

Medi Assist Healthcare Services Limited

Name of corporate



Agenda



- Policy
 - Enrolment
 - Download E-card
 - Policy Details
- Hospitalisation
 - Search Network Hospital
 - Intimate eCashless
 - Intimate Reimbursement
- Claims
 - History
 - Submit Claim
 - Submit Domiciliary Claim
- Profile

How to Login Portal

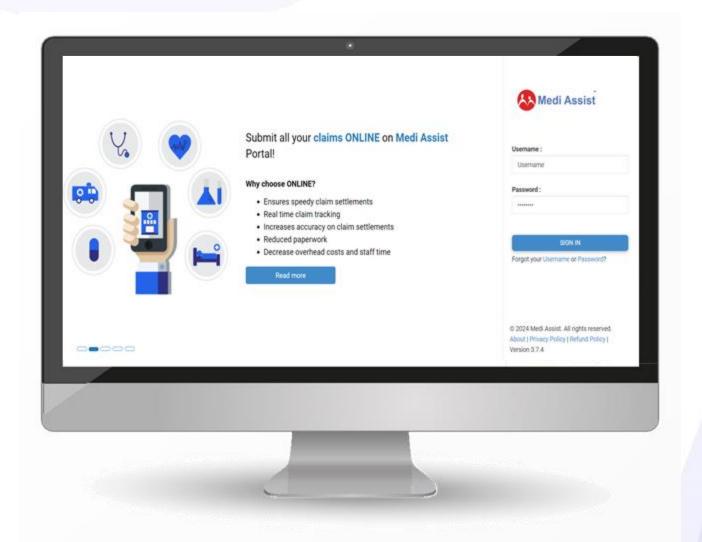


Medi Assist Portal

Login Page

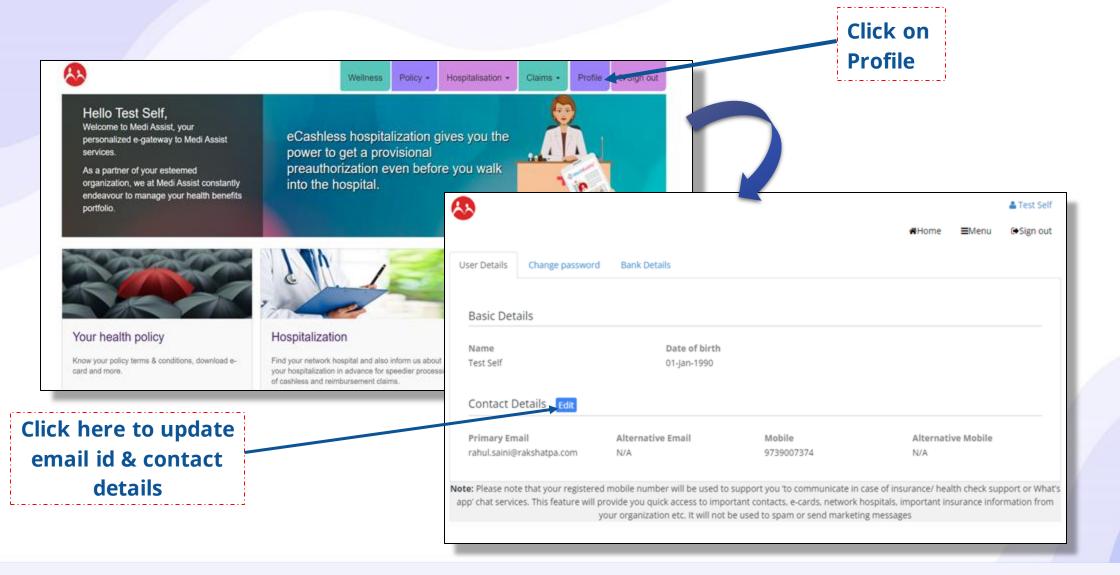
URL
https://portal.mediassist.in/Hom
e.aspx

Login Medi Assist Portal, with your **corporate User Name** & **Password** received from Corporate



