamanam / Kutram thannilai paduthal**  
Poochu  
Ottradam  
Pottanam  
Pasai | 14- 28 Days |
<table>
<thead>
<tr>
<th>No.</th>
<th>Treatment</th>
<th>Symptoms</th>
</tr>
</thead>
</table>
| 23  | Siruneeraga Noigal (Kidney disorders, Chronic renal failure, Renal calculi, UTI etc) | • Dysruiia  
• Anuria  
• Oliguria  
• Urinary obstruction  
• Renal colic  
• Haematuria  
• Pyuria | Thokkanam  
Kali  
Patru  
Peechu  
Attail vidal  
Suttigai  
Asanam  
Pranayamam  
Varmam application |
| 24  | Thottra noigal (Non communicable disorders such as Diabetes, Hypertension, Cardiovascular disorders, Obesity, Cancer etc.,) | • Hyperglycaemic  
• Hypercholesteralemia  
• Diabetic ulcer  
• Giddiness  
• Nerusopathy  
• Weakness  
• Nephropathy  
• Weight gain / loss  
• Depression  
• Pain | Ennai Kuzhiyal  
Kalichal / Vamanam / Kutram thannilai paduthal  
Poochu  
Ottradam  
Pottanam  
Pasai  
Thokkanam  
Kali  
Patru  
Peechu  
Attail vidal  
Suttigai  
Seelai  
Asanam  
Pranayamam  
Varmam application |
| 25  | Mudhiyor noigal (Geriatrics / Nadukku vatham, Marathi) | • Generalised debility  
• Degenerative disorders | Ennai Kuzhiyal  
Kalichal / Vaanthi / Kutram thannilai paduthal |
| Noigal, Alzemer’s disease, Sleep disorders, Depression | • Osteopenia & Osteoporosis  
• Generalised body pain  
• Neuropathy  
• Tremour  
• Memory loss  
• Sleep disorders | Kalikkam  
Nasiyam  
Kattu  
Ottradam  
Pottanam  
Nasigaparanam  
Pasai  
Kali  
Vedhu  
Poochu  
Ennai Poochu  
Patru  
Thiri  
Pugai  
Sira Thokkanam  
Suttigai  
Attaividal  
Varma Thadavul  
Pranyamam  
Asanam  
Varmam application |
|---|---|---|
| 26 Kuzhanthai Noigal (Paediatric diseases such as Sirakamba vatham, Thasai vatham, Valippu, Autism) | • Cerebral palsy  
• Infantile paralysis  
• Myopathy  
• Mental retardation  
• Nutritional disorders  
• Seizures | Ennai Kuzhiyal  
Kalichal / Vamanam / Aamum Neekal  
Ennai Poochu  
Ennai Kattu  
Patru  
Poochu  
Pasai  
Kali  
Ottradam  
Pottanam  
Podithimirthal  
Varmam application | 14-48 Days |
| 27 Mana noigal / Narambu Noigal (Psychiatric disorders / Depression / Valippu, Sleep disorders, Nadukku vatham etc) | • Mood disorders  
• Sleep disorders  
• Tremour  
• Difficulty in movements  
• Psychiatric symptoms | Ennai Kuzhiyal  
Kalichal / Vaanthi / Kutram thannilai paduthal  
Kalikkam  
Nasiyam  
Kattu  
Ottradam  
Pottanam  
Nasigaparanam  
Pasai  
Kali  
Vedhu  
Poochu  
Ennai Poochu  
Patru  
Thiri  
Pugai  
Sira Thokkanam  
Suttigai | 14-48 Days |
3. Benchmark costing of Siddha therapies / interventions:

