



Cashless versus Reimbursement in case of hospitalization/day care procedures



CASHLESS V/S REIMBURSEMENT CLAIM

CASHLESS	REIMBURSEMENT
<p>Cashless facility is only available in network hospitals. (List of hospitals available on paramount portal > Hospital Network)</p>	<p>Reimbursement process is to be availed only if treatment is taken at a non-network hospital.</p>
<p>Cashless hospitalization is where the insurance company settles your hospitalization bills to the hospital directly. Note: Non-medical expenses and expenses higher than any capping or coverage is to be borne by employee</p>	<p>Reimbursement is a process where you settle the medical bill out-of-pocket and get it reimbursed from the insurance company. Note: Non-medical expenses and expenses higher than any capping or coverage is to be borne by employee</p>

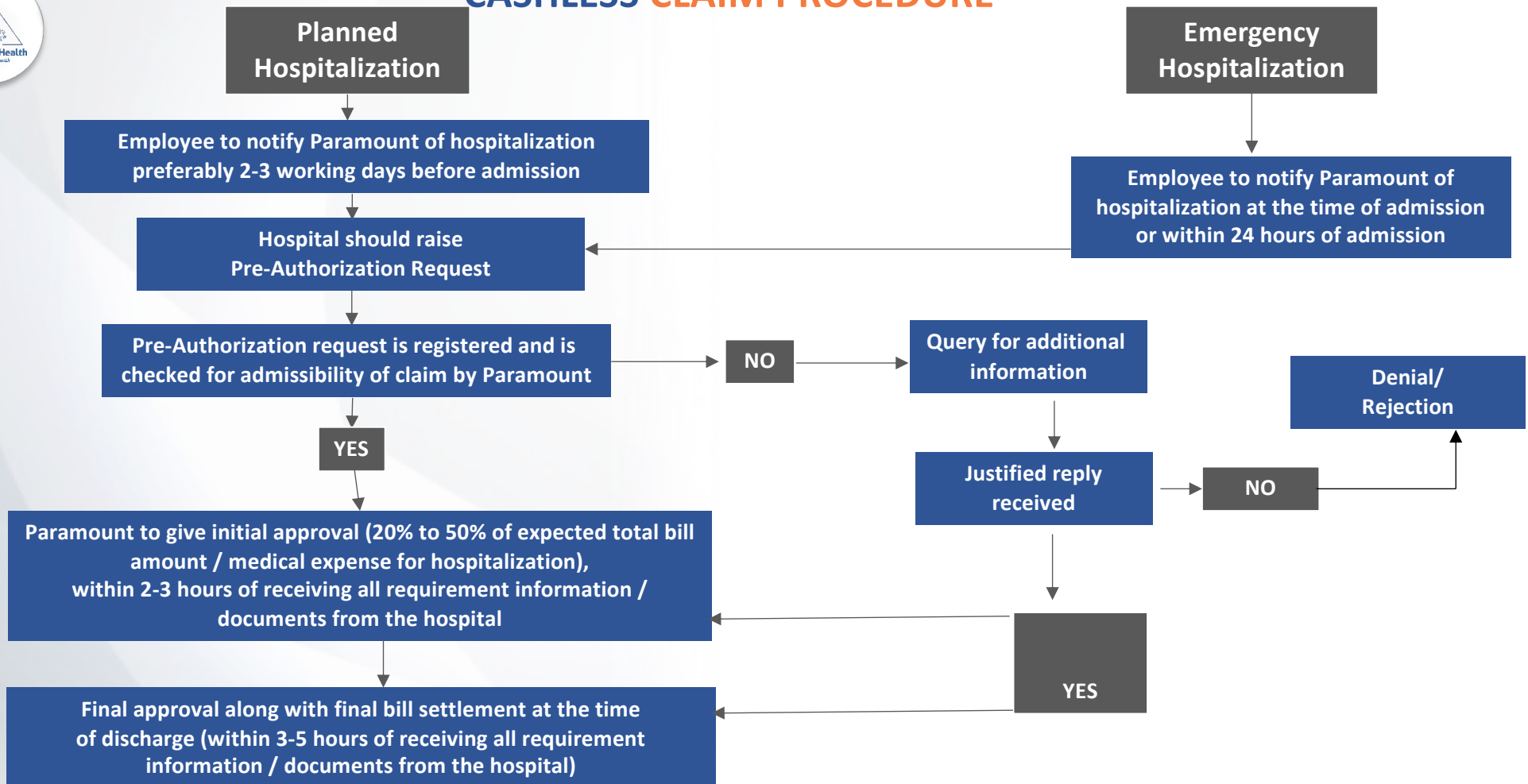


Process during admission at the hospital

- Inform hospital insurance helpdesk about Paramount as TPA and insurance as National Insurance
- Share ec card & Government photo ID proof (PAN, Aadhaar, etc.) of the person being admitted at the hospital
- Room rent is limited to Single standard non sharing AC room & no cap on ICU