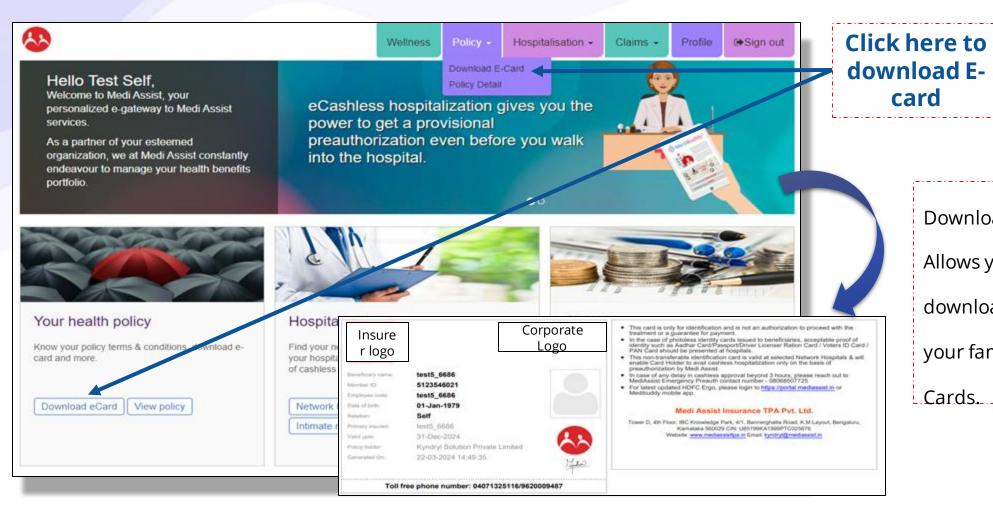
How to update profile





How to download E-card

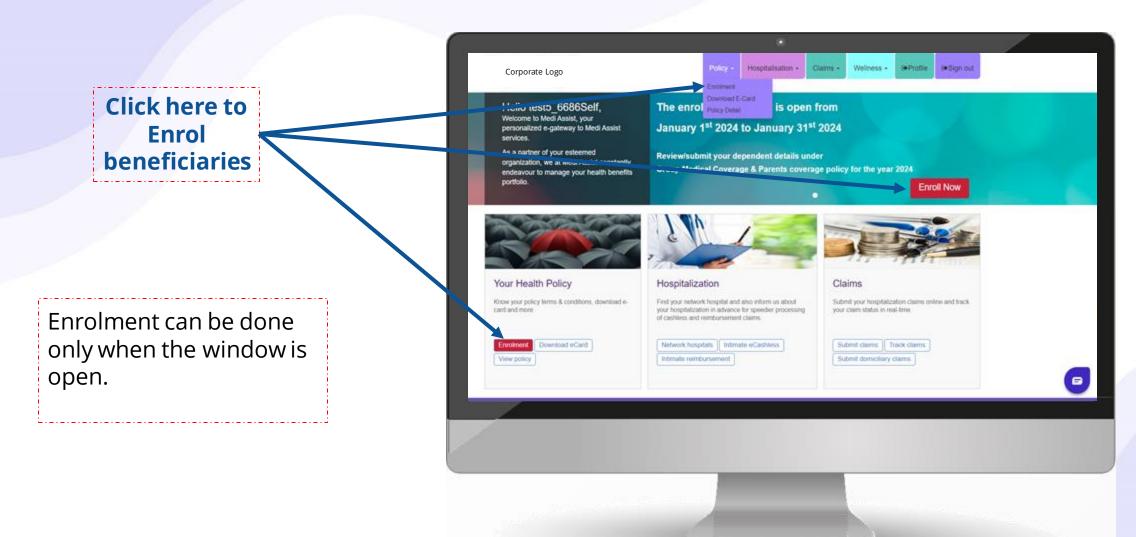




Download E-Cards -Allows you to download Yours & your family members Cards.

Enrolment





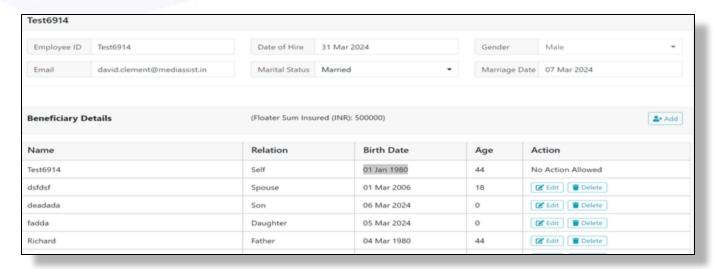
Enrolment



- Fill the details
 - Name
 - Relation
 - Date of birth
 - Age
- Note Members can add beneficiary as per the policy design.

For Top - up cover

- Select the sum insured from the drop down
- Read the note carefully
- Click of agree tab then submit.



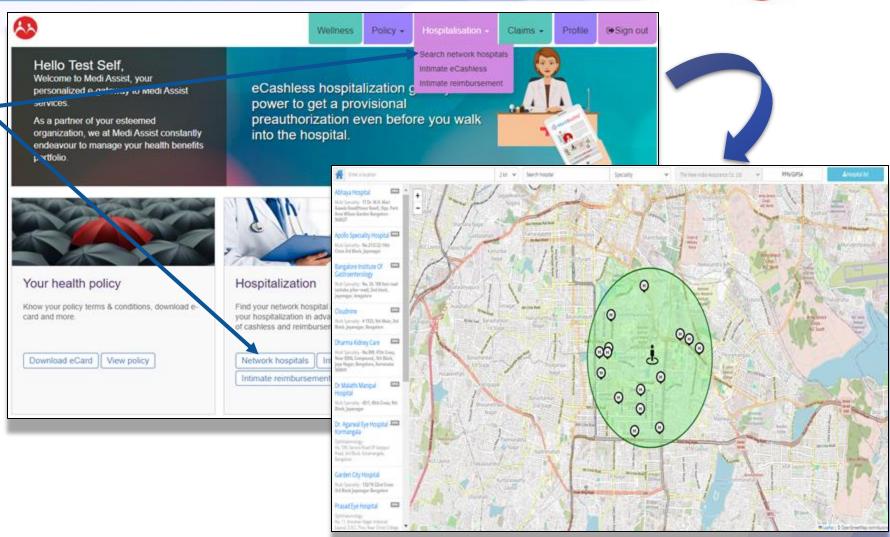
Note: Either set of parents / IL are covered, cross combinations are NOT allowed.								
Voluntary Top-up	(Premium is inclusive of 18% GST)							
Sum Insured	400000	•	Premium	15141				
Note: Above Top-up benefit will be rolled out ONLY if there is a minimum of 160 employees opting the cover.								
☐ I agree and o	declare the information provided above is correct.							
				Submit				

How to search for Network Hospital



Click here to Network Hospital

'Network Hospitals' tab search allows to search Network Hospital around you & also allow you search network hospital of desired location for cashless facility.



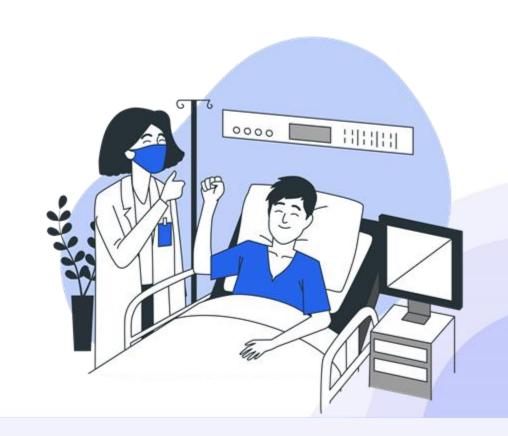
Introduction to eCashless



eCashless hospitalization is provided by the insurance company where the policyholder can get admitted and undergo necessary treatment without paying the hospital directly and the eligible medical expenditure which is incurred is settled with the hospital by the insurance company directly.

