

Health Insurance

Things you MUST Know



While no one likes to think about insurance, claims, reimbursements, or hospitalization, being prepared for such situations can significantly reduce stress when the need arises. Familiarizing yourself with important insurance terminology, such as premiums, deductibles, and co-payments, can help you navigate the process more smoothly. It's also essential to keep important documents on hand, including your health insurance policy, claim forms, hospital bills, and discharge summaries. Understanding the claims process, such as cashless hospitalization or reimbursement procedures, can save you valuable time and effort during an emergency. Taking a few moments to stay informed and organized can make a world of difference when you find yourself in need of medical care.

This ready reckoner is our effort to provide you with all the essential information you need to understand hospitalization, health insurance, and claims management. We encourage you to save this guide along with the other contents of your Welcome Kit for easy reference in the future. While we sincerely hope you never have to rely on it extensively, having this information on hand will ensure that, should the need arise, you're well-prepared and can focus on staying healthy and stress-free.

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Medi Assist and You

Medi Assist has been appointed as the Third-Party Administrator (TPA) for your Group Medical Insurance Cover. As a valued member of the Medi Assist family, you are now entitled to a seamless and hassle-free health insurance claims process. This ensures that in the event of hospitalization, your claims are managed efficiently, allowing you to focus on what truly matters—your health and well-being.

What this means for you is that, in the event you or any of your family members covered under your insurance policy require hospitalization, Medi Assist will act as the liaison between you and your insurer. We will handle the entire claims process on your behalf, ensuring that everything runs smoothly. Additionally, we offer the convenience of cashless hospitalization, so you don't have to worry about upfront payments. Our goal is to ensure that your claim is processed quickly and efficiently, allowing you to focus on your recovery without any added stress.

Hospitalization, Expenses and Claims

Hospitalization and claims: Things you MUST know

Hospitalization

Hospitalization can be of two types:

- **Planned Hospitalization:** This refers to hospitalization that can be scheduled in advance, giving you ample time to prepare. For instance, if your doctor recommends surgery for a condition like hernia within the next few weeks, you have the opportunity to plan your hospitalization ahead of time. This allows you to coordinate with the hospital, arrange for any necessary approvals, and ensure that your insurance coverage is in place before the procedure.
- **Emergency Hospitalization:** This occurs in unforeseen situations that require immediate medical attention, such as a road traffic accident or a sudden health crisis. Unlike planned hospitalization, emergency hospitalization cannot be anticipated or scheduled in advance. In these cases, timely medical intervention is critical, and the focus is on providing immediate care, with claims processing and insurance formalities typically handled afterward.

Hospitalization Expenses

Expenses associated with hospitalization can be classified as follows:

- **Pre-hospitalization expenses:** When you're unwell, you will most likely consult a physician first, who gets relevant investigations done before advising hospitalization. Such medical expenses incurred before hospitalization are called pre-hospitalization expenses.
- **Hospitalization expenses:** All expenses incurred as part of your hospital stay as an in-patient can be termed as hospitalization expenses.
- **Post-hospitalization expenses:** Some part of your treatment may extend beyond your hospitalization. It may involve follow-up visits to the doctor, prescription medication, further investigations, etc. Such medical expenses are called post-hospitalization expenses.
- **Domiciliary expenses:** Expenses related to healthcare that does not involve hospitalization are called domiciliary expense. This includes investigative labs, OPD visits, minor OPD procedures such as fractures, etc.

Apart from hospitalization expenses, your health insurance policy may also cover pre- and post-hospitalization expenses and offer a cap for domiciliary expenses.

Claims

Depending on the situation and your policy coverage, you can make two types of health insurance claims:

- **Cashless:** 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 the network hospitals provided by Niva Bupa Health Insurance Co Ltd and upon approval of your preauthorization application.
- **Reimbursement:** A reimbursement claim is one where you must pay all the expenses related to the hospitalization of the insured and claim a reimbursement of your expenses after discharge. Reimbursement claims may be filed in the following circumstances:
 - Hospitalization at a non-network hospital
 - Post-hospitalization and pre-hospitalization expenses
 - Denial of preauthorization for cashless facility at a network hospital.

