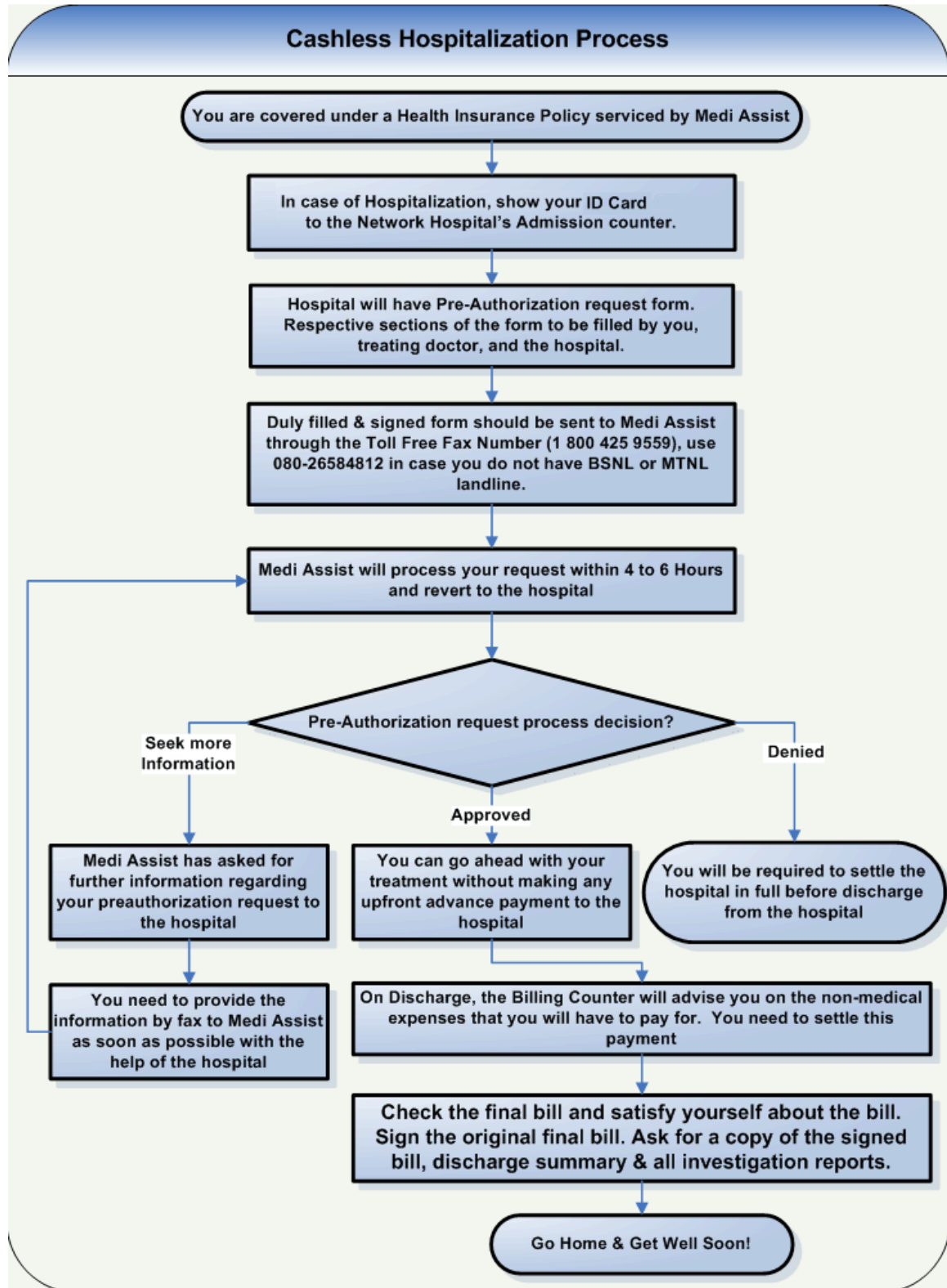


Cashless hospitalization Process & Procedures are described below

Process



- Cashless is only a facility extended by Third Party Administrators and Cashless hospitalization can be availed only at Medi Assist network of 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 network hospitals list may undergo changes in the form of additions and deletions.)
- At the time of hospitalization at a network hospital, you will have to produce your ID card as proof of being covered by a health insurance policy. It is advisable to carry some form of photo ID (Ration card, Driving license, Voted Id card, etc.) while hospitalization of dependants with you in case the hospital wants to verify identity.
- The network hospitals have a preauthorization request form available with them. 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.
 - Required details from associate
 - TPA Name : Medi Assist
 - Medi Assist ID: TCS employee number
 - Insurance company: New India Assurance Company (NIACO)
- This form is faxed by the hospital to the Medi Assist toll free fax number.
- At Medi Assist, 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.
- If the information provided is complete, the liability of the Insurer is absolutely clear and the expenses indicated are reasonable & necessary, Medi Assist 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.**
- In case any advance payment is made to the hospital and hospital has not refunded the advance money to you, ensure that the Hospital Bill clearly shows the advance money paid by the patient and the net amount payable by the TPA. We will deduct the advance paid by the patient while settling the cashless payment to the Hospital Please submit the original advance receipt along with the claim form and the pre / Post. Hosp. bills, if any, to Medi Assist. Medi Assist, after deducting the non-payable items, will refund

the amount. This will ensure that you will get the eligible amount from MA without waiting for the Hospital to refund the advance amount to you.

- 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. It may also be noted that Cashless cannot be claimed as a matter of right. You can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

Cashless 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 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 Medi Assist 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 Medi Assist within four hours after admission.