Through Cashless you can pre-plan your hospitalization and also get the estimated cost of hospitalization at the comfort of your own home. No more waiting in long queues till the date of admission or worrying about the expected copay and expenses from your own pocket.

Hospitalization is better and hassle-free when planned through **Cashless** hospitalization.



Why eCashless?



An emergency cashless hospitalization is one in which the insured individual does not need to make upfront payments at network hospitals under unplanned circumstances.

One can arrange for eCashless mode by planning for hospitalization at least 72 hours in advance.



Benefits of eCashless hospitalization









Access to a reliable healthcare ecosystem Reduces direct financial burden on the beneficiary

Fluctuations in medical costs do not affect you







Covers all pre and post hospitalization expenses

Provides cover for emergency ambulance expenses, domiciliary treatment, organ transplant, etc.

Easier to handle emergency hospitalization when you travel



Intimate eCashless

How to avail Cashless Hospitalization at Network Hospital



Don't let the payment process bother you in times of Emergency.

Opt for Cashless Hospitalization and let your insurance handle the rest!

Avail cashless hospitalization in 4 easy steps:

- I. Fill a pre-authorization form at Network Hospital Insurance Desk and submit your E-card and patient ID proof.
- 2. Medi Assist (TPA) will process the pre-authorization, based on the policy terms and conditions.
- 3. Once approved, the TPA sends the Authorization letter with an approved amount for the treatment.
- 4. At the time of discharge, pay only for the non-payable expenses as the hospital settles the bills directly with TPA.

