Insurance, claims, reimbursements, hospitalization – none of us really look forward to these. And usually, you’d prefer to not have the need to know anything about them. As much as we would love you to never need this information, we’ve seen from our experience that just spending a few minutes to go through some important terminologies, and keeping some important forms handy, helps reduce the stress related to hospitalization when the need arises.

This ready reckoner is our attempt to give you all the basic information that you must know and understand about hospitalization, health insurance and claims management. Please save this ready reckoner along with the other contents of your Welcome Kit for future use. And, hopefully, you will not really need any of these much, except for staying healthy.

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Medi Assist has been appointed as the Third Party Administrator (TPA) for health insurance benefits management by your organization. As a privileged member of the Medi Assist family, you are now eligible for hassle-free health insurance claims administration.

What this really means for you is that should you or any of your family members covered under your insurance policy require hospitalization, we become the interface between you and your insurer. We handle all the paperwork related to your claim; wherever possible, we give you the benefit of cashless hospitalization; and we ensure that your claim is settled at the earliest.

Medi Assist Integrated Web Portal (IWP) takes you one step further. Apart from hospitalization, we give you access to a range of preventive and wellness services at our network hospitals and service providers – and we make these available to you online and over your smartphone. You might want to take a few minutes to browse through the Medi Assist IWP and IWP on Mobile Apps or www.medibuddy.in
Hospitalization, Expenses and Claims

Hospitalization and claims: Things you MUST know

Hospitalization is of two types:

- **Planned Hospitalization**: This happens when you have ample time to plan your admission to the hospital. For example, if your doctor advises a surgery for hernia anytime in the next few weeks, you have time to plan your hospitalization.

- **Emergency Hospitalization**: This happens typically in case of emergencies, such as a road traffic accident. One cannot plan for such hospitalization.

Hospitalization Expenses

Expenses associated with hospitalization can be classified as follows:

- **Pre-hospitalization expenses**: When you’re unwell, you will most likely consult a physician first, who gets relevant investigations done before advising hospitalization. Such medical expenses incurred before hospitalization are called pre-hospitalization expenses.

- **Hospitalization expenses**: All expenses incurred as part of your hospital stay as an in-patient can be termed as hospitalization expenses.

- **Post-hospitalization expenses**: Some part of your treatment may extend beyond your hospitalization. It may involve follow-up visits to the doctor, prescription medication, further investigations, etc. Such medical expenses are called post-hospitalization expenses.

- **Domiciliary expenses**: Expenses related to healthcare that does not involve hospitalization are called domiciliary expense. This includes investigative labs, OPD visits, minor OPD procedures such as fractures, etc.

Apart from hospitalization expenses, your health insurance policy may also cover pre- and post-hospitalization expenses, and offer a cap for domiciliary expenses.
Claims

Depending on the situation and your policy coverage, you can make two types of health insurance claims:

- **Cashless**: The essence of cashless hospitalization is that the insured need not make an upfront payment to the hospital at the time of admission. You may not have any out-of-pocket expenses towards hospitalization in this scenario.

  Cashless hospitalization can be availed only at a Medi Assist network hospital and upon approval of your preauthorization application.

- **Reimbursement**: A reimbursement claim is one where you pay all the expenses related to the hospitalization of the insured and claim a reimbursement of your expenses after discharge. Reimbursement claims may be filed in the following circumstances:
  - Hospitalization at a non-network hospital
  - Post-hospitalization and pre-hospitalization expenses
  - Denial of preauthorization for cashless facility at a network hospital.

You would have received a list of our network hospitals as part of your Medi Assist Welcome Kit while on-boarding you onto our Integrated Web Portal (IWP). This list may have undergone changes in the form of additions and deletions. Please check our website, [www.mediassistindia.com](http://www.mediassistindia.com), for the updated list of network hospitals and also can accessed through IWP Mobile.
**Claim Processing and Settlement**

*Health Insurance Claim: Make the Most of it.*

Cashless or reimbursement; planned or emergency hospitalization; treatment at a network hospital or non-network hospital – as a holder of a Medi Assist card, you are eligible for hassle-free claims settlement. Here’s how you can go about submitting your claim in case of hospitalization.

**Cashless Hospitalization**

Cashless hospitalization can be availed only at Medi Assist network of hospitals. You can get an updated list of our network hospitals on our website, [www.mediassistindia.com](http://www.mediassistindia.com).

1. Before you leave for the hospital, ensure that you have your printed and signed Medi Assist ID card handy with you.
2. In case you don’t have one, you can log into your Medi Assist IWP and click **Generate E-Card** to instantly generate and print out an e-card for your family.
3. At the time of admission at a network hospital, produce your Medi Assist ID card (as proof of being covered by a health insurance) along with any valid photo ID (as proof of identity).
4. Intimation can be registered with Medi Assist (Hospitalization - planned/unplanned) via Mobile apps, [www.medibuddy.in](http://www.medibuddy.in) or SMS ‘Claim Int’ to 9664172929 or mail at Claimintimation@mediassistindia.com or just give missed call to 18067264648
5. Fill up the preauthorization form for cashless hospitalization jointly with your treating doctor. You can request for the form at the network hospital or download the same from our website, [www.mediassistindia.com](http://www.mediassistindia.com). Please make sure all the details asked in the form are completely filled. This will ensure speedy processing of your request.
6. Fax the completed form to Medi Assist on our toll free fax number18604250025
   - In the case of planned hospitalization, it is prudent to send the preauthorization request to Medi Assist at least 72 hours before your planned admission.
   - In case of emergency hospitalization, the preauthorization request can be sent to Medi Assist within four hours after admission.
7. In case, for whatever reason, the preauthorization request cannot be approved, a letter denying preauthorization will be sent to the hospital. In this case, you will have to settle the hospital bill in full by yourself. You must note that denial of a preauthorization request must not be construed as denial of treatment or denial of coverage. You can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement. After discharge, you must send/submit all the documents related to your claim to nearest branch of Medi Assist India TPA Private Limited
8. At Medi Assist, the medical team will verify your medical document and determine the admissibility of your claim based on your policy terms and condition.
9. In case coverage is available, Medi Assist will issue a preauthorization for cashless hospitalization for a specified amount depending on the disease, treatment, how much you are insured for, etc. This approval is sent to the hospital by fax and1/or email (if available).

