

## **FAQs- eCashless Process-**

### **1. Do I need to provide all details in the eCashless form?**

The pre-auth form should be filled with due care. There are few fields which are mandatory, which need to be filled in order to submit the form. Validate all information before you submit it for approval. If we find any discrepancy the form will be sent back to you.

### **2. When should the eCashless form be submitted?**

The eCashless form need to be submitted at least 48hrs prior to the admission for a planned hospitalization.

### **3. Who will fill the medical details in the eCashless form?**

The treating doctor/ hospital should provide the medical details

### **4. How can I avail of Cashless treatment?**

Cashless treatment at the network hospital can be availed after receipt of the approved eCashless form.

### **5. When will I receive the Authorization letter?**

An authorization letter will be issued based on all information provided by you & your treating doctor, within 4 hours of receiving all facts & information

### **6. What are the reasons for eCashless denial?**

Your pre-auth could be denied due to the following reasons-

- i. Information contained in the e-Cashless form is insufficient for UHC India to arrive at a decision and further information is not available for various reasons. However you will be updated on the requirements.
- ii. The ailment for which hospitalization is being sought by you is not covered under your insurance policy for reasons like pre-existing ailment, specific exclusions (accident admission under the influence of alcohol)
- iii. You have exhausted your eligible Medical Insurance cover for the year.

### **7. How will I be updated/ informed on the status of my eCashless request?**

**You will receive SMS alerts as follows-**

- i. When the form is submitted to UHC India
- ii. When the form is sent back to you in case of insufficient data/ incomplete form
- iii. Alert when an approval/ denial is given

**You will receive email alerts as follows-**

- i. When the form is submitted to UHC India

- ii. When data / documents are insufficient
- iii. When the form is sent back to you in case of insufficient data/ incomplete form
- iv. When the form is sent back to you in case hospital is unable to furnish data / documents they were supposed to
- v. Add info request on enhancement
- vi. Mail to employee on all data furnished on status of pre-auth
- vii. Alert when an approval/ denial is given

**You can also track/ monitor the progress of your e-Cashless request-**

By logging on to your online profile. You would see the following status-

- eCashless requested by employee- *this appears when you submit a eCashless request to UHCI*
- eCashless submitted by provider – *this appears when the hospital submits the completed eCashless request.*
- Processing at UHCI- *This appears when UHCI would be reviewing/ verifying your eCashless request*
- Additional information requested by provider- *This appears when the hospital requires some more information from you on the eCashless.*
- Additional information requested by UHCI – *This appears when UHCI requires some more information from you on the eCashless.*
- Denied – *This appears when your eCashless request has been declined (Refer to above point 6 for reasons of denial)*
- Approved - *This appears when your eCashless request has been passed.*

**8. What expenses are excluded from the Cashless transaction?**

Cashless transaction does not include the following-

- Registration / Admission Fee
- Telephone Charges
- Visitors / Attenders Charges
- Ambulance Charges
- Charges for Diet, which is not part of the administered treatment
- Document Charges
- Toiletries
- Non-medical Expenses

- Service Charges

These need to be settled by you directly to the hospital at the time of discharge.

**9. Which are the documents required to be enclosed for eCashless request?**

The documents that need to be uploaded/ faxed to UHCI are as follows (In case you don't have them, they need to be available with the hospital)-

**Document type list**

**10. Which are the documents required for cashless transaction, at the time of discharge-**

All the original documents including bills, lab reports, discharge summary and claim form. All the original documents duly signed by you need to be submitted to the hospital.