

Cashless Process

Cashless means the Administrator may authorize upon a Policyholder's request for direct settlement of eligible services and its according charges between a Network Hospital and the Administrator. In such case the Administrator will directly settle all eligible amounts with the Network Hospital and the Insured may not have to pay any deposits at the commencement of the treatment or bills at the end of treatment to the extent as these services are covered under the Policy.

List of hospitals in the MDIndia network eligible for cashless process

<https://www.mdindiaonline.com/ProviderList.aspx>

For More details contact Relationship Manager –

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Planned Hospitalization

Emergency Hospitalization

Note : Patients seeking treatment under cashless hospitalization are eligible to make claims under pre and post hospitalization expenses. For all such expenses the bills and other required documents needs to submitted separately as part of the claims reimbursement.

Cashless Hospitalization - Important Documents

Photocopy of Patient Medclaim Card

Any Government Identification Proof of Patient

Note : TPA Counter at Hospital will assist you to complete the documentation at the time of Hospitalizations

Customer Care - Toll Free [24 x 7]

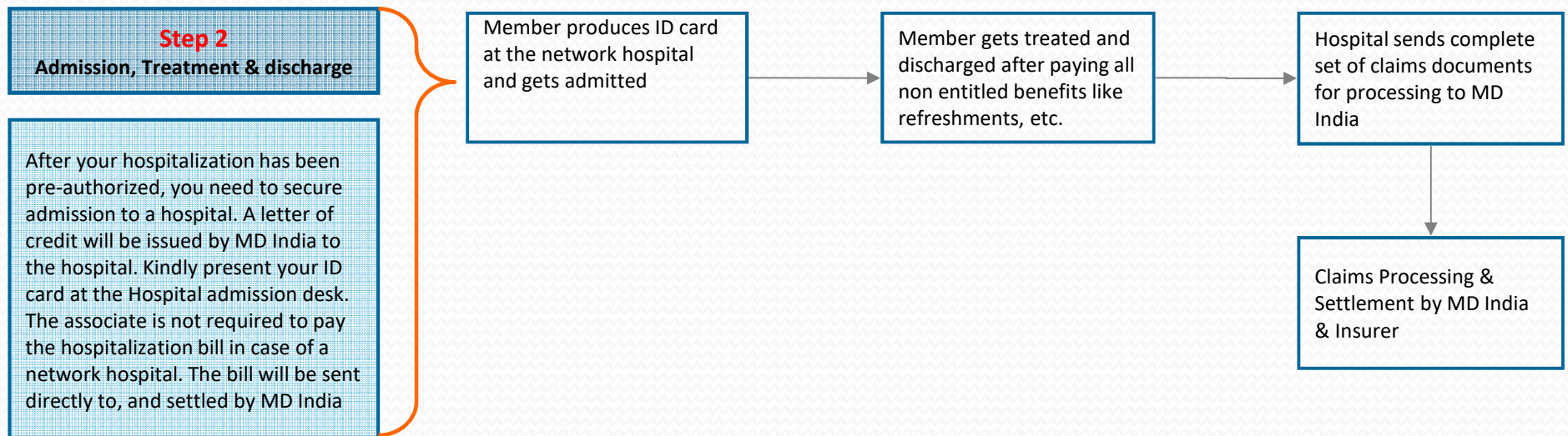
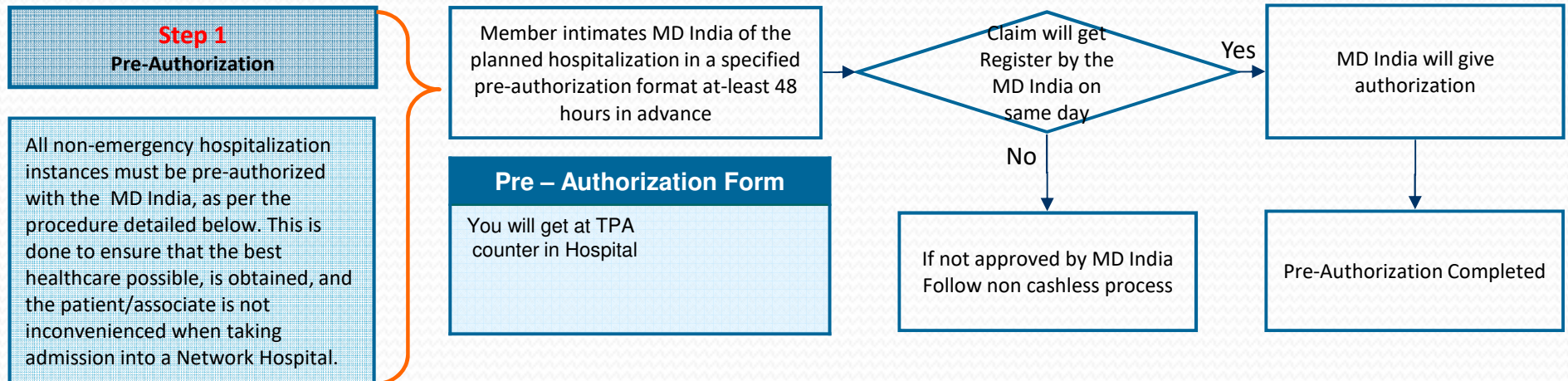
1800-233-1166

For Claim Status, Policy Coverage

1800-233-4505

For Cashless Assistance

Cashless – Claim Process - Planned hospitalization



Note : If Emergency hospitalization, follow same procedure for pre-authorization after the admission in network hospital



Non-Cashless

Admission procedure

- In case you choose a non-network hospital you will have to pay directly to the hospital for admission

Discharge procedure

- In case of non network hospital, you will be required to clear the bills and submit the claim to TPA for reimbursement from the insurer. Please ensure that you collect all necessary documents such as – discharge summary, investigation reports etc. for submitting your claim.

