

Check Points while Availing cashless facility

1. Keep a check of the network hospitals of your TPA, as it may change periodically.
2. Always carry your Health ID card & a photo ID with you to avail cashless in the network hospitals.
3. Intimate your TPA about your hospitalisation within 24 hours of hospitalisation in case of emergency admission.
4. For planned hospitalisations, make sure you intimate the TPA before 48 hours of admission & get the approval done.
5. Make sure you sign the Cashless request form before it is sent by the Hospital. Do check the cashless request form for the charges being applied as it is going to affect your Mediclaim eligibility in future.
6. Mention all the relevant details about your present as well as past ailment while filling the cashless request form.
7. Do not opt for the higher room category than your policy eligibility as it will reduce your approval proportionate to your eligibility.
8. Do ask for the hospital bill periodically when you are hospitalised for longer duration. Kindly keep record of your intermediate bill or bill till date by cross verifying services being provided by the hospital & the charges being applied for the same.
9. Asking the intermediate hospital bill will also ensure about your sum assured utilisation & availability.
10. Do intimate your TPA/Insurer regarding any misrepresentation of the details in the hospital billing.
11. Sign the final bill as well as original discharge summary before leaving the hospital.
12. Duly Fill up & Sign the claim form & submit the same to the hospital before leaving the hospital.
13. Leave all the Original hospitalisation documents with the hospital & carry the photocopies with your for future references.
14. Carry the Original paid receipt of the amount paid by you to the hospital to reimburse the same if applicable.