

## Insurance Policy

### **Guidelines for patients availing cashless facility under Health Insurance Schemes**

Cashless Hospitalization facility enables an insured customer to obtain admission and undergo the required treatment without a direct payment. The assigned TPA will mediate between the healthcare service providers (Hospital) and the Insurance Company and settle the bills on behalf of the insured customer. As per the IRDA, Insurance is a subject matter of solicitation.

Network Hospitals are those hospitals that your TPA has an agreement with. In case of Hospitalization, if you get admitted to a Network Hospital you will be eligible for cashless Hospitalization, subject to the other terms and conditions mentioned in your policy being fulfilled.

### **How can I avail the facility of cashless Hospitalization at Sakra Hospital?**

At Sakra World Hospital, the procedure to avail cashless Hospitalization falls under two sections, i.e., Planned and Emergency. In order to avail this facility, the Pre-authorization approval of the estimated hospital expense is a must.

### **Planned Hospitalization**

In the process of Planned Hospitalization, your first consulted doctor would have advised you on the probable date of Hospitalization. In this case, you are required to apply for an approval of the estimated hospital expenses directly through your TPA at least 4-5 days in advance to the date of Hospitalization. In case if you have not applied for a pre-authorization in advance or if the doctor you first consulted with advises you to get hospitalized immediately, our (TPA/Insurance Desk) will guide you through the pre-authorization process. Nevertheless, the (TPA/Insurance) Desk is only a medium and can in no way influence the decision on the approval. The approval can either be accepted or turned down. If the approval is turned down the category of the Hospitalization would be changed from Insurance to Cash/Self-Paid patient.

### **The pre-authorization procedure is detailed below:**

Get in touch with our (TPA/Insurance Desk) at the Hospital

At the (TPA/Insurance Desk), you will be asked to present the original health Insurance card issued to you by your TPA. Also, you are required to produce following documents.

<b>A. ID Proof</b>	<b>i. TPA ID card</b>
<b>B. Any other additional proof like</b>	ii. Voter's ID iii. Unique identification number iv. Driving license v. Pan card vi. Employment ID card
<b>C. Doctor's advice for admission</b>	
<b>D. Supporting Medical documents</b>	i. Investigation reports ii. Previous consultation papers iii. Previous hospitalization documents
<b>E. Patient/policy holder signature on preauthorization request form</b>	

In addition to this,

- Collect the pre-authorization forms pertaining to your TPA

- Your pre-authorization will have two divisions:  
The general details on the health Insurance policy needs to be filled in by you. Our TPA/Insurance Desk will guide you through this process in case of any difficulty.  
The details related to the treatment are to be filled in and duly signed by the Doctor who is treating you. Please do not fill this section.
- Once the form is filled out, return it to the TPA/Insurance desk. The staff at the desk will verify the form and let you know in case of any variance.
- Once the form is finalized, the TPA/Insurance desk will submit the form to the office of your TPA.
- TPA/Insurance desk will revert to you on the approval status.
- The form once filled and signed by the patient becomes a foundation for a cashless treatment by the TPA. It is, hence, imperative that the patient/family takes ownership of the medical history as shared with the doctor as mentioned in the form.

### **Emergency Hospitalization**

In the case of emergency Hospitalization, the TPA/Insurance desk will initiate the process with your TPA at a brisk pace and you are likely to receive the approvals within the same day. It is essential for the Hospital to receive an approval from your TPA in order to process the cashless form of admission. If the approval is getting delayed for various reasons, you may pay the necessary cash deposit and undertake the treatment. Once the approval has been received, the cash will be refunded as per the hospital's policy. Denial of the cashless claim by the TPA is in no way a denial to the treatment. However, the patient needs to pay for his treatment and take up the case of the refusal to a cashless admission by the TPA with either the TPA itself or the Insurance Company on his/her own.

### **Frequently Asked Questions**

#### **What if I do not get an approval on my cost of treatment?**

In case if you do not get an approval, you are required to bear the complete expenses incurred on the treatment. Cashless Hospitalization is related to the approval of the estimated expenditure on your proposed treatment. Hence, it is always advisable to get the approval and then get yourself admitted. You are requested to educate yourself of the benefits of getting the approval before the date of your admission to your doctor. At Sakra World Hospital, the TPA/Insurance desk shall not entertain any request for a refund of the amount paid if the approval comes after the process for your discharge has been initiated.

#### **Circumstances where cashless Hospitalization is not entertained**

*Your request for approval might get rejected:*

- If the ailment for which Hospitalization is being sought after by you is not covered under your insurance policy for reasons like pre-existing ailment, specific omissions like road traffic accident under the influence of Alcohol.
- If the information enclosed in the pre-authorization form is inadequate for the TPA to arrive at a conclusion and further information is not available for various reasons. However, the probability of rejection under this criterion are very rare since the TPA/Insurance desk at the hospital is skilled in conforming with pre-authorization formalities and will advise you duly.
- If you have exhausted your eligible Medical Insurance cover for the year.

### **What if the actual medical expenses exceed the pre-approved amount?**

You may approach the TPA/Insurance desk to apply for an enhancement of the pre-approved amount in case the actual medical expenses exceed the pre-approved amount.

The TPA/Insurance desk will apply for an enhancement on your behalf with the TPA and grant the necessary documentation. If you have not exhausted your medical insurance limit, it is most probable that your TPA will endorse the application for the enhancement, either for the requested enhanced amount or up to your insured limit after deducting the value utilized by you. If the TPA rejects the request for enhancement, you require to pay the amount incurred in excess of your approved amount directly to the hospital before the discharge.

### **Does cashless Hospitalization cover all medical expenses?**

You are requested to go through your health insurance policy for the complete details on the medical expenses that are covered.

However, the expenses listed below are not reimbursable under cashless Hospitalization.

- Registration / Admission Fee
- Telephone Charges
- Visitors / Attenders Charges
- Charges for Diet, which is not part of the administered treatment
- Document Charges.
- Toiletries.
- Non-medical Expenses.
- Service Charges

These need to be settled by you directly to the hospital at the time of discharge. (For detail list of non-admissible expenses you can visit your insurer/TPA website).

### **In case of cashless Hospitalization, what are the documents the hospital shall require from me at the time of discharge?**

All the original documents including bills, lab reports, films & scans, discharge summary and claim form.

All the original documents duly signed by you, needs to be submitted to the hospital.