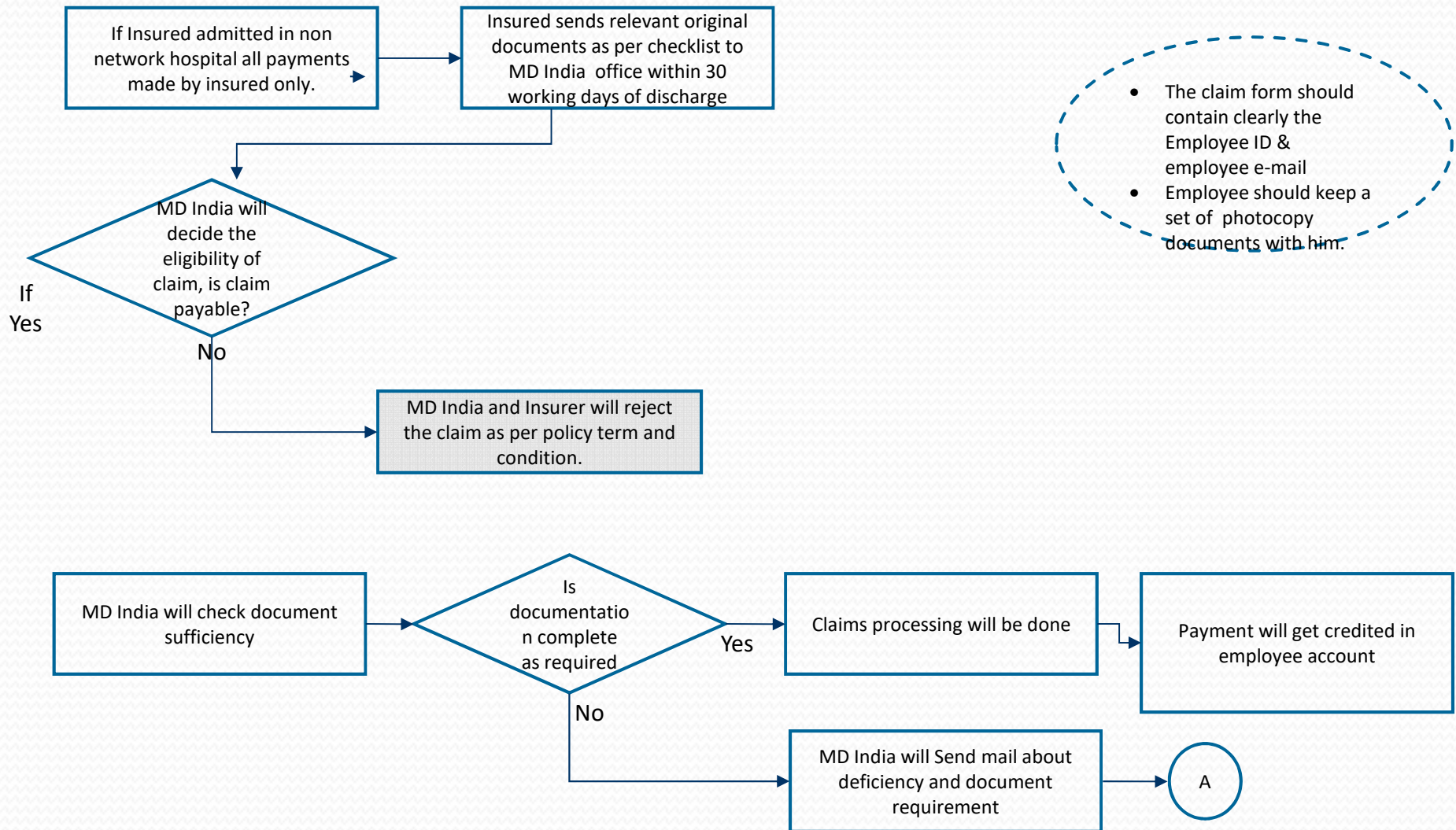
Claim Intimation : You have to intimate on our customer care number within 48 Hrs. of hospitalization.

Submission of hospitalization claim

- You must submit the final claim with all relevant documents within **30 working days** from the date of discharge from the hospital.

- **Please note that non-compliance of timelines mentioned above, will lead to rejection of claim.**

Non-Cashless Claims Process



Claims Document Check List

- Duly filled & signed Claim form by the employee with the seal & signature of the
- Concerned authority in the organization
- Photocopy of Cashless card.
- Original Discharge card / Discharge summary.
- Original Hospital bill with the seal & signature of the Hospital.
- Detailed Hospital bill break-up for the expenses.
- All original prescriptions & consultation papers of the Doctor.
- All original Medical bills with the name of the Patient duly endorsed by the treating Doctor.
- All original cash paid receipts supporting the bills in the name of patient.
- All original Medical reports certified by the Doctor (Pathology, X-Ray, CT-Scan, ECG, MRI, etc.)
- Summary of all Expenses.
- Medico Legal Certificate (MLC) & FIR both are mandatory in case of road traffic accident.
- All Indoor Case Papers (ICP).
- Hospital Registration Certificate with No. of Beds.
- If Implants used during surgery, require invoice with barcode sticker.
- For Cataract claim Barcode sticker of lens is required.
- Reimbursement claim should be submitted within 30 days from Date of Discharge.