

Hospitalization Process

Hospitalization takes place in two circumstances – Planned and Emergency.

Planned Hospitalization:

In the case of a planned admission, you would have first consulted a doctor who in turn would have advised you on the probable date of hospitalization. In such a case, you must apply for an approval of the estimated hospital expenses directly with UHC India at least 48 hrs prior to the date of hospitalization.

In case you have not applied for a eCashless sufficiently in advance or if the doctor treating you advises you to get hospitalised immediately after the consultation, the TPA Desk will assist you through the eCashless procedure.

Emergency hospitalization:

Where the insured or covered family member meets with a sudden accident or suffers from a bout of illness that requires immediate admission to the hospital.

1. How do I avail of cashless hospitalization?

Cashless claim facility is available only at our Network hospital. The difference between a network & non network hospital being that UHC India can authorize for "Cashless transaction" in the provider on its network whereas you will have to settle all the bills in the medical service provider which is outside UHC India's network. However you have to follow the procedures listed below to get the services in different situations.

A) Emergency hospitalization in Non Network Provider-

Step 1- Approach the nearest hospital

Step 2- As soon as possible inform UHC India about the hospitalization needed

Step 3 - At the time of discharge, settle the bills in full and collect all the bills, documents and reports.

Step 4- Lodge your claim with UHC India for processing and reimbursement.

B) Planned hospitalization in Non Network Provider-

Step 1- Inform UHC India about Planned hospitalization

Step 2- Avail the healthcare facility.

Step 3- At the time of discharge, settle the bills in full and collect all the bills, documents and reports.

Step 4- Lodge your claim with UHC India for processing and reimbursement

C) Emergency hospitalization in Network Provider-

Step 1- Approach the nearest Network hospital/clinic/diagnostic centre.

Step 2- Go to the TPA desk and fill in the Pre-auth form & submit

Step 3- i) In case of non-receipt of authorization from UHC India or if Authorization is denied by UHC India-

- At the time of discharge/leaving the network provider premises, please settle the bills in full and collect all the bills documents and reports.

- Lodge your claim with UHC India for processing and reimbursement

Step 3- ii) If authorization for cashless transaction from UHC India has been received

- At the time of discharge pay for those items that are not reimbursable under the Health Insurance policy/excess/co-payments/deductibles

- Verify the bills and sign on all the bills.

- Leave the original discharge summary and other investigations reports with the network provider. - - Retain a Xerox copy for your record

D) Planned Hospitalization at Network Provider-

Please coordinate with your doctor and the hospital/diagnostic centre/clinic and send in all the details of your plan of treatment/diagnostic procedure, cost estimates etc. to UHC India. Also indicate the email address or fax number to where the authorization is to be sent. This should be sent to UHC India at least 48 hrs prior to availing the facility. Alternately check guidelines for filling online eCashless module.