GUIDE BOOK FOR MEDICLAIM POLICY HOLDER

ISSUED BY:

ROTHSHIELD HEALTHCARE (TPA) SERVICES LTD.
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WELCOME TO THE ROTHSHIELD EXPERIENCE

Dear Insured Person,

Thank you for choosing Mediclaim policy to protect yourself and your family.

ROTHSHIELD Healthcare (TPA) Services Limited has been authorized by your insurance company to extend Third Party Administration services to you. Henceforth we will process all your queries and claims relating to this Mediclaim policy.

The services that we will be offering you are:

a) Answer queries relating to the policy taken by you.
   b) Cash less access to Network Hospitals in case of Hospitalization (Subject to Terms, Conditions, exclusions and limitations of your Policy).
   c) Reimbursement of hospitalization claims. (Subject to Terms, Conditions, exclusions and limitations of your Policy).

We assure you the highest quality of services. The ROTHSHIELD Group backs this commitment. Should you require any assistance drop us a mail at info@rothshield.co.in. Or visit our Website www.rothshield.co.in

With best wishes,

Dr. Ritesh M. B hate  
Chief Executive Officer
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1. IMPORTANT INSTRUCTIONS

a) This is your Instruction Booklet. Your Identity card/s is enclosed. The Identity card/s should be kept in safe custody. Return the identity card/s to the insurance company/ROTHSHIELD at the end of the policy period.
b) In case you find any discrepancies in the Identity Card please contact us immediately.
c) This identity card only in conjunction with authorization letter issued by ROTHSHIELD allows you cashless access in network hospitals for in-patient treatment as per your Mediclaim Insurance policy.
d) Please quote the ROTHSHIELD Health card Number in all your correspondence with us.
e) Duplicate Identity card will be issued at Rs.50/- per card, if the original is lost or damaged.

2. WHAT IS THIRD PARTY ADMINISTRATION SERVICES (TPA)?

The Insurance Regulatory and Development Authority has granted ROTHSHIELD Healthcare (TPA) Services Private Limited licenses to provide Third Party Administration Services. We have subsequently been authorized by your Insurance Company to extend our services to you. The scope of services will include:

a) Issue of Identity card to all policyholders.
b) Provide information to policyholders about hospitals.
c) Provide Cashless access in ROTHSHIELD network hospitals. The name of members of the network hospitals is subject to deletions and additions. Please visit our website or call our customers services numbers to check if the hospital is part of the network.
d) Provide 24 hours, 7 days a week customer service toll free number. This number is .........................

3. WHAT IS CASHLESS ACCESS?

Till recently the Mediclaim policyholders had to pay the hospital for treatment and then send the bills to the insurance company for reimbursement. Henceforth, the insured will not have to pay the network hospitals after undergoing treatment. He will have to sign the bills and we will pay the hospital for the treatment undertaken by the insured (subject to Policy terms, exclusions and conditions).

a) How does this work?

Each person covered under the Policy will be issued an identity card. Whenever there is a need for hospitalization the policyholder should obtain an Authorization Letter from ROTHSHIELD. The authorization letter will indicate the name of the insured/patient, the name of the hospital where treatment is required, the nature of illness/ disease for which treatment is required and the monetary limit above which the insured/ patient will have to pay. The policyholder will have to submit this authorization letter along with the identity card given by ROTHSHIELD to the admission counter in the hospital. The hospital will then start treatment.

b) How does one obtain the Authorization letter?

The policyholder is required to fill the request for authorization or pre-authorization letter (a specimen copy is enclosed) and send it to the nearest ROTHSHIELD office mentioned in this booklet/ web site.
Additional copies of the Pre-Authorization letter can be obtained from any of the ROTHSHIELD offices given or you could call our toll free number and we will send it to you. ROTHSHIELD will scrutinize the request for authorization letter and send an authorization letter or regret letter.

c) Can a request for Authorization for cashless be declined?
Yes, a request for authorization for cash less access may be declined if,

a) Inadequate/vague/wrong information is provided and the TPA is unable to get access to further information.

b) The ailment/ disease for which hospitalization is required is not covered by insurance.

c) The person does not have adequate insured amount left to cover the hospitalization costs.

This only means that cashless access is declined, AND IS IN NO WAY TO BE CONSTRUED AS DENIAL OF TREATMENT. The policyholder must obtain the treatment as per his/ her treating doctor's advice. The denial of preauthorization letter shall not be construed to mean that the policyholder cannot claim under the terms, exclusions and conditions of the policy from ROTHSHIELD. In such cases you are advised to file your claim for reimbursement and ROTHSHIELD will settle the claim as per your policy terms and conditions.

