



Cashless Process

This section will guide you through various aspects of Mediclaim policy with particular reference to the Claims Settlement and Cashless service procedures.

What is Cashless Hospitalization?

Cashless hospitalization Process & Procedures are described below

- Cashless hospitalization can be availed only network hospitals. The essence of cashless hospitalization is that the insured individual need not make an upfront payment to the hospital at the time of admission

- Note: The listed network hospitals in the booklet issued may have undergone changes in the form of additions and deletions. Please check the website for the updated list of network hospitals.

- Once you are covered under a Health Insurance policy administered by us, will be issued a ID card.

Please note that this card is issued only for identification and information purposes.

- At the time of hospitalization at a network hospital, you will have to produce this card as proof of being covered by a health insurance policy. In case your ID card is not a photo card (as in the case of some large corporates), it is advisable to carry some form of photo ID (Ration card, Driving license, Voted Id card, etc.) With you in case the hospital wants to verify your identity

- The network hospitals have a preauthorization request form available with them. This form can also be downloaded from this website. The form has to be jointly filled in by you and your treating doctor. Please make sure all the details asked in the form are completely filled. This will ensure speedy processing of your request.

- At TPA , we receive the request and process it. The medical team will determine whether the condition requiring admission and the treatment plan are covered by your Health Insurance Policy. They will also check with other terms and conditions of your insurance policy.

- In case coverage is available, TPA will issue an approval to the hospital for a specified amount depending on the disease, treatment, how much you are insured for, etc.

This is sent by fax and/or email (if available). The approval is called a "Preauthorization".

This preauthorization entitles you to avail cashless facility at the hospital without paying for the medical expenses. Note: Further enhancement approvals may be issued on request, subject to terms and conditions of the



policy.

- At the time of discharge, please make sure that you check and sign the original bills and discharge summary. Please carry home a copy of the signed bill, discharge summary and all your investigation reports. This is for your reference and will also be useful during your future healthcare needs.
- The hospital will ask you to pay for all the Non-Medical Expenses in your bill. You have to make this payment before discharge.
- In case, for whatever reason, the preauthorization request cannot be approved, a letter denying preauthorization will be sent to the hospital. In this case, you will have to settle the hospital bill in full by yourself.
- Please note that denial of a preauthorization request is in no way to be construed as denial of treatment or denial of coverage. You can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

Cashless Process can be of two types:

• **Planned Hospitalization:**

This happens when you have ample time to plan your admission to the hospital.

For example, if the doctor advises surgery for hernia and says that you can undergo the surgery anytime in this month, it gives you time to plan your surgery.

- In such cases, it is prudent to send the preauthorization request to TPA at least 72 hours before your planned admission. This will ensure a hassle-free admission procedure for you at the hospital.

• **Emergency Hospitalization:**

This happens typically in case of emergencies such as a road traffic accident. There is no planning involved in the hospitalization. In such situations, the ID Card can be shown at the network hospital to avail cashless admission facility. The preauthorization request can be sent to TPA within four hours after admission.

- It is therefore prudent that every insured individual should carry their TPA ID card with them at all times. You can never predict an emergency!
- Note: In case of suppression of material facts or misrepresentation of facts by the hospital or the insured, the pre authorization issued for the cashless facility will stand cancelled.
The insured will be liable to settle the hospital bill in full.