

Welcome Persistent Employees

Mediclaim Claim Procedure

Cashless Flow Chart



Member approaches network hospital with TPA ID Card

Hospital intimates TPA and sends the Preauthorization/Cashless request

TPA scrutinizes the request. Issues Initial Approval Letter/Additional information Letter/Denial Letter as per requirement and coverage

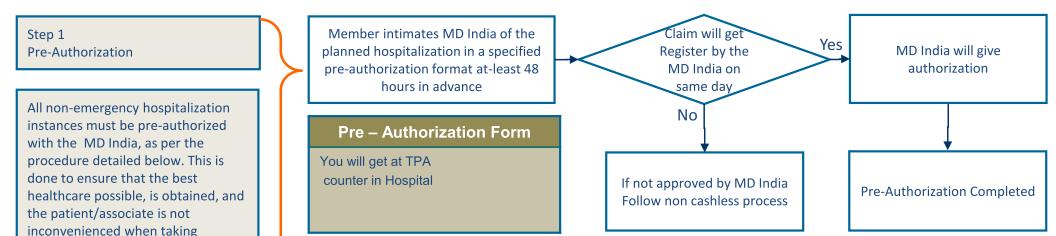
Member bears out pocket non medical expenses or entire hospital bill if not Covered under policy conditions & any other Non-admissible items.

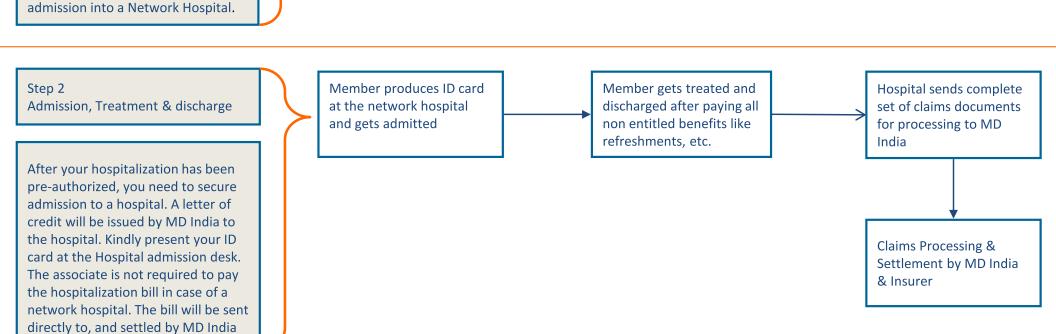
At the time of discharge member signs the Final bill and leaves back all the documents. Member takes photocopies of all documents.

- Cashless can be availed in the listed network hospitals
- Please notify the hospital that your TPA is MDIndia.
- Kindly provide your MDID / MDI E Cards to the TPA Insurance Desk/Hosp. Desk for Insurance process.
- Employee pays the expenses if hospitalization not covered under policy conditions & non-medical expenses
- At the time of discharge employee signs the Final bill and leaves back all the original documents
- Retain the photo copies of all the original documents(if required for personal reasons) before leaving the hospital
- Collect all original receipts of all payments/deposits done to hospital, medicines purchased from outside the hospital along with prescriptions
- Minimum TAT is 2-3 Hours and in emergencies 2 hours, incomplete information can delay the process
- Incase of planned hospitalization intimation at least 4-7 days before date of admission and incase of emergency within 24 of admission.
- The denial of authorization for cashless access does not mean denial of treatment and does not in any way prevent you from seeking necessary medical attention or hospitalization

Cashless Flow Chart







Note: Visit <u>www.mdindiaonline.com/providerList.aspx</u> For Updated Hospital Network Across India