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

<table>
<thead>
<tr>
<th>No.</th>
<th>Treatment Name</th>
<th>Unit Cost in Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Aruvai</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>2</td>
<td>Asanam</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>3</td>
<td>Attai Vidal - (Leech Therapy)</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>4</td>
<td>Dhaniya Kizhi (Complete)</td>
<td>Rs.700/-</td>
</tr>
<tr>
<td>5</td>
<td>Dhaniya Kizhi (local)</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>6</td>
<td>Ennai Kattu (Medicated oil bandage for bone and joint Disorder, Muscle weakness)</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>7</td>
<td>Ennai Kizhi.(Complete)</td>
<td>Rs.700/-</td>
</tr>
<tr>
<td>8</td>
<td>Ennai Kizhi.(Local)</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>9</td>
<td>Ennai Kuliyal</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>10</td>
<td>Kaara Uppu (Local)</td>
<td>Rs.100/-</td>
</tr>
<tr>
<td>11</td>
<td>Kali</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>12</td>
<td>Kalikkam</td>
<td>Rs.150/-</td>
</tr>
<tr>
<td>13</td>
<td>Kalimbu,</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>14</td>
<td>Karanool application in Fistula (Initial) under L. A</td>
<td>Rs.1100/-</td>
</tr>
<tr>
<td>15</td>
<td>Karanool application in Fistula (Follow-up)</td>
<td>Rs.450/-</td>
</tr>
<tr>
<td>16</td>
<td>Karanool application in Piles / other conditions</td>
<td>Rs.450/-</td>
</tr>
<tr>
<td>17</td>
<td>Keerai</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>18</td>
<td>Kuruthi vaangal - Blood Letting (Cupping)</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>19</td>
<td>Kuruthi vaangal - Blood Letting (I&amp;D and Dressing)</td>
<td>Rs.450/-</td>
</tr>
<tr>
<td>20</td>
<td>Mai</td>
<td>Rs.150/-</td>
</tr>
<tr>
<td>21</td>
<td>Manal Kizhi</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>22</td>
<td>Murichal &amp; Kombu Kattal</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>23</td>
<td>Nasigaparanam</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>24</td>
<td>Nasiyam</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>25</td>
<td>Neer</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>26</td>
<td>Ottradam (fomentation)</td>
<td>Rs.550/-</td>
</tr>
<tr>
<td>27</td>
<td>Pattikattal</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>28</td>
<td>Pasai</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>No.</td>
<td>Description</td>
<td>Rate</td>
</tr>
<tr>
<td>-----</td>
<td>--------------------------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td>29</td>
<td>Peetchu (Rectal oil Douche) (Enema)</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>30</td>
<td>Peetchu (Vaginal Douche)</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>31</td>
<td>Podi Kizhi.(Complete)</td>
<td>Rs.700/-</td>
</tr>
<tr>
<td>32</td>
<td>Podi Kizhi.(Local)</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>33</td>
<td>Podi Thimirthal</td>
<td>Rs.700/-</td>
</tr>
<tr>
<td>34</td>
<td>Poochu (Ennai application)</td>
<td>Rs.700/-</td>
</tr>
<tr>
<td>35</td>
<td>Poochu (Ennai application – local)</td>
<td>Rs.300/-</td>
</tr>
<tr>
<td>36</td>
<td>Pottanam (Bundle) /</td>
<td>Rs.550/-</td>
</tr>
<tr>
<td>37</td>
<td>Pranayamam</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>38</td>
<td>Pugai application in Piles and Fistula</td>
<td>Rs.200/-</td>
</tr>
<tr>
<td>39</td>
<td>Salaagai</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>40</td>
<td>Seelai</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>41</td>
<td>Sira Thokkanam with Medicated Ennai</td>
<td>Rs.550/-</td>
</tr>
<tr>
<td>42</td>
<td>Suttigai - Cauterization</td>
<td>Rs.150/-</td>
</tr>
<tr>
<td>43</td>
<td>Thokkanam (Complete) (Massage)</td>
<td>Rs.1000/-</td>
</tr>
<tr>
<td>44</td>
<td>Thokkanam (Local) (Massage)</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>45</td>
<td>Thuvalai</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>46</td>
<td>Vamanam (Herbal Kudinner or Tablets)</td>
<td>Rs.400/-</td>
</tr>
<tr>
<td>47</td>
<td>Varma Application</td>
<td>Rs.350/-</td>
</tr>
<tr>
<td>48</td>
<td>Varthi</td>
<td>Rs.150/-</td>
</tr>
<tr>
<td>49</td>
<td>Vedhu</td>
<td>Rs.200/-</td>
</tr>
</tbody>
</table>

**Note:** Any minor / local Siddha 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 Siddha treatment expenditure under health insurance policy, following criteria may be applied

   a) 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) 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.

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