2. A. Planned Hospitalization (Cashless)

Step 1
Pre-Authorization

All non-emergency hospitalization instances must be pre-authorized with the TPA, as per the procedure detailed below. This is done to ensure that the best healthcare possible, is obtained, and the patient/employee is not inconvenienced when taking admission into a Network Hospital.

Pre-Authorization Form

https://www.medibuddy.in/

Step 2
Admission, Treatment & discharge

After your hospitalization has been pre-authorized, you need to secure admission to a hospital. A letter of credit will be issued by TPA to the hospital. Kindly present your ID card at the Hospital admission desk. The employee is not required to pay the hospitalization bill in case of a network hospital. The bill will be sent directly to, and settled by TPA.

TPA authorizes cashless as per SLA for planned hospitalization to the hospital

Yes

Follow non cashless process

No

Member intimates TPA of the planned hospitalization in a specified pre-authorization format at-least 48 hours in advance

Claim Registered by the TPA on same day

Member produces ID card at the network hospital and gets admitted

Member gets treated and discharged after paying all non entitled benefits like refreshments, etc.

Hospital sends complete set of claims documents for processing to TPA

Claims Processing & Settlement by TPA & Insurer
2. A. Procedure For Cashless In a Network Hospital

➢ Send the Admission request note to Insurance Company/TPA. (Request note available on admission counter of network hospital)

➢ Planned Admissions: Intimation to TPA within 24 Hours Prior to the Date of Admission.

➢ On receipt of the above form, on duty doctor will verify your coverage vis-à-vis your insurance policy and if covered, a Authorisation Letter (AL) will be sent to your hospital and copy to you if you so desire.

➢ In case of incomplete information on the request note, additional information might be called for.

➢ TAT for the First Response is 3-4 Hours from the Receipt of the Documents.

➢ The denial of authorisation for cashless access does not mean denial of treatment and does not in any way prevent you from seeking necessary medical attention or hospitalization.