

Cashless Claim Procedure to be followed during Hospitalization

Cashless Facility is available for Hospitalisation only at Our Network Provider.

The Insured Person can avail Cashless Facility at Network Provider, by presenting the health card as provided by Us with the Policy, along with a valid photo identification proof (Voter ID card / Driving License / Passport / PAN Card / Aadhar Card, any other identity proof.

A. For Planned Hospitalization

- i. The Insured Person should at least 48 hrs prior to admission to the Hospital approach the Network Provider for Hospitalisation for treatment.
- ii. The Network Provider will issue the request for authorization letter for Hospitalisation in the pre-authorization form prescribed by the Authority.
- iii. The Network Provider shall electronically send the pre-authorization form along with all the relevant details to the 24 (twenty-four) hour authorization/cashless department of the TPA along with contact details of the treating Medical Practitioner and the Insured Person.
- iv. Upon receiving the pre-authorization form and all related medical information from the Network Provider, the eligibility of cover under the Policy will be verified.
- v. Wherever the information provided in the request is sufficient to ascertain the authorisation, the authorisation letter will be issued to the Network Provider. Wherever additional information or documents are required, the same will be called for from the Network Provider and upon satisfactory receipt of last necessary documents the authorisation will be issued. All authorisations will be issued within a period of 4 hours from the receipt of last complete documents.
- vi. The Authorisation letter will include details of sanctioned amount and any non- payable items if applicable.
- vii. The authorisation letter shall be valid only for a period of 15 days from the date of issuance of authorization.

In the event that the cost of Hospitalisation exceeds the authorized limit as mentioned in the authorization letter:

- a. The Network Provider shall request for an enhancement of authorisation limit. Eligibility will be verified, and the enhancement will be evaluated on the availability of further limits.
- b. We shall accept or decline such additional expenses within 4 hours of receiving the request for enhancement.

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At the time of discharge:

- a. The Network Provider may forward a final request for authorization for any residual amount along with the discharge summary and the billing format in accordance with the process.
- b. Upon receipt of the final authorisation letter, Insured may be discharged by the Network Provider.
- c. Network provider to ensure that the final authorization letter is signed by Insured.
- d. Insured must ensure to take photocopies of relevant medical records for future reference.

B. In case of Emergency Hospitalization

- i. The Insured Person may approach the Network Provider for Hospitalisation.
- ii. Insured Person will need to provide health Card / Health insurance Policy details at Hospital admission counter.
- iii. The Network Provider shall forward the request for authorization within 24 hours of admission to the Hospital or before discharge whichever is earlier.
- iv. In the interim, the Network Provider may either consider treating the Insured Person by taking a token deposit or treating as per their norms.
- v. The Network Provider shall refund the deposit amount to you barring a token amount to take care of non-covered expenses once the authorization is issued.
- vi. The Network Provider will send the claim documents to TPA within 15 days from the date of discharge from Hospital
- vii. Any additional documents may be called as required based on the circumstances of the claim.
- viii. There can be instances where Cashless Facility may be denied for Hospitalisation due to insufficient Sum Insured or insufficient information to determine admissibility in which case You/Insured Person may be required to pay for the treatment and submit the claim for reimbursement to TPA which will be considered subject to the Policy Terms & Conditions.
- ix. We in Our sole discretion, reserves the right to modify, add or restrict any Network Provider for Cashless services under the Policy. Before availing the Cashless service, the Policyholder / Insured Person is required to check the applicable/latest list of Network Provider on TPA's website or by calling call centre

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