



How to avail Cashless Mediclaim from Third Party Administrators?



Indraprastha Apollo Hospitals

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DELHI

**Q. What is a Third Party Administrators (TPA) & What is its function?
How does it work?**

- A.** Third Party Administrators (TPA) is an important link between Insurance companies policyholders & healthcare providers (Hospitals and nursing homes).TPA's role is to provide administrative support to the insurance companies for servicing their insurance policies.

Service offered by TPA for policyholder & Health care provides & Healthcare Provider.

- 1 Cashless Hospitalization:** Each policyholders is provided with a list of empanelled hospitals where in he/she can avail cashless hospitalization.
- 2. ID card :** TPA provides ID cards to all their policy holder in order to validate their Identity at the time of admission.
- 3. Claims Management:** On behalf of insurance companies TPA administers & settle claims for hospitals & policyholders.
- 4. 24 hours customers support services:** TPA provides assistance through its 24 hrs call center information regarding policyholder's data, provider network, claim status, benefits available with existing cardholder, etc is furnished on request.

Remember

If you have a medical insurance please check out the following details:

- Have you received the insurance cards from Third Party Administrator? If not contact your agent or TPA.
- If you have received the Insurance ID cards check the name of the TPA before getting hospitalized.
- If you have fresh policy / first year policy or recently got your policy renewed check with your TPA about your policy enrollment, failure of which can result in rejection of your cashless authorisation request.
- Medical insurance do not cover your OPD consultation / procedure / investigation done before being hospitalized.
- All claims of the discharge from the hospitals will be processed by the TPA directly / or for reimbursements of all your post discharge expenses directly file all originals documents, bill, prescription in TPA.

Role Insurance Help Desk

1. Apollo Insurance help desk is in the atrium near gate no. 6 ground floor, which is manned by Apollo, open from Monday to Saturday – 9am to 6:00pm (Sunday is closed)
2. Only policy holder's (Those who have medical insurance) can avail the cashless service from TPA.
3. Insurance Help Desk only helps the policyholders in getting cashless approval from TPA.

For planned Hospital

Policyholder's collect the preauthorization form from Apollo Insurance help desk & after getting it filled & signed by the concerned doctor, submit it back in Insurance HelpDesk at least 3- 4 days prior to hospitalization.

For Emergency Hospitalization

Policyholder can be hospitalised in emergency after showing their Insurance card or policy copies and are supposed to fill an undertaking form at the emergency reception. They should complete pre-authorizations formality filled by the concerned doctor.

4. TPA will issue an authorisation letter for the coverage as per the policy to Indraprastha Apollo Hospitals. The answer will come from TPA in the form of authorization letter.
5. Policy holder can directly approach the hospital Admission Counter for admission with the ID Card and one copy of the authorization letter will be given to the Admission / IP billing counter.
6. Hospital will extend cashless treatment to the policyholder up to the authorized amount.
7. In case the authorized limit get exhausted get in touch with Insurance helpdesk.
8. At the time of discharge, policyholder has to inform the Insurance desk & is supposed to sign the claim form.

NOTE : Insurance help desk is only helping you to get your claim processed by TPA. In the event of the cashless authorization request being rejected by TPA, the patient has to pay the bill to the hospital and try to claim the expenses subsequently from the Insurance company or TPA.

Do's and Don'ts of availing cashless services from Third Party Administrators (TPA)

Do's

1. Obtain pre – authorisation form from Insurance Helpdesk 3 – 4 days prior to the admission for planned hospitalization.
2. Pre – authorisation form is to be filled in by treating doctor.
3. Check about the pre – authorisation approval at the Insurance helpdesk within next 24hrs.
4. You can avail cashless treatment at the hospital after receipt of written authorisation from TPA for the covered.
5. Leave back all the original documents and signed claim form with the hospital at the time of discharge.
6. Contact local TPA office in case of any query.
7. Make payment to the hospital for the expenditure over and above the TPA approved limit and for the treatment not covered under the package.

Don'ts

1. Don't insist upon admission at the hospital merely for investigation, evaluation or Health check – up as these are not approved by TPAs.
2. Don't insist on admission on cashless basis at the Hospital without obtaining the pre – authorisation approval from TPA.
3. Don't carry back any original documents at the time of discharge from the hospital, if your cashless is approved by the TPA.
4. Don't forget to sign the claim form.

**We help you with cashless mediclaim processing for the following
Third Party Administrators (TPA)**

Family Health Plan

411- 413, 4th Floor, Ashoka Estate
Barakhamba Road,
New Delhi-110001.
Ph: 51678916 / 17 / 19
Fax: 51678918.

Raksha TPA Pvt Ltd.

15/5, Mathura Road,
Faridabad – 121003 Haryana.
Ph: 95129 – 2250001 / 0222 Ext 4377
Fax: 95129 – 2250002

Alankit Health Care Ltd.

205 – 208, Anarkali Complex,
Jhandewalan Extension,
New Delhi – 110055
Ph: 51543356 / 51543360
Fax: 51543366 / 51543367

E – Meditek Solutions Ltd.

45, DLF Phase III,
Nathupur Road, Gurgaon,
Ph: 951240- 5062067 / 68 / 69 / 70
Fax: 95124 – 5062071 / 72

Genins India Ltd.

D – 60 / Sec - 2
Noida – 201301
Ph: 95120 – 2539961 / 69
Fax: 95120 – 2539970

Medsave Health Care Ltd.

F-701A Lado Sarai,
Behind Golf Course,
New Delhi- 110030.
Ph: 29521061- 66, 32580006
Fax: 29521071

Vipul Medcorp Pvt. Ltd.

515, Udyog Vihar, Phase V,
Gurgaon, Haryana – 122016
Ph: 95124 – 2438270 / 75
Fax: 95124 – 2438276
Toll Free: 1600121266 / 77

Medicare Services Club

E- 1 Jhandewalan Ext. Rani Jhansi Road,
New Delhi – 110001.
Ph: 51540412 / 51540411

Paramount Health Care Mgmt. Ltd

B – 2 3rd Floor, Greater Kailash Part – 2
New Delhi – 110048.
Ph: 51637593 / 94 / 95 / 96
Fax: 51637592

TTK Health Care India Pvt. Ltd.

2E / 23, 1st Floor, Jhandewalan Ext.
New Delhi – 110065
Ph: 51540073 / 76 / 29
Fax: 51540076

United Health Care India Pvt. Ltd.

D – 138, 1st Floor Defence Colony,
New Delhi – 110024
Ph: 24691535 / 24633827
Fax: 24644160 / 24633827

Universal Medi – Aid Services Ltd.

1104, Akesh Deep 26A,
Barakhamba Road,
New Delhi – 110024.
Ph: 24691535,
24633827 (Mumbai: 51550653)
Fax: 24644160 / 24633827

Bajaj Allianz General Insurance Co. Ltd.

GE Plaza, Airport Road, Yerwada
Pune – 411 006
Ph: 30305858
Fax: (020) 4026678.



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