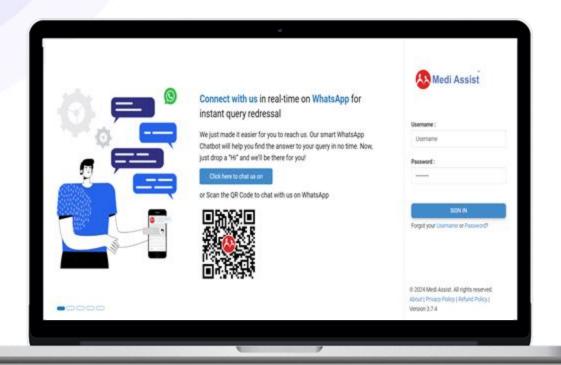


How to avail eCashless

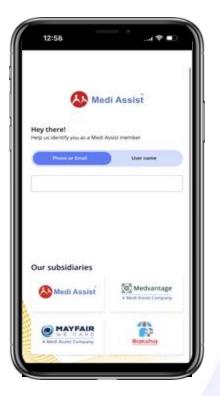


eCashless hospitalization can be availed on the Medi Assist portal & MAven app

Through **portal.mediassist.in**

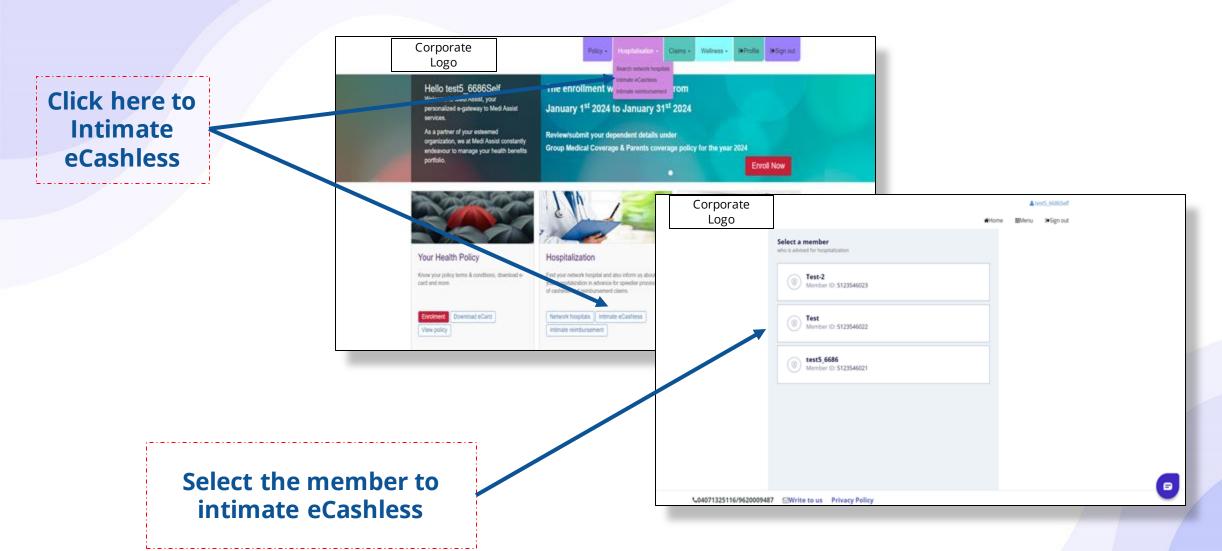


Through Maven App



How to intimate eCashless



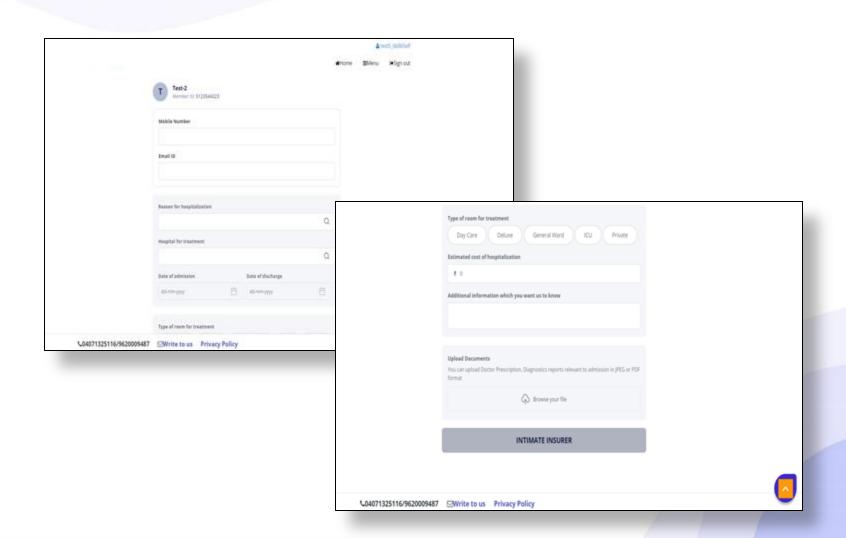


How to intimate eCashless



Fill the member details

- Mobile no.
- Email id
- Reason for hospitalization
- Hospital for treatment
- Date of admission
- Date of discharge
- Select the room type
- Estimated cost of hospitalization
- Any additional information
- Upload the dr. prescription
- Click on tab intimate insurer



Documents required



Documents required at the time of hospitalization:

- Medi Assist Ecard
- Valid Government ID



Documents required post discharge:

- After discharge, the hospital will send all the documents related to your claim to Medi Assist for settlement.
- At the time of discharge, check and sign the original bills and the discharge summary. Do carry home a copy of the signed bill, discharge summary and all your investigation reports for future reference



Intimate Reimbursement

What are Reimbursement Claims?



Submitting your claims is now easy and hassle free with Medi Assist online claims submission process. Our online claim submission process allows you to submit your claims through our Medi Assist portal and or MediBuddy mobile app to enable seamless submissions and faster processing of your claims.

Reimbursement claims mean you pay the hospital bills first and get them compensated from the insurance company at a later stage. You can opt for reimbursement claim option only if the hospital you or your family is getting treated in is not a network hospital.



What are the benefits of submitting claims online?



- Ensures speedy claim settlements
- Real time claim tracking
- Increase accuracy and cut down on claim rejections
- Reduced paperwork
- Decrease overhead costs and staff time
- Increased Security

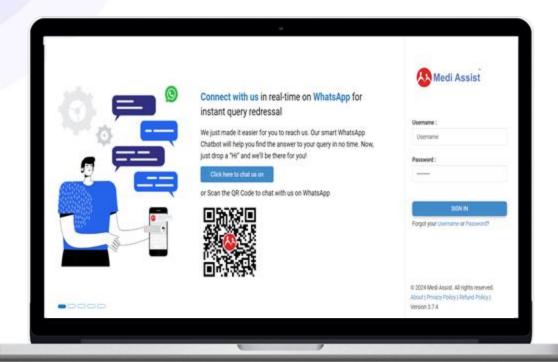


How to Intimate Reimbursement Online?