*Note: Further enhancement approvals may be issued on request, subject to terms and conditions of the policy.*
The hospital will ask you to pay for all the non-medical expenses in your bill. You will also have to pay all your pre-hospitalization and post-hospitalization expenses. These can be claimed only after the settlement of the main hospitalization claim.

At the time of discharge, please make sure that you check and sign the original bills and the discharge summary. Please carry home a copy of the signed bill, discharge summary and all your investigation reports. This is for your reference and will also be useful for your future healthcare needs.

*Note: In case of suppression of material facts or misrepresentation of facts by the hospital or the insured, the pre authorization issued for the cashless facility will stand cancelled. The insured will be liable to settle the hospital bill in full.*

You can also log into your Medi Assist **Integrate Web Portal** (IWP) to check the details of your hospitalization and your claims status. Just click **Claims > Claims Search** to track a claim or view a history of all claims in the past and also through **Medi Assist Mobile App** or [www.medibuddy.in](http://www.medibuddy.in)

**Reimbursement**

Although cashless hospitalization facility is available at the Medi Assist network of hospitals, you may sometimes need to use hospitals that are not in the Medi Assist network. In such cases, you can claim a reimbursement of your hospitalization expenses after discharge. You can also claim reimbursements for pre- and post-hospitalization expenses or for hospitalization that was not preauthorized for cashless facility.

You can use your Medi Assist **Integrate Web Portal** (IWP) to raise and track your reimbursement claims.

1. Before you leave for the hospital, ensure that you have your printed and signed Medi Assist ID card handy with you.
2. In case you don’t have one, you can log into your Medi Assist IWP and click **Generate E-Card** to instantly generate and print out an e-card for your family.
3. Intimation can be registered with Medi Assist (Hospitalization- planned/unplanned) via **Mobile apps**, [www.medibuddy.in](http://www.medibuddy.in) or SMS ‘Claim Int’ to 9664172929 or mail at Claimintimation@mediassistindia.com or just give missed call to 18067264648.
4. After discharge from the hospital, you can submit your reimbursement claim. Log into [www.mediassistindia.net/iwp/](http://www.mediassistindia.net/iwp/) with your IWP username and password.
5. Click **Claims > Hospitalization Claims**.
6. Enter all the information in the displayed form and upload all the necessary documents duly signed. The following are the documents that you need to upload:
   - Original hospital final bill
   - Original numbered receipts for payments made to the hospital
   - Complete breakup of the hospital bill
   - Original discharge summary
   - All original investigation reports
   - All original medicine bills with relevant prescriptions
   - Original signed claim form
   - Copy of the Medi Assist ID card or current policy copy and previous years’ policy copies (if any)
   - Covering letter stating your complete address, contact numbers and email address (if available)
   - ID proof, Age Proof and address proof (Copy of DL,PAN card, Adhar card, Voter ID etc)
7. Submit the following documents for a post-hospitalization or a pre-hospitalization expenses claim:
   - Copy of the discharge summary of the corresponding hospitalization
   - All relevant doctors’ prescriptions for investigations and medication
   - All bills for investigations done with the respective reports
   - All bills for medicines supported by relevant prescriptions
   - ID proof, Age Proof and address proof (Copy of DL,PAN card, Adhar card, Voter ID etc)
8. Send/submit the hard copies of all the documents related to your claim to Medi Assist India TPA Private Limited as per teams stated by your insurer to nearest branch of Medi Assist India Pvt. Ltd.

9. At Medi Assist, the medical team will verify your medical document and determine the admissibility of your claim based on your policy terms and condition.

10. Based on the processing of the claim, a denial or approval is executed.
    - In case of approval, a cheque is made out for the approved amount and sent to you at the address mentioned in your health insurance policy. In case you have been insured through your employer, the cheque will be dispatched based on instructions received from your employer.
    - In case your claim is denied, the denial letter is sent to you by courier / post / e-mail quoting the reason for denial of your claim. In case you have been insured through your employer, the denial letter will be dispatched based on instructions received from your employer.

You can track the progress of your claim using Integrate Web Portal (IWP). Just click Claims > Claims Search to track a claim or view a history of all claims in the past and also through Medi Assist Mobile App or www.medibuddy.in

Should you have any questions, clarifications or concerns regarding your health insurance, please do not hesitate to get in touch with your corporate single point of contact mentioned in your welcome email from Medi Assist. Here’s to healthy living!