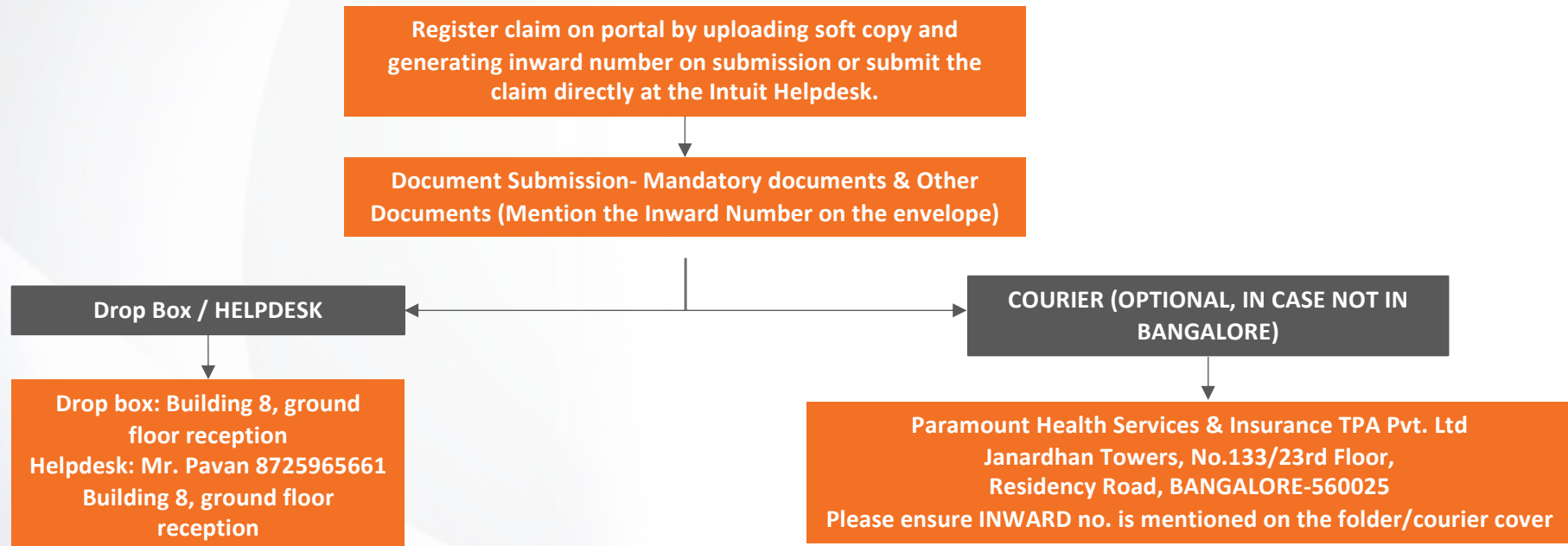


CASHLESS CLAIM PROCEDURE





REIMBURSEMENT CLAIM PROCEDURE





MANDATORY AND OTHER DOCUMENTS

MANDATORY DOCUMENTS

- ✓ IRDA claim form
- ✓ Claim form Part A
- ✓ Claim form Part B
- ✓ Declaration form for PPN/GIPSA hospitals
- ✓ Letter from insured Incase of non intimation / delay intimation & delay submission of claim
- ✓ NEFT details / cancelled cheque
- ✓ ID Proof of employee (Any 1 : Passport, voter ID, Driving License or any government approved ID)
- ✓ ID Proof of patient (Any 1 : Passport, voter ID, Driving License or any government approved ID)
- ✓ Original discharge summary / Day care summary / Death summary
- ✓ Original final hospital bill
- ✓ Original payment receipt of main hospital bill
- ✓ Receipt of payment made at the hospital by credit card
- ✓ Implant invoice
- ✓ Original bills, original payment receipt and investigation / laboratory reports
- ✓ Original medicine bill
- ✓ Original copy of first consultation letter
- ✓ Hospital registration certificate

OTHER DOCUMENTS

- ✓ Original copy of obstetric history
- ✓ Original sonography report
- ✓ Original A-Scan report
- ✓ Copy of FIR
- ✓ Medical certificate from doctor

NOTE : Query for other required documents can be raised on the scrutiny of submitted documents, to decide the admissibility of documents.



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