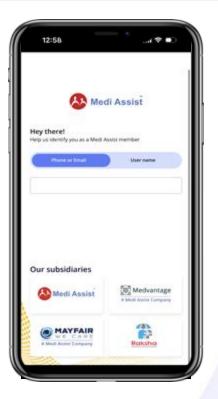


Reimbursement claims can be submitted on the Medi Assist portal & MAven app

Through portal.mediassist.in



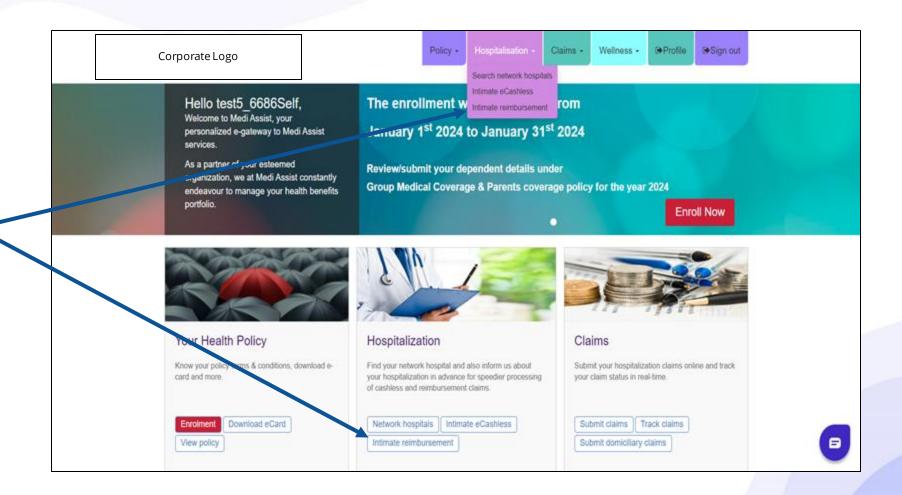
Through Maven App



How to Intimate Reimbursement



Click here to intimate reimbursement



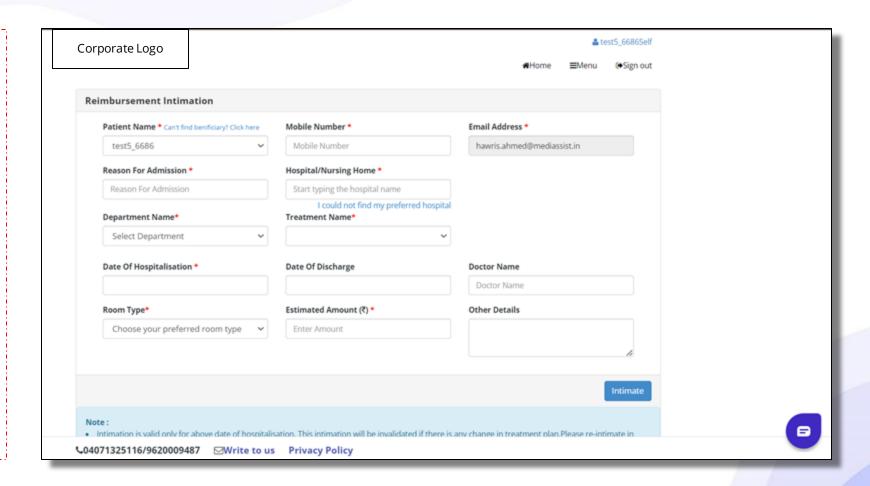
How to Intimate Reimbursement



Fill the following details

- Patient name
- Mobile no.
- Email address
- Reason for admission
- Hopital/Nursing home
- Department name
- Treatment name
- Date of Hospitalisation
- Date of discharge
- Doctor name
- Room type
- Estimated amount
- Other details

Click on Intimate Tab to initiate the reimbursement intimation



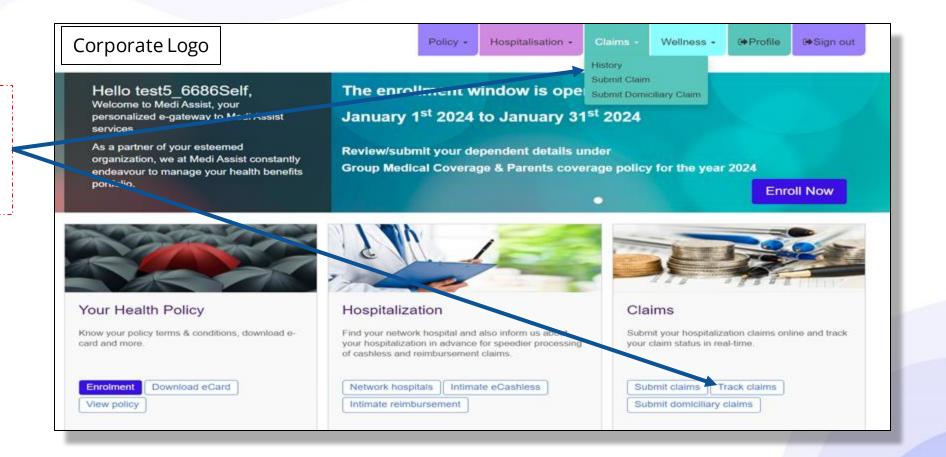


Claims

Claims - History & Tack claim



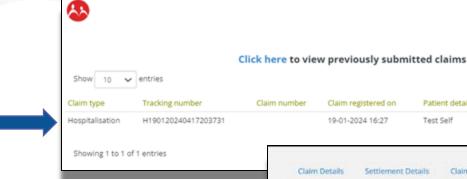
Click here to Track your claims or to check history of the submitted claim



Claims - History & Tack claim



Click here to see the history of the submitted claim



- Members can see the list of all submitted claims
- Members can view the details of the submitted claims

Note: If any of the documents submitted are invalid or missing, we will notify you immediately, and you can update them through the portal or app itself.

Action Date	Status	Remark		Updated By
27-12-2022 17:33	Pending for data entry	**		-
29-12-2022 15:45	Pending claim adjudication			-
31-12-2022 13:29	Information / query pending from customer -1			¥
11-01-2023 04:03	Information / Query pending from customer -1	-		-
19-01-2023 04:06	Information / query pending from customer - FINAL	77).		77
14-02-2023 17:12	Pending claim adjudication	-		
14-02-2023 18:44	Information / query pending from customer - FINAL	70		
08-04-2023 12:21	Pending claim adjudication			
08-04-2023 12:43	Information / query pending from customer - FINAL	7		
08-04-2023 18:52	Pending claim adjudication	-		-
08-04-2023 18:58	Processed ready for payment	23		_
13-04-2023 07:16	Payment under process	**		
13-04-2023 07:22	Claim Paid			

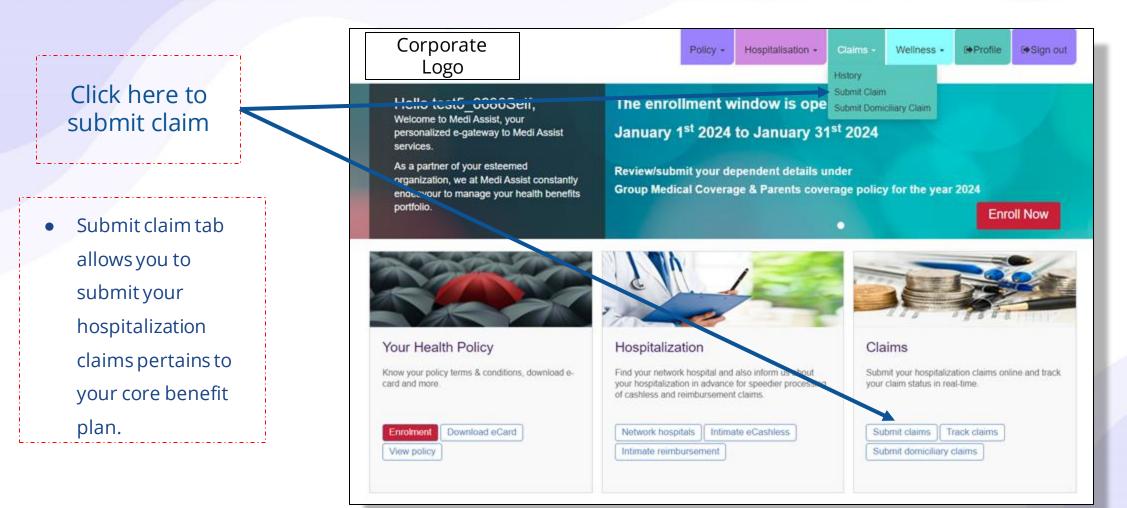
▲ Test Self

Claim details Claim Submitted

Claimed: 50,000 (INR)

How to submit your claim.

