Institutional Credit Billing System (ICBS) – EHS Beneficiaries
AIIMS Deoghar – AMRIT Pharmacy Standard Operational Protocol

1. Institutional Credit Model

AIIMS Deoghar and AMRIT Pharmacy shall enter into a formal agreement for implementation of the **Institutional Credit Model** for EHS beneficiaries. Under this model, AMRIT Pharmacy will adhere to the **Institutional Credit Billing System (ICBS)** for dispensing medicines on credit to eligible EHS beneficiaries.

2. Definition of ICBS for EHS Beneficiaries

The **Institutional Credit Billing System (ICBS)** refers to the structured mechanism wherein AMRIT Pharmacy dispenses medicines to EHS beneficiaries on credit, based on valid prescriptions, and subsequently submits consolidated claims to AIIMS Administration for reimbursement.

3. Dispensing and Billing Procedure

A. Valid Prescription Requirement

1. Medicines will be dispensed only upon receipt of a **valid E-DRF (EHS -Drug Requisition Form)** duly signed and stamped by the treating Clinical Consultant. It must be **countersigned by either Unit Head/Faculty In charge** or **faculty who is equal or above the rank of Associate Professor.**
2. If beneficiary has **consulted multiple department** OPDs, the multiple E-DRF need to be filled by the corresponding faculty and must have consultant's signatures and stamp as per the AIIMS rules.
3. Al the E-DRF Form must be **countersigned by either Unit Head/Faculty In charge** or **faculty who is equal or above the rank of Associate Professor.**
4. AMRIT shall dispense the prescribed medicines strictly for eligible EHS beneficiaries. This can be verified by availability of Green EHS booklet, sticker of date of visit, EHS PVC card of employee/dependent.

B. Invoice Generation (Four Copies)

AMRIT will generate **Four copies** of invoices for every dispensing event:

a. **Credit-Bill Invoice (Copy 1 – For Beneficiary)**
- Provided to the EHS beneficiary along with dispensed medicines.
- The AMRIT pharmacy shall make sure that all commonly prescribed medicines should be available with them.
- Unavailable medicines must be arranged **within 24 hours (preferably)** and **not later than 48 hours**.

- The AMRIT Pharmacy shall maintain good quality medicines. If multiple options are available, then the AMRIT shall dispense the reputed good quality medicines.
- If medicines remain unavailable, AMRIT Pharmacy will issue a **Non-Availability (NA) Certificate** (signed & stamped), enabling the beneficiary to procure the item externally and submit for reimbursement to the EHS Cell.
- All the Photocopies of NA certificates issued to the beneficiaries to be submitted to EHS office on daily basis for record purposes.

   Note: No local brand medicines to be issued to EHS beneficiaries.

b. **Actual Price Invoice (Copy 2 – For EHS Cell)**
- To be Sent **daily along with the NA Certificate Copy** to the EHS Cell for monitoring, audit and committee review.

c. **Actual Price Invoice (Copy 3 – AMRIT Records)**
- Retained by AMRIT along with the original Filled, stamped & signed E-DRF Form.
- To be submitted to DDA Office at the time of monthly credit Settlement.
- Must be arranged in sequential order and used to compile the **monthly consolidated bill** (Master invoice + Individual bills + Prescriptions + E-DRF) to be submitted to **AIIMS Administration (DDA)** for reimbursement/credit settlement from the EHS Account.

d. **Actual Price Invoice (Copy 4 – AMRIT Records Retention)**

All ICBS-related documents—including invoices, prescriptions, logs, and reimbursement files—must be preserved for **Five (5) years** for audit and compliance purposes as per the AIIMS Deoghar Rules.

---

4. **Workflow**
   A. **At the Point of Prescription**
- Consultant prescribes medicines and completes the **E-DRF Form,** duly signed and stamped.
   B. **At AMRIT Pharmacy**
- Verification of beneficiary eligibility through EHS Office or approved EHS beneficiary list.
- Dispensing of medicines with **Credit-Bill Invoice**.
- Daily maintenance of a **Credit Log**.
- Monthly compilation of credit bills and submission to **Deputy Director (Administration)**.
   C. **At DDA / Accounts / Administration**
- Administrative verification of submitted claims.
- Transfer of file to Accounts for financial scrutiny.
- Approval by Executive Director, AIIMS Deoghar.
- Release of payment to AMRIT Pharmacy from EHS account.

5. Provision of Authorized Signatory List

AIIMS Deoghar will provide AMRIT with a **master list of authorized & competent healthcare providers**, containing specimen signatures and official stamps for validation of prescriptions.

