



General Insurance Council  
Industry Association of General  
Insurance Companies

# Common Empanelment Process- GI Council Health Insurance Ecosystem





# What is Common Empanelment Process

## **Definition:**

Common Empanelment Process is a unified onboarding system where hospital signs a **single agreement with 32 Insurers be it public, private and stand alone health insurance.**

It standardises and streamlines the entire empanelment process — from application to MOU signing — in a single online portal.

This is a step forward to IRDAI objective of enhancing accessibility to Cashless Facility

## **Strategic Benefits**

**Single Agreement:** One set of terms and conditions for all 32+ general and health insurers.

**Increased Patient Footfall:** Automatic visibility to a wider pool of policyholders across all member insurance companies.

**Administrative Efficiency:** Unified billing, verification, and claim submission procedures.

**Increased Customer Satisfaction:** Availability of Cashless facility and friction free services can build overall customer satisfaction

**Common empanelment is the future of cashless healthcare in India, aiming for 100% accessibility.**



# Steps in the Empanelment Process

Stage	Process Steps
<b>Step 1 — Registration</b>	Create account on the Common Empanelment portal using Hospital Email Id and Rohini ID
<b>Step 2 — Application</b>	Complete all 7 sections of the multi-stage application form with complete information at first go
<b>Step 3 — Screening</b>	GI Council Officer to review application, validates documents and If any clarification, query will be raised
<b>Step 4 — Verification</b>	Virtual or Physical verification of hospital facility if needed
<b>Step 5 — Tariff Negotiation</b>	Base Package offer and further negotiation based on infrastructure, expertise and clinical outcome as per GI Council Protocol
<b>Step 6 — MOU Signing</b>	Digital signing of MOU, using Aadhaar verification
<b>Step 7 — Empanelment</b>	Empanelment offered and the hospital is added to the central database
<b>Step 8 – Onboarding</b>	Onboarding of hospital across all Insurer's
<b>Step 9 – Post Empanelment facilitation</b>	Enhancing technological capabilities and service standards through periodic online training
<b>Step 10 – Customer Feedback</b>	To ascertain satisfied customer services

**\* It is important for hospitals to provide all mandatory information in complete form, for empanelment on time**



## Base Package

The Base package price is arrived basis data on claims settlement by the industry, for commonly performed procedures, specialty wise – Data source: Insurance Information Bureau (IIB)

**(Base package includes – end to end cost)**

The base package price is applicable to straightforward elective surgeries. In cases involving emergencies or complications arising from comorbidities, additional payment shall be considered on a case to case basis.

Renewal of existing contracts to be done by the concerned Insurance Company and GI Council is currently involved only in fresh empanelment



# Empanelment Process Flow- Contd

## **Important Points:**

- Rohini ID is mandatory to be entered while creation of account
- Hospital Email Id to be checked at Login stage , as all communications goes out on the same email ID
- Users to go through the entire instructions carefully while filling the application and upload all documents in complete

## **Valid Mandatory Document requirement :**

- **Licenses:** ROHINI Unique ID , Hospital Registration Certificate, Fire Training Certificate, Pollution Control/BMW Management certificate
- **Ownership Identity:** PAN Card, Aadhaar Card, Partnership deed (wherever applicable)
- **NEFT Details :** Bank Details (Cancelled Cheque) , PAN Card, Declaration from owner in case of difference in Bank A/C name and PAN Card name
- **Infrastructure:** Geo-Tag photos of the building, ICU, OT, and nearby vicinity.
- **Quality/Identity:** NABH/NABL/JCI accreditation (preferred)
- **Staffing:** List of qualified doctors and nurses and their registration details

For any clarifications on the Empanelment process, hospitals can get in touch with the GI Council directly as per the details given below:

GI Council Empanelment Team- Contact detail

Contact Email Id - [commonpanel@gicouncil.in](mailto:commonpanel@gicouncil.in)

Contact Number – 022-69486605  
022-69486634

# Ease of Empanelment for Hospitals



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Any hospital with the following criteria can apply and get empaneled with faster turn around time.

- a. NABH accreditation (minimum entry level)
- b. Empanelment with one or more insurers
- c. Registration with Local Authority / CEA
- d. Owned and operated by an allopathic doctor
- e. No pending disciplinary action against hospital by any Insurer
- f. Declaration by the hospital along with concerned association, confirming non-involvement in fraud and abuse

**\*In case of proven fraud/abuse, the hospital will be de- empaneled by all 32 insurers of the GI Council for a period of three years**



# Looking forward to an enduring relationship

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