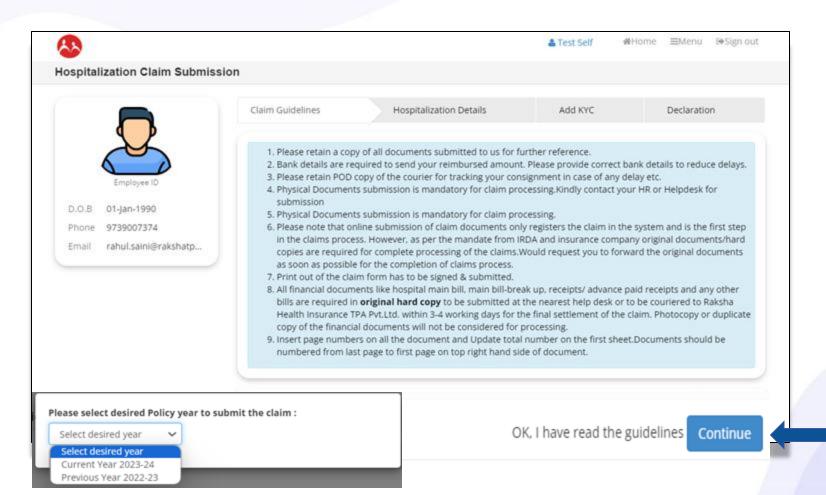




Claim Submission - Step 1



- Please read through the claim guidelines and click on continue.
- Select the desired policy year to submit the claim
- Hospitalization Claim
 Submission' tab
 allows you to submit
 hospitalization
 claims pertaining to
 your core benefit
 plan

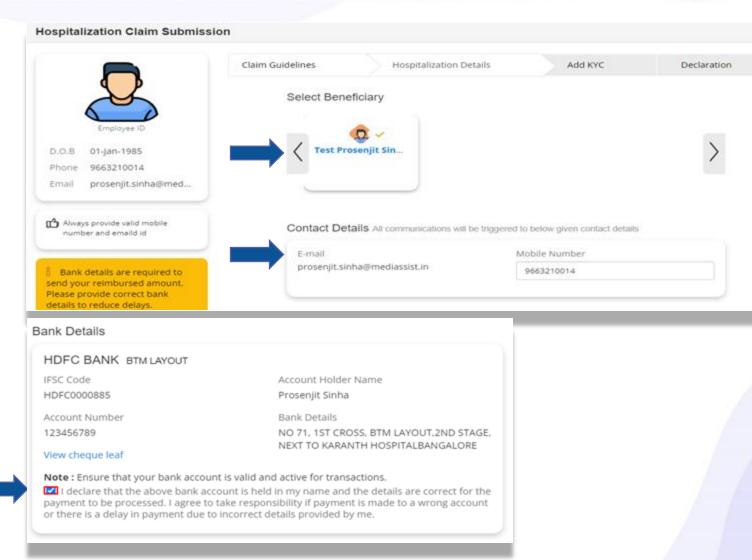


Claim Submission - Step 2



Select the
 beneficiary's name
 and verify your
 contact details

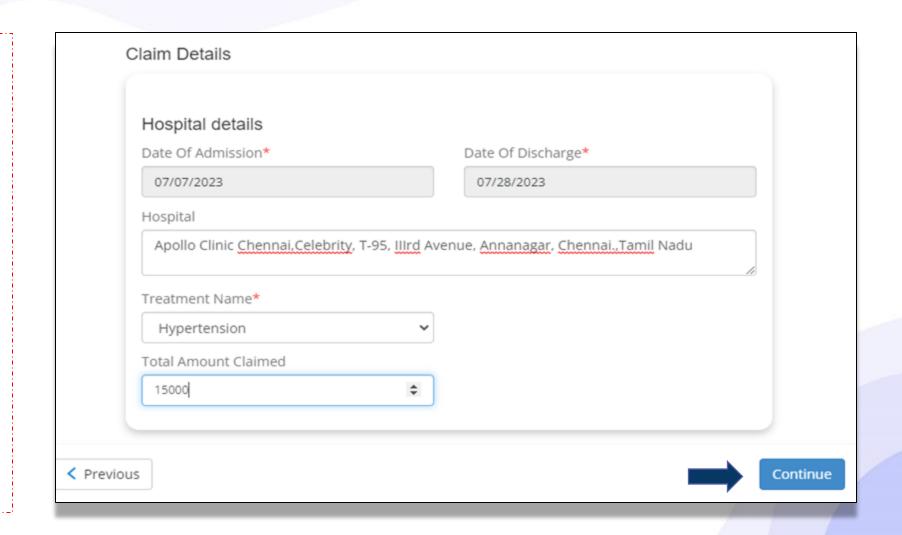
 Verify the Bank details and tick the checkbox



