



## RANJAN LEARNS ABOUT CASHLESS SERVICE

Life is full of surprises, sometimes bad. Not a man to miss his morning walks, Ranjan suddenly experiences chest pain while at work. He consults a cardiologist who advises a by-pass surgery due to multiple blocks. He goes to meet Mohan.



Why do you look so worried Ranjan?

As you know Mohan, I consulted Dr. John about the chest pain I had while in office today. He has advised me to undergo a by-pass surgery.



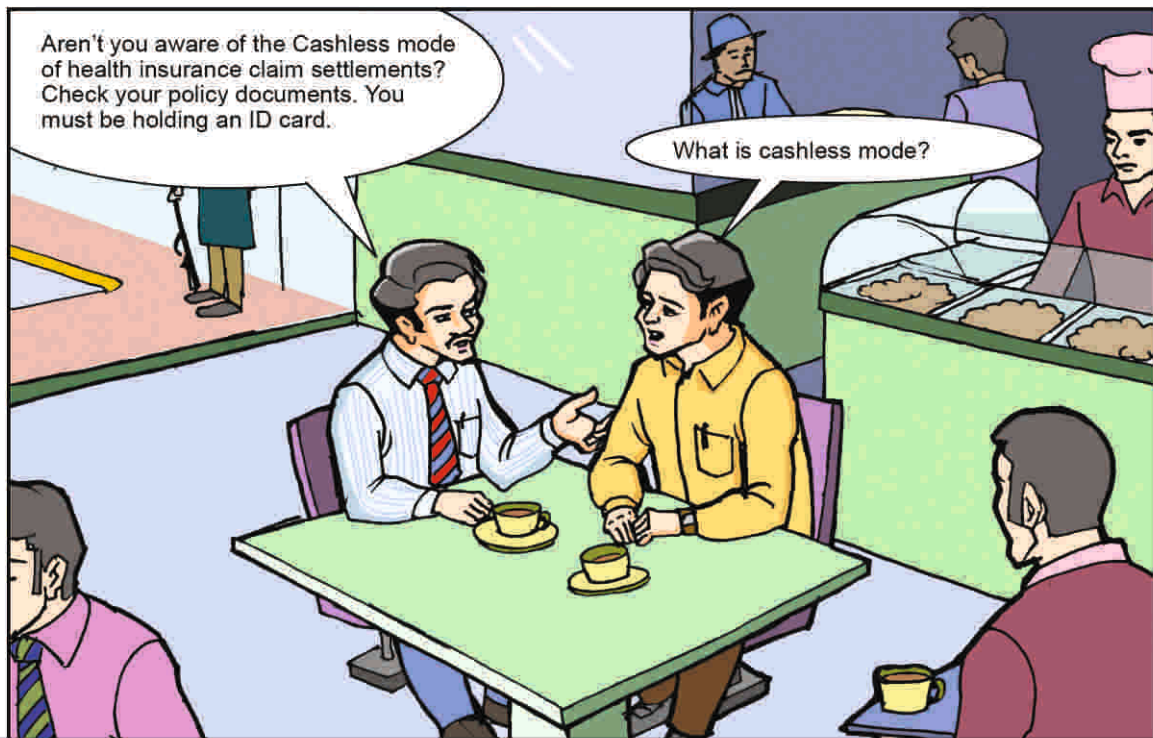
Oh, that's unfortunate. But don't worry Dr. John is a very renowned cardiologist and has a high success rate.

I am not worried about the surgery so much as about raising funds for the costly surgery.



But, if I remember right, you have a health insurance policy for a sum insured of Rs.5 lacs since six years.

Yes, but still.... I have to incur the expenditure first. I am wondering as to which of my assets can be liquidated...



Aren't you aware of the Cashless mode of health insurance claim settlements? Check your policy documents. You must be holding an ID card.

What is cashless mode?



Cashless service is a specialized service provided by an insurer wherein an individual is not required to pay the hospitalization expenses at the time of discharge from the concerned hospital. The settlement is done directly by the insurance company subject to certain procedures.

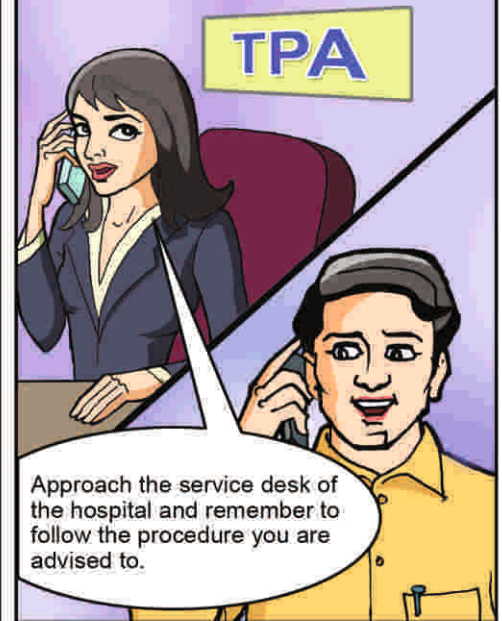


Oh! Thanks for enlightening me, but what is the procedure?

The details of your TPA are available in the ID card issued by them. Please contact the TPA immediately. If you don't have an ID card, sometimes insurers decide to extend cashless on the basis of the Policy Number and Passport/PAN card/Voters card for identification purpose. You must, however, remember that the facility of cashless is available only in the insurer/TPA's network hospitals. Network hospitals are those that offer cashless service for a particular TPA, having entered into a contract with them.



Ranjan contacts the TPA and gets to know that his hospital is indeed a network hospital.



Approach the service desk of the hospital and remember to follow the procedure you are advised to.

Ranjan undergoes his surgery successfully. Mohan visits him.

Nice to see you back in action Ranjan.

Mohan, I am very thankful to you for your timely advice on cashless claims in health insurance. But, I have another doubt. What about emergency hospitalization? One does not have the time to approach the TPA in advance like in the case of an accident, heart attack, etc.



You can rush the insured patient to the hospital for treatment and the family can contact the TPA or give the ID card details to the help desk in the hospital for coordination with the TPA to obtain the Cashless approval.



Remember, most health insurance policies offer Cashless facility. Familiarize yourself with the documentation and process required for the same.

