

Subject: [EXTERNAL]Pre Auth Approved - Hosp. Name : Swastik Hospital - Claimant : Naga Gourish Bhimanapati
Date: Monday, 10 February 2025 at 2:58:36 PM India Standard Time
From: claims@mediassist.in
To: Bhimanapati, Naga G (CCB, IND), SWASTIKHOSPITALGROUP@GMAIL.COM
Attachments: 42153004_202502101457534426773.pdf

Cashless Authorization Letter (42153005)
(Please quote this reference number in all future correspondence)

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Authorization is valid for Admission up to 24 Feb 2025



Date :10 Feb 2025

To,

The Administrator / Medical Superintendent,
Swastik Hospital,
Dommasandra Circle ,Sarjapura Main Road , Bangalore,
Hospital ID: (245482)
Rohini Id: 8900080422513

Dear Partner,

With reference to your request (42153005) for cashless pre-authorization, we hereby authorize INR **13750** against an estimated cost of INR **25000**. The details of the pre-authorization are as follows:

Patient Details

Patient Name	Naga Gourish Bhimanapati
Relation to Primary Beneficiary	Self
Age	40
Gender	M
Insurance Company	The New India Assurance Co. Ltd
Medi Assist ID	5051970898
Policy Holder	J P Morgan Services Pvt Ltd
IP No.	2425
Policy No.	89000034240400000170
Policy Period	01 Jul 2024 to 30 Jun 2025
Primary Beneficiary	Naga Gourish Bhimanapati
Primary Beneficiary Employee ID	O681250
Insurer Claim No	TP00389000024900075093
Insurer Member ID	MEMBER55734

Treatment Details

Provisional Diagnosis	Fever, unspecified
Expected Date Of Admission	09 Feb 2025
Treating Doctor	KUMAR SWAMY
Procedure / Treatment Planned	Conservative Management
Estimated Date of Discharge	11 Feb 2025
Room Category Occupied	Single private room
Length Of Stay	2
Eligible Room Category	

Authorization Details

#	Status	Received Date	Cumulative Amount	Cumulative Authorized
1	Pre-Auth Processed	10 Feb 2025 14:02	25000	13750

Total Authorized amount Rs 13750 (Thirteen Thousand Seven Hundred and Fifty).

Authorization Remarks :

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Note: If Top Up is available and applicable, as per policy conditions, Top Up claims will be processed and additional amounts will be approved along with base amount as per your benefit.

Hospital Agreed Tariff :

I. Package Case		
Agreed Package Rate		NA
Package charges exclude cost towards implants/co-morbidity/extended stay		
II. Non Package Case		
Room Type	Room Rent	Nursing
NA	NA	NA

Consultation Visit Charges/ Surgeon's fee/ OT/ Anaesthetist : As per customary and reasonable charges

Authorization Summary

Total bill amount (INR)	25000
Other Deductions(INR)*	8750
Hospital Discount (INR)	2500
Deductibles (INR)	0
Total Authorized Amount(INR)	13750
Amount to be paid by Insured (INR)	8750 (Will be determined upon receipt of final bill and discharge summary)

***Deduction Details**

S.no	Description	Bill Amount (INR)	Deducted Amount (INR)	Admissible Amount (INR)	Deduction Reason
1	estimateamount	25000	8750	16250	Estimated Approval:-8750.00

Terms and conditions for authorization

1. Cashless authorization letter issued on the basis of information provided in pre authorization form. In case of misrepresentation/concealment of facts, any material difference/deviation/ discrepancy in information is observed in discharge summary / IPD records then cashless authorization stand null & void. At any point of claim processing Insurer or TPA reserves right to raise queries for any other document to ascertain the admissibility of claim.
2. KYC (know your customer) details of proposer/employee/beneficiary are mandatory for claim payout above Rs.1 lakh.
3. Network provider shall not collect any additional amount from the individual in excess of Agreed Package Rates except cost towards non admissible amounts (including additional charges due to opting higher room rent than eligibility/choosing separate line of treatment which is not envisaged/considered in Package)
4. Network provider shall not make any recovery from the deposit amount collected from the insured except for the cost towards non admissible amounts (including additional charges due to opting higher room rent than eligibility/choosing separate line of treatment which is not envisaged/considered in Package)
5. In the event of unauthorized recovery of any additional amount from the insured in excess of Agreed Package Rates, the authorized TPA/Insurance company reserves the right to recover the same or get the same refunded to the policy holder from the network provider and/or take necessary action as provided under the MOU.
6. Where treatment / procedure to be carried out by a Doctor/Surgeon of insured's choice (not empaneled with the Hospital) network provider may give treatment after obtaining specific consent of the policyholder.
7. Differential cost borne by the policyholder may be reimbursed by Insurer subject to terms and conditions of the policy.