Claim Submission - Step 2 continued



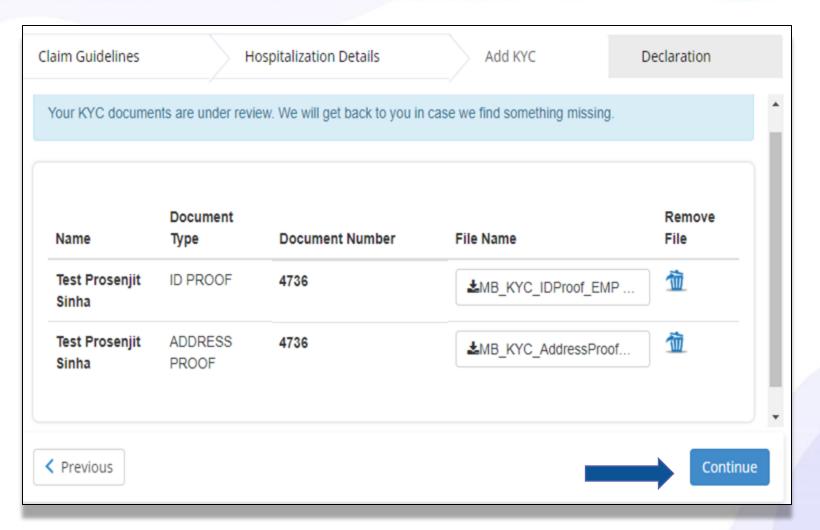
- Select the date of admission and date of discharge
- Enter the Hospital Name
- Select the type of treatment from the dropdown under
 Treatment Name field
- Enter the amount you want to claim
- --- Click-on continue-



Claim Submission - Step 3



- Under tab add
 KYC add ID proof
 (aadhar card,
 driving licence or
 any govt. ID)
- Complete your
 KYC and click on
 continue



Claim Submission - Step 4



Tick the list of documents you require to upload

(Upload all the scanned documents /bills/payment receipts/Prescriptions/Lab reports/Investigation reports related to the claim.)

Upload all the scanned documents /bills/payment receipts/Prescriptions/Lab reports/Investigation reports related to



Uploaded documents

- · Maximum file size per file allowed: 20 MB
- · Maximum files allowed per claim: 15 files
- Allowed file types: .jpg,.jpeg_.tiff_png_.gif_.bmp_.pdf,.doc(x)

Declaration



I have attached the required soft copy of the document. Once the restrictions are lifted & situation gets under control. I will be in position to deliver the original documents to you. Request you to consider the same & process the claim on submitted documents. I also declare that these documents will not be used for claiming under any other policy and shall submit the same as and when it is called for or immediately after COVID 19 restriction are eased or lifted whichever is earlier. If any information & documents found to be misused by me in any manner the recovery of the claim amount, if any, will be borne by

Claim Document Checklist

Other General Claims

1. Govt issued photo ID proof (PAN/Aadhaar/Passport/Voter ID/Driving License) of the patient and the employee* 2. Detailed discharge summary with complete treatment, investigations, diagnosis, course in the hospital and discharge 3. Hospital main bill with complete breakup of the expenses incurred 4. Pre-numbered cash paid receipts (amount receipt on the letterhead is not accepted) 5. Lab Investigation reports with mandatory prescription (with signature of the MD pathologist only) ** 6. All medicine bills should be supported by valid prescription 7. Proof of diagnosis: Investigations / X-RAY / CT / MRI, or any tests 8. Accident case: MLC (Medico Legal certificate) at hospital or FIR 9. Stickers and the invoice of implants / lens / stents used in surgeries 10. Indoor Case Papers (ICP), hospital billing tariffs for non network hospitals 11. Pre and post bill (only relevant to the admission claim) 12. Any Other(Please Specify)

Note:-

- *PAN card and address proof of employee is mandatory for KYC process as per Insurer
- ** Mandated by the Supreme Court

Upload Documents

As per the Regulator it is mandatory to mark "Claimed for - The New India Assurance Co. Ltd under Interglobe Aviation Ltd policy" with your Signature & date on the face of the every original documents before uploading.

☐ I have marked every original document as "Claimed for - The New India Assurance Co. Ltd under Interglobe Aviation Ltd policy" with my signature & date.

> Scan and upload the documents and tick the declaration checkbox to continue

Claim Submission - Step 4 continued...



Go through the self
 declaration form & click
 on agree

I Mr/Ms. Test Self declare that all the claim details/documents submitted in the scans/on portal for policy number: is as per original claim documents. The original documents shall be retained by me and shall be submitted to the insurance company/TPA as and when required, also I declare that I shall not be claiming the same benefit and amount from any other Insurance company/organization.