Claim Processing and Settlement

Health Insurance Claim: Make the Most of it.

Cashless or reimbursement; planned or emergency hospitalization; treatment at a network hospital or non-network hospital – as a holder of a Medi Assist e-card, you are eligible for hassle-free claims settlement. Here's how you can go about submitting your claim in case of hospitalization.

Cashless Hospitalization

Cashless hospitalization can be availed only at Niva Bupa's list of network hospitals. You can get an updated list of our network hospitals on our website, <https://portal.mediassist.in>

1. Before you leave for the hospital, ensure that you have your printed Medi Assist e-card handy with you.
2. At the time of admission at a network hospital, produce your Medi Assist ID card (as proof of being covered by a health insurance) along with any valid photo ID (as proof of identity).
3. Fill up the preauthorization form for cashless hospitalization jointly with your treating doctor. You can request for the form at the network hospital or download the same from our website, <https://portal.mediassist.in>. Please make sure all the details asked in the form are completely filled. This will ensure speedy processing of your request.
4. Email the completed form to Medi Assist to cashless@mediassist.in
 - In the case of planned hospitalization, it is prudent to send the preauthorization request to Medi Assist at least 72 hours before your planned admission.
 - In case of emergency hospitalization, the preauthorization request can be sent to Medi Assist within four hours after admission.

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. 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.

5. At Medi Assist, the medical team will scrutinize your medical documents and determine the admissibility of your claim based on your policy terms and condition.
6. In case coverage is available, Medi Assist will issue a preauthorization for cashless hospitalization for a specified amount depending on the disease, treatment, how much you are insured for, etc. This approval is sent to the hospital by fax and/or email (if available).

Note: Further enhancement approvals may be issued on request, subject to terms and conditions of the policy.

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 expenses can be claimed only after the settlement of the main hospitalization claim.

At the time of discharge, please make sure that you check and sign the original bills and the discharge summary. Please collect a copy of the signed bill, discharge summary and all your investigation reports. This is for your reference and will also be useful for your future healthcare needs.

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.*

Reimbursement

Although cashless hospitalization facility is available at the Niva Bupa network of hospitals, you may sometimes need to use hospitals that are outside the network list. In such cases, you can claim a reimbursement of your hospitalization expenses after discharge. You can also claim reimbursements for pre- and post-hospitalization expenses or for hospitalization that was not preauthorized for cashless facility.

1. Complete the claim form with all the necessary documents duly signed. The following are the documents that you need to submit:
 - Original signed claim form
 - Hospital discharge summary
 - Hospital main bill
 - Hospital main bill breakup
 - Hospital main bill – payment receipts
 - Doctor's prescription
 - Consultation bill/ Receipt
 - Investigation bill/ Receipt
 - Investigation reports
 - Pharmacy bills
 - Operations theatre notes, if any
 - Bank cancelled cheque
 - ID proof, Age Proof and address proof (Copy of DL, PAN card, Aadhar card, Voter ID etc.)
 - Any other documents
2. Submit the following documents for a post-hospitalization or a pre-hospitalization expenses claim:
 - Copy of the discharge summary of the corresponding hospitalization
 - All relevant doctors' prescriptions for investigations and medication
 - All bills for investigations done with the respective reports
 - All bills for medicines supported by relevant prescriptions
 - ID proof, Age Proof and address proof (Copy of DL, PAN card, Aadhar card, Voter ID etc)
3. The medical team at Medi Assist will determine whether the condition requiring admission, and the treatment are covered by your health insurance policy. They will also check all the other terms and conditions of your insurance policy. All non-medical expenses will not be payable.
4. You can also submit your medical claim online through our Medi Assist portal. Please click this link: <https://portal.mediassist.in>
5. For any assistance, please connect with us through the portal and live chat session (<https://portal.mediassist.in>),
6. you can also email us at ibmcare@mediassist.in / ibm.escalation@mediassist.in

Or call the IBM helpline number on 8884388455/080-46855351