
Cashless Claim Procedure

Given below is a basic and indicative Cashless Claim Procedure. To know about specific service provider's/ TPA's claim process click [here](#).

- Select a hospital from your service provider's network hospital tie-ups. Check the Network Hospitals booklet mailed to you or visit your service provider's website. However, do note that the hospital booklet might not be updated. Your provider may include or exclude hospitals without giving prior information. It is advisable to check the updated list from the website or contact them directly for information..
- Produce your cashless card in the chosen hospital **prior hospitalization**.
- Fill in the Pre-authorization form with the insurance details. The hospital shall fill in information regarding the diagnosis, treatment plan, past history and the expected of the cost of treatment. The pre-authorization form can be availed at the hospital or downloaded from the service provider's website.
- The hospital shall then fax the **signed and stamped form** to the service provider.
- The service provider then evaluates the documents and classifies the case as Approved, Queried or Rejected. Accordingly, the **Authorization form** would be faxed to the hospital. [click here](#) to know details.

It is advisable to follow the above procedure and get the Authorization Letter before getting admitted to avoid any disappointments. However, in case of an Emergency Hospitalization, the authorization form can be obtained after admission.

Note that the Cashless Authorization **does not cover:**

- Record/documentation charges
- Attendant/Visitor pass charges
- Extra bed charges for attendant etc
- Ambulance charges—unless covered under the policy
- Special nursing charges not authorized by the attending doctor
- Vitamins and tonics
- Service charges not forming a part of the room rent
- Sanitary items
- Charges for extra bed for attendant
- Bed retaining charges
- Charges for T.V, Laundry, radio etc
- Telephone/Fax charges
- Food and Beverages for the insured and attendant/ visitors
- Toiletries etc
- Purchase of Medicines not related to the treatment
- Stationery, Xerox or certifying charges
- Duty Medical Officer / Registrar / Resident Medical Officer charges