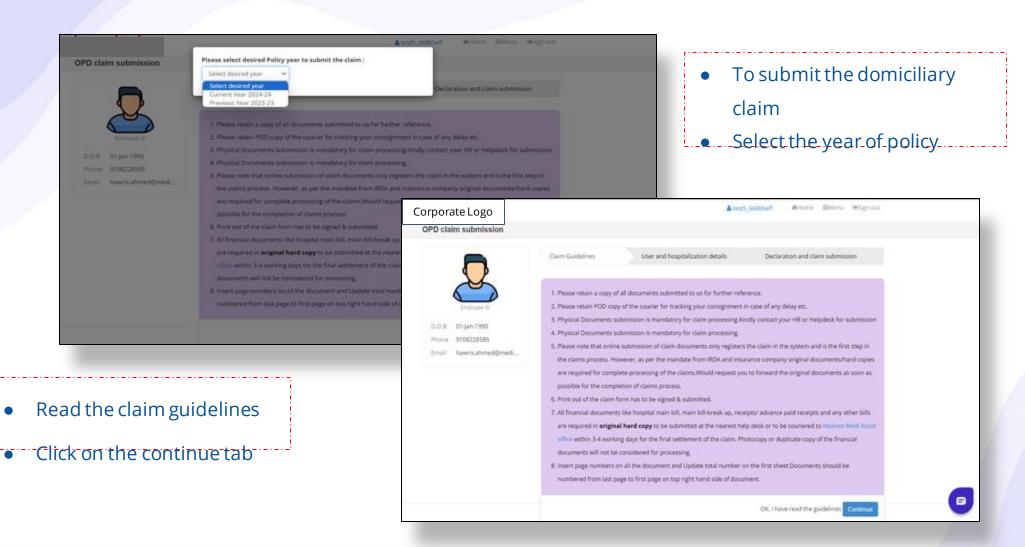
Close

 Check the claim form thoroughly & click on submit to submit the claim form



How to Submit Domiciliary Claim



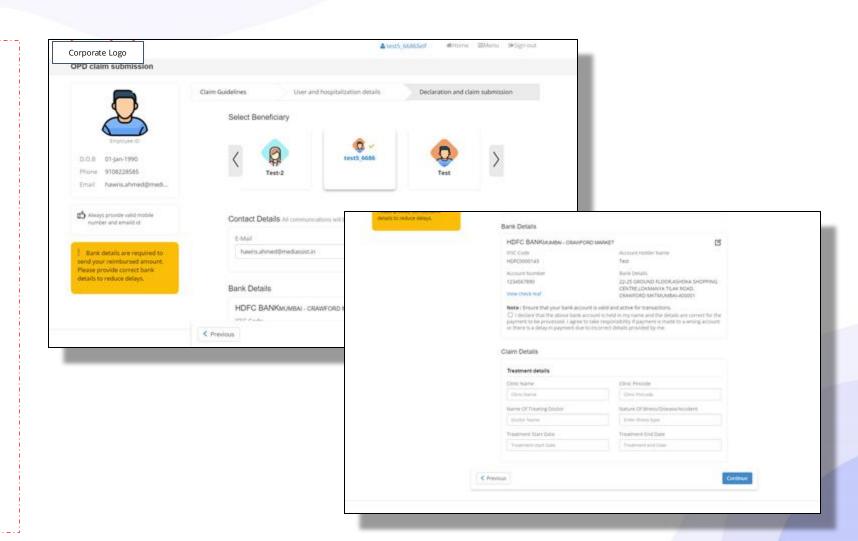


How to Submit Domiciliary Claim



Enter the details -

- Contact details
- Bank details
- Check the details & the note select the check box
- Claim details
- Treatment details
 - Clinic name
 - Clinic pincode
 - Name of doctor
 - Nature of illness/disease/accident
 - Treatment start date
 - Treatment end date



Documents required



Here is the document checklist that should be kept handy before submitting your claims online:

- Hospital final bill with item- and amount-wise breakup. <u>View Sample</u>
- Pre-numbered receipts for all payments made. <u>View Sample</u>
- Discharge summary and investigation reports. View Sample
- Medicine bills with prescriptions. View Sample
- Copy of Medi Assist ID/photo ID.
- Cancelled cheque leaf
- Implant sticker and purchase invoice (if applicable)
- Medico-legal certificate / FIR / diagnosis report (if applicable)
- Signed claim form specifying total number of documents
- All documents to be numbered from the last page to first page



How to Submit Claim Offline



Reimbursement claims may be filed in case of Hospitalization at a non-network hospital in some cases, you can claim a reimbursement following the steps mentioned below:

- Intimate us about your impending claim.
- Present your Medi Assist ecard at the hospital during admission along with any other legally accepted identity card.
 - Note: You can log into your Medi Assist online portal and click Generate E-Card to instantly generate and print out an e-card for any beneficiary.
- Submit your reimbursement claim online within 7 days from date of discharge.
- Send the original documents to Medi Assist within 30 days from the date of discharge from hospital.
- Track your claim in real-time.
- The medical team at Medi Assist processes the claim.



Claim Submission Offline





 In case of approval, the amount is reimbursed either via NEFT or cheque (sent to the address mentioned in your policy).

 In case your claim is denied, the denial letter is sent to you by courier / post / email quoting the reason for denial of your claim

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www.mediassist.in contact@mediassist.in

Bangalore: **080 2206 9449**

Address:

IBC Knowledge Park, Tower D, 4th Floor, Bannerghatta Main Rd, 4/1,

Bengaluru, Karnataka 560029



Annexure

FAQs about eCashless hospitalization



1. What are the 2 types of hospitalization?

Hospitalization can be of two types:

- **Planned Hospitalization:** This happens when you have ample time to plan your admission to the hospital. For example, if your doctor advises a surgery for hernia anytime in the next few weeks, you have time to plan your hospitalization.
- **Emergency Hospitalization:** This happens typically in case of emergencies, such as a road traffic accident. One cannot plan for such hospitalization.

2. What is a cashless claim?

The essence of cashless hospitalization is that the insured need not make an upfront payment to the hospital at the time of admission. You may not have any out-of-pocket expenses towards hospitalization in this scenario. Cashless hospitalization can be availed only at a Medi Assist network hospital and upon approval of your pre-authorization application.



FAQs about eCashless hospitalization



4. In case the preauthorization of ecashless is not approved, what should we do?

- 1. In case, for whatever reason, the preauthorization request cannot be approved, a letter denying pre authorization will be sent to the hospital. In this case, you will have to settle the hospital bill in full by yourself. You must note that denial of a preauthorization request must not 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 on the app or the web portal. After discharge, you must send/submit all the documents related to your claim to nearest branch of Medi Assist India TPA Private Limited.
- 2. The medical team at Medi Assist will verify your medical document and determine the admissibility of your claim based on your policy terms and condition. In case coverage is available, Medi Assist will issue a pre authorization for cashless hospitalization for a specified amount depending on the disease, treatment, how much you are insured for, etc.



FAQs about eCashless hospitalization



3. Is there any time limit to submit the pre-authorization request?

In case of an emergency or unplanned admission, the hospital must send the pre-authorization request to Medi Assist within 24 hours from the time of admission. In case of a planned hospitalization, it is prudent to send the preauthorization request to Medi Assist at least 72 hours prior to the admission date. This will ensure a hassle-free admission procedure for you at the hospital.

5. Will I have out of pocket expenses?

The hospital will ask you to pay for all the non-medical expenses in your bill. You will also have to pay all your pre-hospitalization and post-hospitalization expenses. These can be claimed only after the settlement of the main hospitalization claim.