4. HOSPITALISATION:

PLANNED HOSPITALISATION:

a) The request for Authorization (Pre- Authorization) for planned treatment has to be filled up. This form has to be filled up by the Doctor recommending Hospitalization. The form must be filled fully in Block letters indicating the Doctors Name, Registration Number and Telephone number. Should our Medical Officer need any clarification he may contact your doctor before he initiates action on your request.

b) This request must reach ROTHSHIELD office at least 4 days before hospitalization.

c) Any change in the date of hospitalization, Hospital, nature of illness or surgeon who is going to perform the procedure will make the authorization invalid. A fresh authorization will have to be taken.

d) The authorization is valid only for Network Hospitals.

e) The authorization will be addressed to the hospital and sent to the patients address or faxed to the hospital as desired by the policyholder.

f) A specimen format is attached. You could collect this from the nearest ROTHSHIELD Office

g) A claim form must be collected from the nearest branch of the insurance company or ROTHSHIELD office.

Getting Hospitalized:

In order to secure admission on the appointed day, you are advised to register your name with the hospital well in advance.

a) Contact the admission desk of the Hospital.

b) Show your ROTHSHIELD identity card and the Authorization letter given by ROTHSHIELD. The hospital will check the ID card and authorization letter. In case you were issued a non photo Identity card you may have to carry some identification documents like a driver's license/ voters ID cards etc.
c) Some network Hospitals may charge you registration fees/ admission fees etc. These will have to be paid by the policyholder. These expenses are not reimbursable under your policy.

d) In case the amount approved is less than the estimate given by the hospital you may be required to make arrangements for the difference. In addition to the above, you will also have to pay expenses towards telephone charges, ambulance charges etc. In case you wish to know more on expenses that is not covered by your policy please contact us on our toll free number for clarifications.

e) Get admitted.

**EMERGENCY HOSPITALISATION:**

The policyholder is advised to get admitted. In case of admission to a Network Hospital the hospital will admit the patient as per the procedure of the hospital. The hospitals will then contact ROTHSHIELD and send us a request for authorization. At times the policyholder may be required to contact ROTHSHIELD for authorization. The policyholder must send the pre-authorization request completely filled. ROTHSHIELD will revert within 6 hours of receipt of the request. In case cashless access is declined, this is in no way to be construed to be denial of treatment the policyholder must obtain the treatment as per his/her treating doctor’s advice. The denial of preauthorization letter shall not be construed to mean that the policyholder cannot claim under the terms and conditions of the policy from ROTHSHIELD. In such cases you are advised to file your claim for reimbursement and ROTHSHIELD will settle the claim as per your policy terms and conditions.

In case the policy holder gets admitted to a non network hospital then the hospitalization bills will be reimbursed subject to Terms, exclusions, Conditions and limitations of your Policy.

**5. BILLING AND DISCHARGE:**

a) Sign the final bill and check the bill for correctness. ROTHSHIELD reserves its right of recovery of any amount due to it from the insured person for billed services which are not covered by the policy.

b) Ensure that all supporting documents are attached to the bill.

c) You must pay all bills not associated with the condition for which hospitalization was authorized and the amounts in excess of the approved limit.

d) Retain a copy of the final bill and discharge summary.

e) Sign a claim form filled in all respects and give it to the hospital along with other authorization letter given by ROTHSHIELD before discharge.

f) In case you require the original discharge summary and other original documents, the same can be collected from the branch office of the insurance company from where your policy was issued after the claim has been settled.
6. REIMBURSEMENTS IN CASE OF TREATMENT IN NON-NETWORK HOSPITALS

Cashless Hospitalization is available only in Network Hospitals. While it’s recommended that you choose a network hospital you are at liberty to choose a non-network hospital also. In case you avail of treatment in a Non- Network hospital, ROTHSHIELD will reimburse you the amount of bills subject to the policy taken by the policyholder. The Policy Holders attention is drawn to the definition of Hospital in the Mediclaim policy.

ROTHSHIELD should be contacted within 7 days from the time of admission with details of ROTHSHIELD card number, nature of illness, name & address of the Hospital/ Nursing Home/ Clinic, attending Doctor, Bed Number etc. The claim form can be collected from the nearest branch of the Insurance company / ROTHSHIELD office. This claim form must be filled fully and sent to the nearest ROTHSHIELD office along with the following documents in original.

   a. Hospital Bill with Receipt for payment along with the break up signed by the member.
   b. In case of surgeons / consultants bills, kindly insist on a stamped, preferably numbered receipt.
   c. Doctors prescription and medicine bills.
   d. Discharge summary sheet from the hospital.
   e. Pathological reports and other investigation reports along with the doctor’s authorization.
   f. Other relevant details and documents connected to hospitalization.

