

Do's

Pre - authorization form from the Insurance helpdesk 3 - 4 days prior to the admission for planned hospitalization should be obtained.

The treating doctor should fill the Pre - authorization form.

The pre - authorization approval at the Insurance helpdesk should be checked out within 24hrs. Cashless treatment at the hospital can be availed after receipt of written authorization from TPA for the covered.

At the time of discharge leave all the entire original documents and signed claim form with the hospital.

In case of clarifications, the TPA office must be contacted

Payment to the hospital for the expenditure over and above the TPA- approved limit, or for treatments not covered under the package, must be made by the policyholder at his cost.

Don'ts

Admission at the hospital merely for investigation, evaluation or health check ups- will not be approved by TPAs.

Do not insist on admission on cashless basis at the Hospital without obtaining the pre -authorization approval from TPA.

Don't carry back any original documents at the time of discharge from the hospital, if the TPA approves your cashless claim.

The bottom-line is that before undergoing any treatment check all the facts with TPA's to avoid disappointment.