

FAQ Booklet for
**Health Care
Insurance Process**



at

**P. D. HINDUJA HOSPITAL
& MEDICAL RESEARCH CENTRE
KHAR**

**Cashless, Enhancements &
Reimbursement Queries Answered.**

Cashless hospitalization means as a policyholder, one will be able to avail medical services at designated hospitals and bills will be settled through TPAs (third party administrators) rather than direct out-of-pocket-payment.

Pre-admission and Admission Requirements

- In case of a planned admission, you would have first consulted a doctor who in turn would have advised you on the probable date of hospitalization. In such a case, you must apply for approval of the estimated hospital expenses directly by your TPA at least 4-5 days prior to the date of hospitalization.
- In case you have not applied for pre-authorization sufficiently in advance or if the doctor treating you advises you to get hospitalized immediately after the consultation, our TPA Help Desk (Phone: 022-61746035 / 8108105984) will assist you through the preauthorization procedure. Normal working hours are from 9.00 am to 8.00 pm, Monday to Saturday.

Pre-authorization Procedure

Step 1: Go through our website. Establish contact with the Corporate/ TPA Help Desk at the hospital. (**IPD Building Ground Floor**).

Step 2: At the TPA Help Desk, you need to present the original Health Insurance card and policy issued to you by your TPA.

Step 3: Collect the pre-authorization forms pertaining to your TPA + TPA Checklist + TPA undertaking form or download all these forms from <https://www.hindujahospital.com/for-patients/medicalinsurance-tpa.html>

Step 4: Your pre-authorization form will have two sections:

- General details on the health insurance policy - to be filled in by you (the TPA Desk will assist you in case you have any difficulty).
- The treatment recommended for you - to be filled in and duly signed by the doctor who is treating you (Do not attempt to fill this section, contact the TPA Desk in case of any difficulty).

Step 5: Return the completed form (completely filled and signed), along with the copies of the document mentioned in TPA check list to the TPA Help Desk / **ELSE** make a **single pdf file** of all your documents (as per TPA checklist) and email to tpacell.khar@hindujahospital.com, with subject as **"Patient's name, HH Number and mobile number"**. The personnel at the desk will verify the form for its completeness and let you know in case of any discrepancy.

Step 6: Once the form is complete in all respects, the TPA Help Desk will upload the documents on the Insurance portal and transmit to the office of your TPA.

Step 7: The TPA Help Desk will revert to you on the approval/denial status, also status of approval is updated on registered mobile number.

Step 8: At the time of admission, you shall be required to pay differential amount of admission deposit and TPA approval. The differential amount would be refunded on discharge after receiving the final approval as per the final bill. A TPA deposit payment of ₹10000/- has to be paid on admission, which shall be refunded post discharge, subject to completion of all formalities and payment received by the hospital, which may take 45-90 days.

FAQs

Q) How to identify whether your TPA is empaneled with P. D. Hinduja Hospital, Mahim?

List of Empaneled TPA's*	Type of Policy
Aditya Birla Capital Ltd.	Individual & Corporate
Bajaj Allianz General Insurance Co. Ltd.	Individual & Corporate
Care Health Insurance Ltd.	Individual & Corporate
Cholamandalam General Insurance Co. Ltd.	Individual & Corporate
East West Assist Insurance TPA Private Limited.	Individual & Corporate
Family Health Plan (TPA) Ltd.	Individual & Corporate
Future Generali India Insurance Co. Ltd.	Individual & Corporate
HDFC ERGO General Insurance Company Ltd.	Individual & Corporate
HEALTH INDIA Insurance TPA Services Pvt. Ltd.	Individual & Corporate
Heritage Health Insurance TPA Pvt. Ltd.	Corporate
ICICI Lombard General Insurance Company Ltd.	Individual & Corporate

List of Empaneled TPA's*	Type of Policy
ICICI Prudential Life Insurance Company	Individual & Corporate
IFFCO TOKKIO General Insurance Co. Ltd.	Individual & Corporate
MDIndia Health Insurance TPA Pvt. Ltd.	Corporate
Medi Assist India Pvt. Ltd.	Corporate
Niva Bupa Health Insurance Co. Ltd.	Individual & Corporate
Paramount Health Services & Insurance TPA Pvt. Ltd.	Corporate
Reliance General Insurance Company Ltd.	Individual & Corporate
Star Health and Allied Insurance Co. Ltd.	Individual & Corporate
Medvantage Insurance IPA Pvt. Ltd.	Corporate
Vidal Health TPA Pvt. Ltd.	Corporate
SBI General Insurance Company Ltd.	Individual & Corporate

*Our empanelled TPA's and Insurance companies may change periodically. Please contact TPA desk for final check.

