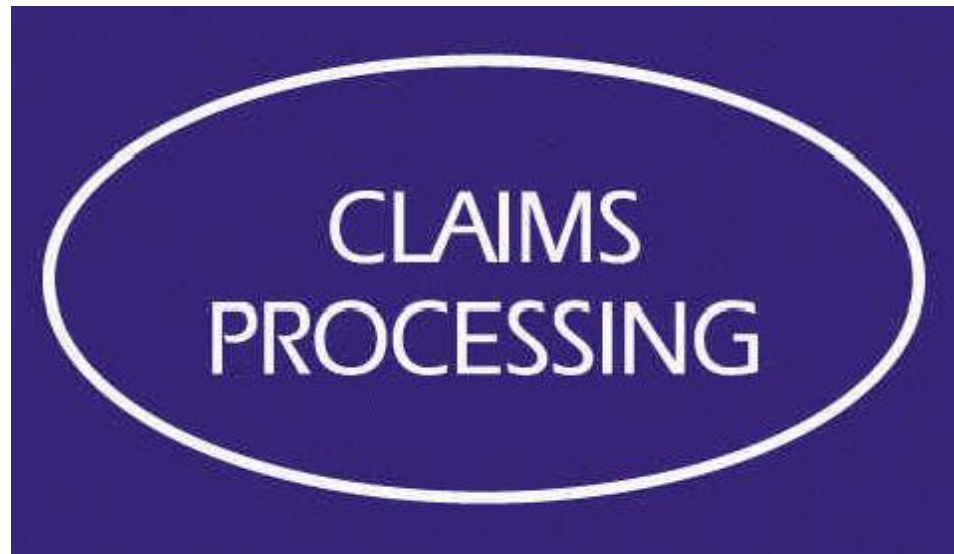


Claim Process Cashless & Reimbursement



Cashless Claims

To avail cashless hospitalization treatment at network hospitals –

- **Step 1:** HEALTH ASSIST will provide the list of network hospitals offering cashless facility for treatment.
- **Step 2:** The claimant needs to produce the HEALTH ASSIST Health card/Employee ID Card,/Policy Document at the hospital along with any other valid KYC document like, Passport, Voter's Identity Card, Driving Licence, Aadhaar Letter/Card, NREGA Card, PAN Card ,Employee ID card issued by State/Central Govt or any autonomous body.
- **Step 3:** Hospital sends Pre-authorization Request with the treatment details; past history and clinical notes along with estimate of hospitalization expense to HEALTH ASSIST local office.
- **Step 4:** HEALTH ASSIST verifies all the submitted documents before processing the claim as per terms and conditions.
- **Step 5 :** After discharge, the hospital will send the claim documents to the company and the authorized amount will be settled directly to the hospital

Cont.....

Cashless

- **Step 6:** In case the treatment is taken at other non network centers, the Insured is reimbursed the cost of treatment, subject to the provisions of the Policy on the basis of Admit Card/Discharge Card, Diagnostic Reports and Bills/Prescriptions.

Cashless

Note:

Non-Payable items would be at the insured's own cost

a) In case of planned hospitalization:

- Please contact the toll-free help line: **1800 1025671**
- The hospital will send the duly filled pre-authorization form through hospital portal (or) at the (or) Email ID info@healthassisttpa.com

b) Procedures to be followed in case of emergency hospitalization:

- In case of Emergency like accident or sudden bout of illness may that requires immediate admission to the hospital
- **(ii) Cashless claim authorization process**
- Upon receiving intimation from the insured/insured's attender, they are contacted by the network hospital.
- Above Process will be followed .

Cashless

Note:

Non-Payable items would be at the insured's own cost

a) In case of planned hospitalization:

- Please contact the toll-free help line: **1800 1025671**
- Claim is to be intimated on or before 24 Hrs to the Insurance Company/TPA
- The hospital will send the duly filled pre-authorization from through hospital portal (or) at the below number (or) Email ID info@healthassisttpa.com

b) Procedures to be followed in case of emergency hospitalization:

- In case of Emergency like accident or sudden about of illness may that requires immediate admission to the hospital
- **(i) After the patient is rushed to the hospital and avails treatment.**
- Upon receiving intimation from the insured/insured's attended, they are contacted by the network hospital
- Customer Care will verify the validity and coverage of the policy
- A field visit doctor is deputed to visit the patient at the hospital if required.
- Our medical team will process the cashless request for the insured person subject to policy terms and conditions.
- **(ii)Cashless claim authorization process**
- Upon receiving intimation from the insured/insured's attender, they are contacted by the network hospital.
- Customer Care will verify the validity and coverage of the policy
- A field visit doctor is deputed to visit the patient at the hospital if required
- Our medical team will process the cashless request for the insured person subject to policy terms and conditions.

c) Documents required for cashless claim submission by Hospital

- Health card
- Doctor's consultation papers
- Discharge summary
- Investigation reports (e.g. X-ray, scans, blood report, etc.)
- Pharmacy invoices supported by respective prescriptions
- In cases of accidents, Medico Legal Certificate (MLC) and / or FIR
- KYC documents of the insured if claimed amount exceed Rs.1, 00,000/-
- **Note: Documents other than the Health Card should be submitted in original.**

Re-imbursement Process

- **Step 1:** Please intimate, HEALTH ASSIST TPA Services within 24 hours about the hospitalization. Claim intimation can be done by the following methods.
- Inform the Call Centre at **Toll Free No: 1800-102-5671 / 01145451300** And intimate the claim to intimation@healthassisttpa.com
- **Step 2:** At the time of intimation, the customer should provide the following
 - a. HEALTH ASSIST ID card No
 - b. Date of Hospitalization
 - c. Ailment
 - d. Approximate Date of Discharge
 - e. Approximate Date of Claim submission.
 - f. Name of Hospital with complete Address
 - g. Approximate Hospitalization expenses
- **Step 3:** Download the Claim Form & Medical Certificate Form from our website and fill all columns. The Medical Certificate Form will be filled by the treating doctor.
- **Step 4:** Submit filled and signed Claim and Medical Certificate Forms at nearest branch of Insurance Company/TPA.

Cont.....

Re-imbbursement

- **Step 5:** HEALTH ASSIST will assess the validity of the claim based on the documents submitted, validate the policy, validate the treatment undergone and settle the claim within the claim settlement parameters. In case of claim is not adhering with parameters, the case would be rejected.
- **Step 6:** HEALTH ASSIST will correspond with you within 7 days of Claim receipt -
- **Step 7:**
 - **Event of Settlement:** Payment will be replenished to Policy Holder's account.
 - **Event of Shortfall:** Please forward the requested documents for settlement of claim to local HEALTH ASSIST office.
 - **Event of Disallowance:** Please forward the necessary documentation not submitted before to process disallowance and for addendum settlement