6. Record Retention

All ICBS-related documents—including invoices, prescriptions, logs, and reimbursement files—must be preserved for **Five (5) years** for audit and compliance purposes as per the AIIMS Deoghar Rules.

Following are the list of documents need to preserved for the record purpose (either Hard Copy or Soft Copy)-

- ➢ EHS Booklet front Cover and Prescription Copy
- ➢ Original Copy of E-DRF
- ➢ NA Certificate
- ➢ Invoice Copy
- ➢ Return Invoice Copy (If applicable)

7. Mandatory Details on All Invoices & Return Bills

Every invoice issued under the ICBS shall mandatorily include: -
a. Date & Time
b. Name of EHS Beneficiary
c. Name of EHS Primary Card Holder
d. CR Number
e. EHS ID Number
f. Consultant Name
g. Consulting Departmental Name

8. Electronic Ledger Maintenance

AMRIT may maintain an **electronic ledger** for each EHS Primary Card Holder to ensure transparency and ease of monthly reconciliation.

9. Non-Dispensable Items

As per EHS Policy:

- **Self-prescription is strictly prohibited** and such prescriptions shall **not** be dispensed.
- **Cosmetics, food products, multivitamins, diapers (Baby and adult) and multimineral** shall not be dispensed **unless justified.**

10. Approval for Special, High-Cost Medicines

Prior **mandatory approval from the EHS Office** is required before dispensing:

- Special medicines
- Costly drugs

- Vaccines (to be issued as per AIIMS Deoghar EHS Policy)- List will be Provided to AMRIT by the EHS Cell.
- Implants

11. Party Definition under ICBS – EHS

- **First Party (EHS Beneficiaries):** EHS Primary card holder & their dependent who pay the monthly premium for the scheme and have an active EHS account.
- **Second Party (The Insurer – EHS AIIMS Deoghar):** The EHS AIIMS Deoghar Cell that issues the policy and pays for covered treatments.
- **Third Party (AMRIT Pharmacy / HLL Lab):** AMRIT Pharmacy/HLL Lab (provider) who dispense medicines or do the test on cashless basis and the **EHS AIIMS Deoghar** (payer) reimburses them for services rendered to the first party.

   Note: This must follow the AIIMS Deoghar and its EHS Policy.

12. Return of Unused Medicine by EHS Beneficiaries to AMRIT

- AMRIT will Generate 04 Return invoice bills
  - Return Invoice **(copy 1**) - Submitted to EHS Beneficiaries at the time of return of medicine.
  - Return Invoice **(copy 2)** Submitted to EHS Office.
  - Return Invoice **(copy 3)** – To be Submitted to DDA Office at the time of Monthly consolidated credit claim settlement. Consolidated amt of return invoice bills must be deducted in the Monthly consolidated credit bills before putting it to Aims Deoghar administration (DDA) for monthly Claim Settlement.
  - Return Invoice (**copy 4)-** Retained by the AMRIT Pharmacy for the record purpose and must be preserved for **Five (5) years** for audit and compliance purposes as per the AIIMS Deoghar Rules.

   Note: - All Returns Invoice bills will be counter sign by EHS Beneficiaries.

13. Integration of AMRIT billing Software with the CDAC

- AMRIT will integrate billing system with CDAC after administrative approval, so that prescription of IPD patients can be directly raised electronically.
- AMRIT must do this integration and make this function within the three months from the date of agreement.
- Even the E-Prescription raised for the EHS beneficiaries in future, at the time of OPD visit can be transferred electronically to the AMRIT.

14. Abbreviations –

- **ICBS = Institute Credit Billing System for EHS**
- **E-DRF = EHS Drug Requisition Form**
- **E-ITRF = EHS Investigation / Test Requisition Form**
- **NA Certificate = non-availability certificate**

Flow Chart

- Clinician Prescribes
- E-DRF Signed and Stamped
- Counter signed by Unit head /Faculty in charge or Faculty who are equal or above the rank of associate professor

↓

Beneficiary Visit to AMRIT Pharmacy

↓

Eligibility Verification by AMRIT

↓

Dispensing Medicines on Credit Zero Bill/Credit bills+ Daily Log → Unavailable Medicines? AMRIT will arrange within 24 hrs Or NA Certificate

↓

Billing Process 4 Invoices Generated

↓

Monthly Compilation Master Invoice + Bills (Invoice +Return Invoice)

↓

DDA Review. -->> Accounts Financial Scrutiny

↓

Executive Director Sanction Payment to AMRIT Pharmacy

From "Unavailable Medicines?":

↙ Arranged Medicines → EHS Beneficiaries

↘ Not Arranged NA Certificate → EHS Beneficiaries Purchased from outside → EHS Beneficiaries applies for reimbursement as per previous policy