Q) How to identify whether your Insurance policy is corporate or individual?

For corporate card, look for Corporate ID or Employee ID or check for your company name/logo on the card.



In case of an individual insurance, this information won't be mentioned.

Q) Which class of room can I get admitted to?

Usually room category with tariff matching upto 1% of policy amount room will be allocated. However, the same will depend on the policy terms and conditions.

Q) Will all my OPD charges and diagnostic done pre-admission be covered in TPA?

Coverage for charges for a diagnostic test, OPD charges, and other tests done before admission will depend on your policy terms and conditions. Once the patient is admitted, all costs incurred during the stay are usually covered.

Q) What treatment will be covered under insurance?

This will depend upon the terms and conditions of your policy. Please contact your agent or insurance company.

PRE-AUTHORIZATION PROCESS

Q) What are the documents required while applying for cashless?

- a) KYC documents (Addhar Card & Pan card)
- b) Policy card / Policy copy / pass port size photo
- c) Investigation report for (E.g. X-ray report)
- d) Doctor's letter
- e) Admission note/ history sheet & Drug Order sheet (if the patient is admitted)
- f) OT booking form for the surgical patient
- g) Previous admission/observation report

Q) When to apply for cashless?

- a) In case of a planned admission, you would have first consulted a doctor who would have advised you on the probable date of hospitalization. In such a case, you must apply for approval of the estimated hospital expenses directly by your TPA at least 4-5 days prior to the date of hospitalization.
- b) In case you have not applied for pre-authorization sufficiently in advance or if the doctor treating you advises you to get hospitalized immediately after the consultation, TPA Help Desk (Phone: 022-61746035 / 8108105984) will assist you through the pre-authorization procedure. Normal working hours are from 09.00 am to 08.00 pm, Monday to Saturday and on Sundays/Hospital Holidays kindly contact the Admission Desk

Q) Where to collect various TPA forms?

You may collect 3 forms (TPA form + Hospital TPA Under taking + Hospital TPA checklist) from:

- a) Our website **www.hindujahospital.com** or
- b) The IPD ground floor

Please show your policy card so that staff can assist you with the relevant form.

Q) How to fill the TPA form?

Your pre-authorization form will have two sections:

- a) General details on the health insurance policy - to be filled in by you (the Corporate Desk will assist you in case you have any difficulty).
- b) The treatment recommended for you - to be filled in and duly signed by the doctor who is treating you (Do not attempt to fill this section, contact the Corporate Desk in case of any difficulty).

Q) Where to submit TPA filled forms?

We encourage contactless TPA process, wherein you can email completed form (completely filled and signed), along with the copies of the document mentioned in TPA check list to TPA after making a **single PDF file** of all your documents to **tpacell.khar@hindujahospital.com**, with subject as **'Patient's name, HH Number and mobile number'**. The personnel at the desk will verify the form for its completeness and let you know in case of any discrepancy.

ELSE

You may submit the hard copies to our TPA Help Desk, IPD Building Ground Floor.

Q) How will I understand that the process has started?

Once the form is complete in all respects, the TPAHelp Desk will upload the documents on the Insurance portal and transmit to the office of your TPA. The TPA Help Desk will revert to you on the approval/denial status. Also, the level of approval is updated on registered a mobile number and a display screen are available near the TPA desk in the lobby.

Q) What is the time involved in pre-authorization confirmation?

4 -5 hrs, depending on the TPA.

Q) What are the working hours of the Corporate/TPA desk?

Monday to Saturday- Regular working hours are from 9am to 8 pm

Q) I have a cashless, do I still need to pay something at the time of admission?

The same will depend on the approval amount sanctioned by the TPA and the estimated deposit amount required at the hospital. In case sanctioned amount is less, one will be required to pay a differential of admission deposit and TPA approval amount. However, the differential amount would be refunded upon discharge after receiving the final approval as per the bill.

Q) What to expect out of the cashless facility?

In case of planned admission, prior approval from your TPA is necessary to avail of the cashless facility.

In an emergency/unplanned admission, the patient must pay the required deposit amount and seek approval from the TPA.

Please note the cashless facility is subject to the terms and conditions applicable in the policy.

The hospital is not responsible for the refusal /denial/ partial approval on the part of the TPA for cashless claims made by the patient.

Q) What is Cashless Rejection?

