Cashless Process

Cashless means the Administrator may authorize upon a Policyholder's request for direct settlement of eligible services and it's 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 -

Name Kartik Joshi

Email ID mumbaicorp3@mdindia.com

Contact no. 7420074497

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 Mediclaim 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

Step 1 Pre-Authorization

All non-emergency hospitalization instances must be pre-authorized with the MD India, as per the procedure detailed below. This is done to ensure that the best healthcare possible, is obtained, and the patient/associate is not inconvenienced when taking admission into a Network Hospital.

Member intimates MD India of the planned hospitalization in a specified pre-authorization format at-least 48 hours in advance

Pre – Authorization Form

You will get at TPA counter in Hospital

Claim will get
Register by the
MD India on
same day
No

If not approved by MD India
Follow non cashless process

Pre-Authorization Completed

Step 2 Admission, Treatment & discharge

After your hospitalization has been pre-authorized, you need to secure admission to a hospital. A letter of credit will be issued by MD India to the hospital. Kindly present your ID card at the Hospital admission desk. The associate is not required to pay the hospitalization bill in case of a network hospital. The bill will be sent directly to, and settled by MD India

Member produces ID card at the network hospital and gets admitted

Member gets treated and discharged after paying all non entitled benefits like refreshments, etc.

Hospital sends complete set of claims documents for processing to MD India

Claims Processing & Settlement by MD India & Insurer

Note: If Emergency hospitalization, follow same procedure for preauthorization 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

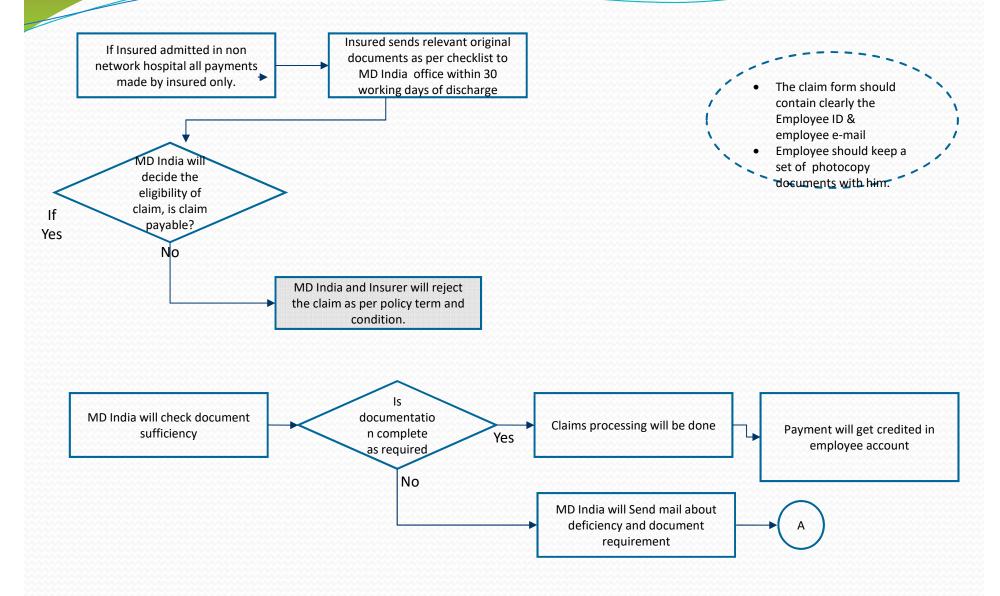
 In case of non network hospital, you will be required to clear the bills and submit the claim to TPA for reimbursement from the insurer. Please ensure that you collect all necessary documents such as – discharge summary, investigation reports etc. for submitting your claim.

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.