Note: Only expenses relating to hospitalization will be reimbursed as per the policy taken. Non-medical expenses will not be reimbursed at all.

7. FAQs (Frequently Asked Questions):

   • What are Mediclaim policy and its benefits?

   The policy covers your hospitalization expenses along with pre and post hospitalization expenses, subject to exclusion and limit of the policy.

   • What is the minimum period of hospitalization required to be eligible for claim?

   The minimum period of hospitalization required is 24 hours. However, this is relaxed in respect to cataract and other eye surgery, kidney stone removal, tonsillectomy, D&C, dialysis, chemotherapy, radiotherapy and other disease as laid down in the policy.

   • Will the medical cost be reimbursed from day one of the cover?

   There is a general waiting period of 30 days. For further details please refer your policy details.
- What are pre and post hospitalization expenses?

**Pre hospitalization**: these are relevant medical expenses incurred during the period of 30 days prior to date of admission.

**Post hospitalization**: these are relevant medical expenses incurred during the period of 60 days after the date of discharge from hospital.

- Will I be covered under the mediclaim policy when I am abroad?
  
  The mediclaim policy is only applicable for treatment within India.

- What are the major exclusions under the mediclaim policy?

The major exclusions are pre existing conditions, first year exclusions for certain diseases, 30 day general waiting period of all diseases, drug abuse, naturopathy treatment, pregnancy related treatment, etc. for details, kindly refer your policy.

- What happens in the case of an emergency?

In case of emergency the member may get admitted in the hospital and then apply for cashless facility within 24 hours of admission to avail cashless services. In case of non network hospital, intimation should be sent to Rothshield and the bills settled directly by you. The bill is then sent to Rothshield for claim. In case of denial, the bill is to be settled by the member and then claimed from Rothshield, subject to the Terms & Conditions of the policy.

- What if I lose my ROTHSHIELD cashless Card?

Kindly contact ROTHSHIELD Head Office immediately. A duplicate ID card will be issued at nominal cost.

**Do’s**:

- Check the member’s identification (ROTHSHIELD ID card / authorization letter) before extending direct billing facility.
- Intimate ROTHSHIELD office regarding the admission of member through written letter.
- Intimate ROTHSHIELD at least 3 – 4 days prior to admission for all pre elective cases.
- Intimate ROTHSHIELD office within 24 hours of admission for all emergency cases.
- Fill the Pre Authorisation completely and duly signed by the treating doctor before sending (faxing/online) to ROTHSHIELD office.
- Mention the plan of treatment, probable duration of stay and estimated amount for the treatment in the Pre Authorisation Letter.
- Intimate ROTHSHIELD office regarding approval for extension of authorized coverage amount at least 24 hours
prior to discharge time.

☑ In case timely authorization/letter of guarantee is not received from ROTHSHIELD, kindly intimate the same to ROTHSHIELD office to obtain the authorization letter.

☑ Extend the direct billing facility as per the authorized guidelines by ROTHSHIELD in the authorization letter.

☑ Collect the over and above the authorized eligible amount directly from the member at the time of discharge.

☑ Collect the amount billed for non-medical items, which are not payable under this insurance scheme.

☑ Duly signed claim form by the member has to be submitted along with the claim documents.

Don'ts for Network Providers while Serving ROTHSHIELD Members for In-Patient services/Day care procedures/CT-MRI facilities/Specified Out patient facilities?

Don’ts-

☑ Do not hide relevant and factual information regarding the past and present medical history of the member.

☑ Do not extend direct billing facility to unauthorized members and for unauthorized ailments / procedures on credit basis.

☑ Do not hand over the original documents like discharge summary, reports, bills etc to the member at the time of discharge.

☑ Do not extend direct billing facility over and above the authorized limits and services.

9. LIST OF ROTHSHIELD HEALTHCARE (TPA) SERVICES OFFICES

Corporate Office:
402, Raheja Chambers, Nariman Point, Mumbai – 4000 021
Phone: 022-22022147. 022 - 22048144
TOLL FREE Number: 1-800-228-144

10. GRIEVANCES CELL:

We have a grievances cell you could contact should you have any problem in the services rendered by ROTHSHIELD. A General Manager heads the cell. Please send your complaints to grievance@rothshield.co.in. Your complaints will be addressed immediately.