Corporate/TPA Help desk is only a facilitator and can in no way influence the decision on the approval. Your TPA may reject the claim due to multiple reasons, most commonly:

- a) If hospitalization is for observation & investigation purposes.
- b) If any particular ailment/disease/treatment is found not covered under policy terms and conditions, i.e. waiting period or permanent exclusions.
- c) If found that the treatment can be done under an OPD basis.
- d) If found that no active line of treatment is available, i.e. preexisting disease (PED).
- e) If you have exhausted the sum assured for that year.

Q) Where and how can I send the pending documents?

You can send the pending documents to the TPA department in the hospital or mail them to **tpacell.khar@hindujahospital.com** with the patient's name and HH number.

DURING STAY

Q) My estimated bill surpassed the approved amount. What should I do?

At that time, you need to inform the TPA Staff for the processing for enhancement, i.e. to get incremental bill amount sanctioned.

Q) How can I check my Claim Status?

By calling the respective insurance company call centre to check the claim status or visiting the website of the respective TPA or contacting hospital TPA desk.

Q) How will the queries be handled?

You may receive queries pertaining to treatment which will be replied by your treating physician. Other queries pertaining to Indoor case papers can be shared with ward staff who will help with a hard/ scan copy. There may be queries related to policy holder's personal documents or KYC which can be submitted to TPA desk.

Discharge

Q) Can I get discharge slip basis my earlier approvals during the stay or at the pre-authorization?

As per the Hospital policy, all final bills are sent to TPA at discharge for final approvals. The approval amount at discharge is the final amount that TPA agrees to pay against your bill. There may be deductions for non-medical expenses or other expenses from the final bill. This process may take 3-4 hours depending on the response time of the TPA post submission of bill from the TPA desk.

Q) Does the patient need to wait till final approval comes?

The patient can pay the entire hospital bill and payment will be refunded once TPA confirms the final amount sanctioned with your insurance company. After 15 days of discharge, the amount will be refunded in the patient bank account except the TPA Deposit of INR 10000 which will be refunded after 45-60 days of discharge.

Q) Do I need to pay any amount to the hospital while getting discharged for cashless hospitalization?

The policyholder needs to pay the difference amount (the difference between the final bill and the final approved amount by your insurance company).

Example: If the final amount is INR 5,00,000 and your insurance company-approved final amount is INR 2,50,000 at the time of discharge then the remaining amount of INR 2,50,000 needs to be paid by you plus 10000 security deposit.

Note: Upto INR 1.99lacs by cash, remaining amount by NEFT/DD/ Card Payment/ Online payment.

Q) How long is the waiting time?

It's usually 3-4 hours for final confirmation of discharge from TPA. You can pay full amount discharge can be done and refund will be enhanced after receiving final confirmation from TPA.

Q) What documents are needed for Refund?

You need to submit a Cancelled cheque for a refund through NEFT/RTGS within 15 days.

Q) Is it compulsory to submit a cancelled cheque at discharge?

It is compulsion to submit a cancel cheque Copy at time of discharge. You can email us your bank Passbook or cheque photo at billing.khar@hindujahospital.com along with patient details and Admission number.

If paid by a relative at the time of admission or during the process, same account details need to be provided for processing the refund with duly filled refund authorization form.

Emergency

Q) In case of emergency admission, you must inform the TPA cell within 24 hours.

In case you have not applied for preauthorization sufficiently in advance or if the treating doctor advises you to get hospitalized immediately after the consultation, go to our TPA Help Desk (Phone: 022-61746035 / 8108105984) will assist you through the pre-authorization procedure.

REIMBURSEMENT

Q) Which documents are required to process reimbursement?

- a) Part A & Part B forms of respective Insurance company
- b) All original Investigation reports
- c) Original Bills
- d) Indoor case papers (if required)

Q) Where is Part 'B' form available?

Please check your insurance company website or contact your Insurance agent.

Q) Part B form is filled by whom?

Part 'B' is filled by the Medical Records Department afterpatient's discharge.

Q) Where is indoor case paper request form available?

It is available in the Medical Records Department.

Q) Which documents are required for Indoor case papers request?

Patient's signed consent letter with copy of Pan Card / Aadhaar Card / Driving License.

Q) Is there any charge for Indoor case paper set?

Yes, charges are applicable. Voucher can be made from any Admission counter.

Q) When shall I receive all Indoor case papers?

You can receive your indoor case papers from the Medical Record Department within 3 working days from the date of application.

We hope that this information helped you.

We wish you a speedy recovery.

P. D. Hinduja Hospital, Khar.

**P. D. HINDUJA HOSPITAL
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