DOCUMENTS TO BE PROVIDED BY THE HOSPITAL IN SUPPORT OF THE CLAIM

1. Detailed discharge summary and all bills from the Hospital
2. Cash memos from the Hospitals / Chemists supported by proper prescriptions
3. Diagnostic Test Reports and Receipts supported by note from the attending Medical Practitioner / Surgeon recommending such diagnostic tests.
4. Surgeon's Certificate stating nature of operation performed and Surgeon's Bill and Receipt.
5. Certificates from attending Medical Practitioner / Surgeon giving patient's condition and advice on discharge
6. Please send cashless documents to address mentioned in last page of letter. (Beneath signature)
7. Final hospital bills should be issued in the name of The New India Assurance Co. Ltd as a payer for payment of cashless claims. This is a mandatory requirement for claim settlement.

Also note that

- The following expenses will not be payable:
 - Expenses on investigations / diagnostic tests, etc. which are not related to the condition for which admission is sought
 - Expenses related to medicines/drugs incurred post discharge
 - Expenses not covered / not payable as per health insurance policy terms and conditions
- The following documents must be submitted in full within 7 days from date of discharge to enable settlement of claim:
 - Settlement of claim, failing which Authorization(s) issued for this hospitalization would be treated as void
 - Original cashless claim form in IRDAI format
 - Original bill in IRDAI format, duly signed by the patient / representative
 - Original discharge summary in IRDAI format, duly signed by the patient / representative
 - Break-up of the bill amount being claimed, including pharmacy, investigations, etc.
 - All original investigation reports and X ray films etc

- o Original letter/s of clarification provided during the authorization
- o Original sticker for all the implants & high value consumables
- o Attested copy of the receipt for the amount settled by the patient / representative.
- o Attested copy of the OT notes for surgical cases
- o Self-attested copy of photo id card of the patient is mandatory; any one of these documents will be accepted - (a) Driving Licence (b) PAN Card (c) Voter ID Card (d) School/College Id card for students (e) Passport (f) ID card issued by present employer
- o If the bill amount exceeds INR 1 lakh, it is mandatory to collect the address proof of the Primary Beneficiary; any of these documents will be accepted - (a) Driving Licence (b) Passport (c) Voter ID Card (d) Aadhar Card

Please note that the amount authorised is provisional and is subject to change based on the final bill and discharge summary, and deduction of TDS, as applicable.

Note: As per Modified Guidelines on Standards and Benchmarks for Hospitals in the Provider Network issued by IRDAI vide Circular Ref: IRDA/HLT/REG/GDL/114/07/2018 dated 27th July 2018, your Hospital is mandatorily required to Register with ROHINI and obtain either Pre-entry level Certificate (or higher level of certificate) issued by NABH or State Level Certificate (or higher level of certificate) under NQAS, issued by National Health Systems Resources Centre (NHSRC) on or before July 26, 2019.

QUICK LINKS:

For partner hospital

View this claim on [IHX](#). Not on IHX yet? [Sign Up](#) now.

For member beneficiary

Track this claim on [Medi Assist](#)

Warm Regards,



Medi Assist Insurance TPA Pvt. Ltd

CIN: U85199KA1999PTC025676.

Cashless Processing Centre

#58/1A, Singhasandra.

Hosur Main Road,

Begur Post.

Bangalore. PIN - 560068.

Helpline: **0120-6937324**

Disclaimer: The TPA extends the cashless facility subject to the standard terms & conditions of the policy and the information provided in the cashless request form. We suggest that the patient continues with the treatment as advised by the treating doctor, irrespective of the pre-authorization/cashless facility.

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