GROUP HEALTH INSURANCE FOR EMPLOYEES AND DEPENDENTS 2016-2017

Administered by

MedSave
Claims Process: Types of Claim and its process

Types of Claims

Cashless

Cashless facility can be availed or granted when the hospital is registered as Network hospital of TPA. The insured does not have to make an upfront payment to the hospital at admission time.

Reimbursement

Reimbursement facility is generally availed if the hospital is not in network list of TPA or due to unclear requests cashless is not granted by TPA or if the insured voluntarily does not opt for Cashless facility.

- Planned Hospitalization
  - Prior information for hospitalization advised by Doctor
  - When the Cashless request process is completed in advance

- Unplanned/Emergency Hospitalization
  - When the request for Cashless is given at the time of admission only
Cashless Hospitalization - Planned

Hospitalization Procedure

Network hospital will email the Request to Medsave Cashless Depts. at cashless@medsave.in

Medsave Doctors will examine the Pre-Authorization Request form & decide on cashless availability, as per the policy guidelines.


Contact Medsave Toll Free & inform about the nature of emergency & your TPA ID No.

Get the Pre-Auth Form filled from the concerned Networked Hospital. Hospital will email the Request to Medsave, duly signed by the treating doctor/hospital and signed by insured.
Cashless Hospitalization - Emergency

Member get admitted in the hospital in case of emergency by showing his ID Card. Treatment starts.

Member / Hospital applies for pre-authorization to the TPA within 24 hrs of admission

TPA verifies applicability of the claim to be registered and issue pre-authorization

Hospital sends complete set of claims documents for processing to the TPA

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

Pre-authorization given by the TPA

Claims Processing by TPA & Insurer

Y

N

Claims Processing by TPA & Insurer

Release of payments to the hospital
# Cashless Procedure : Points to be Checked

- Cashless Services only available in network and PPN hospitals
- Medsave will authorize and approve cashless hospitalization amount on the basis of medical viability, policy terms and conditions and Sum Insured limit
- The rates will be sanctioned as per agreed tariff and package rates not withstanding the sanctioned amount
- Some hospitals will ask for nominal deposits as a part to cover non payable expenses
- After cashless final bill settlement please check and sign the bill and all medical documents as an acceptance of the cashless facility
- All documents in original are to be retained by the hospital
- Please collect the copies of hospitalization document for post hospitalization claim and future references
- Please keep a follow up and coordination with TPA helpdesk at hospital for cashless authorization update
- Please incorporate mobile no in the pre-auth form to receive SMS for cashless authorization update
- Cashless request is to be sent on the day of admission or next day only. Initial cashless cannot be initiated on the day of discharge
- If medicines are bought or investigation done outside the hospital during hospitalization kindly obtain original bill/cash memo/receipts and reports of the same to claim separately under reimbursement
- Denial of cashless facility is not denial of treatment. Treatment will continue at the hospitalization. Please send all the claim documents as a reimbursement claim for a review.
- Please update the family members regarding the cashless procedure
Claims Process: Reimbursement

At the time of discharge, collect all bills (stamped and signed), supporting investigation reports, medical bills, in original discharge card, etc from hospital.

Within 15 days of discharge, submit the Claim form along with documents (in original) to Medsave Office.

Keep a copy of documents with you for further reference.

Are the documents complete as required?

Is the claim payable as per terms of Policy?

TPA performs medical scrutiny of the documents.

Are documents received within stipulated time from discharge?

TPA checks document sufficiency.

Are documents complete as required?

Query Letter mailed about deficiency and document requirement.

Employee submits balance documents in time.

Payment transferred through NEFT and UTR.

Claims processing done within 5-7 working days.

Updated to corporate HR along with Settlement Voucher.

Claim Rejected.

No

Yes

No
We not only assure but also ensure best services

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