Reimbursement Claims Flow Chart

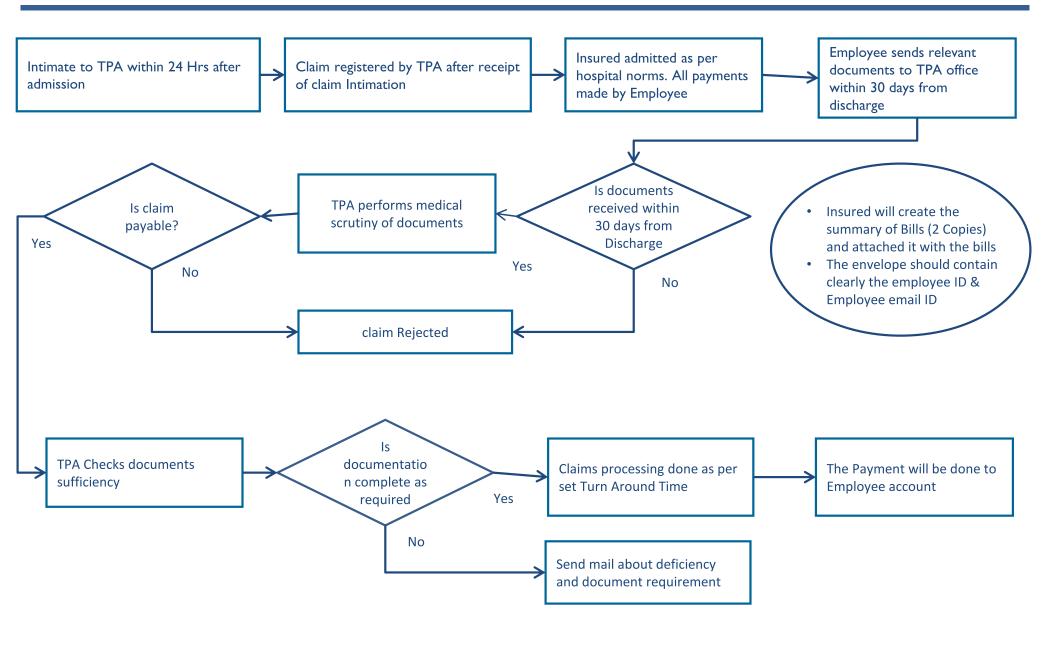


Following Documents require – Intimate to TPA within 24 Hrs after admission Signed Claim Form with Summary of all Expenses. to the Hospital. Pay the Hospital bill Personalized cancel cheque of Employee Original Final Hospital Bill along with Payment Receipt Hospital Room Rent tariff chart if patient admitted in Complete the claim form. Attach all the above than Private AC room rent category.(Applicable for Mumbai, Delhi, Bangalore, Hyderabad location original documents & submit the same to the hospitals.) Persistent Office SPOC Original Discharge Summary / Card/ Death Summary in case of Death. The complete set of documents is to be All Investigation Reports supporting to Diagnosis. forwarded to the MDIndia within 30 days Original Bills & Receipts for investigations done outside hospital from DOD Doctors Prescription (in original) Original Bills of medicines and surgical appliances if purchased In case of further clarifications, MDIndia will Hospital registration certificate/registration number contact Employee on claim form If Registration is not there then declaration from hospital stating no's of beds in the hospital, 24hrs Nursing staff, Fully Equipped Operation TPA will lodge a claim with the Insurance Theater & Qualified Doctors in the hospital. Company after verifying the documents Medico Legal Certificate (MLC) & FIR both are mandatory in case of road traffic accident. If Implants used during surgery, require invoice with barcode sticker. If the claim is payable, NEFT will be ☐ For Cataract claim Barcode sticker of lens is required. forwarded to the Employee Account. Reimbursement claim should be submitted within 30

days from Date of Discharge.

Reimbursement Claim Flow Chart





Communication Details



Claim Doc	uments Su	bmission -
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- ☐ Upload all documents on MDIndia Web Portal . Please login to https://persistent.mdindia.com/loginpage.aspx
- ☐ Submit all claim documents to Persistent Office SPOC as per below location

MDIndia Health Insurance TPA Private Limited - Communication Matrix				
Persistent Office SPOC – Location	Name	Contact Number	Email Id	
TOLL Free Number		1800-266-0669		
Pune – Erandwane	Karuna Budgude	9325856674	karuna_budgude@persistent.com	
Pune – Hinjewadi	Abhijeet Pawar	7875553901	abhijeet_pawar5@persistent.com	
Nagpur	Ruchi Mandal	7249291148	persistent@mdindia.com	
Hyderabad	Arun Kumar	7391042262	persistent@mdindia.com	
Noida	Ravi Ranjan	7391059765	persistent@mdindia.com	
Bangalore	Dhanashekhar	7391059597	persistent@mdindia.com	
Goa	Tejal Rane	9325708751	persistent@mdindia.com	
Escalation 1	Shekhar Talekar	9156475991	stalekar@mdindia.com	
Escalation 2	Amit Kulkarni	7391059747	akulkarni@mdindia.com	
Escalation 3	Benjamin George	8482859200	bgeorge@mdindia.com	



Wish You A Healthy And Happy Future!

