

Cashless Hospitalization Process

1. The Student first has to check whether the hospital he or she is getting admitted to, is on the list of **Network Hospitals**/ Paneled Hospitals.
2. If the hospital is on the Panel after checking the list of Network hospitals, the employee has to go to the **Billing Section** at the hospital either **a day or two in advance** or at the time of hospitalization and ask for an Health Serve (TPA) **Pre-Authorization Form**.
3. Once he/ she has that form, will need to fill in his/her details, enter details of the patient, get it signed and stamped by the doctor who is treating the patient with help of hospital staff TPA staff.
4. Once the form has been signed and stamped by the attending doctor, will then need to submit the form at the **TPA (Third Party Administrator)** section or the billing section.
5. The employee will also need to **attach a print out of the E-card** and **a copy of any one of the Govt IDs** asked for (Pan Card/Driving License/Passport/Voters ID). The billing may ask the Employee to deposit an **advance amount at the time of admission**, which is **settled / refunded to the employee at the time of discharge**.
6. The hospital will then fax the complete set to the Health Serve- TPA and based on the nature of hospitalization, the approval or rejection will be sent by Health Serve to the hospital. In certain cases Health Serve (TPA) also asks for additional documents from the hospital before they can approve the claim.

Once the case is approved, Health Serve - TPA will initially send an approval of only 30-40% of the amount asked for, by the hospital and the balance is settled at the time of discharge, this is done to avoid hospitals overcharging on.

NOTE: In general most of the hospitals have their TPA desk or designated person to deal with such issues. They assist in all above mentioned points well. Still, if you find any difficulty in getting cashless treatment at Network Hospitals please escalate the same at below contacts.