MD india

Guide Book

MDIndia Health Insurance TPA Pvt. Ltd.

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Phone: 020-25230000

HAWK MOBILE APP

SHORT CODE SERVICES

REACHOUT CALLS

A **One Touch Solution** to Quickly access your Policy Details, E-Card or Track your Claims.
Download our Mobile App on the following link:
https://play.google.com/store/apps/details?id=com.mdid.hawk
https://apps.apple.com/in/app/mdindia-hawk/id1045111022

Claim Status is just a SMS away
Send SMS Status < Claim Number >
to +91 86918 63863 and
get current and future updates of your claim.

Stay Updated through Automated Calls with the Latest and Timely Claim Status Updates

BUSINESS WHATSAPP
+91 91 75 45 5225

Contact Us:

- ❖ Toll Free Customer Care:- **1800 209 77 77**
- ❖ Toll Free Cashless:- **1900 209 7800**
- ❖ Email:- **customercare@mdindia.com / authorisation@mdindia.com**
- ❖ For Senior Citizens:- **020 25300 126**
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MDIndia Journey

MDINDIA, as a Third-Party Administrator (TPA) has not only grown in numbers – from about 20 to more than 7,000 highly skilled and competent personnel since it commenced operations in the year 2000 – but has emerged as a leading TPA in India, priding itself on the value-added services it provides clients and end customers through customer centricity and innovation with continually evolving expertise in technology, operations and medical proficiency.

Our Company-wide reputation is built on Integrity, Knowledge and Service Excellence

Our Services

MDIndia is India's leading TPA providing healthcare services across the nation. It has a widespread network of hospitals all over India.

Our endeavor is to serve you at all times, each time, every time and on time.

Our Service Suite includes:

ID Card & Guidebook

We will provide an Identity Card & guidebook to you, the beneficiaries / insured persons under the policy. This ID card is issued for identification purposes only.

The guidebook helps you understand processes to be followed during cashless/ reimbursement claims.

Cashless Services

You can avail Cashless services at MDI network hospitals. The hospital will be paid by MDI on behalf of the Insurance Company (subject to policy terms and conditions)

Reimbursement Services

In case, you avail treatment in a non-network hospital, MDI will reimburse the amount to you (subject to policy terms and conditions)

Customer Care Services

In case you have any questions or require assistance during hospitalization / claims processing, we offer complete support to you, 24/7 through our multi-lingual Customer Care Centre.

ID Cards

You are requested to show the enclosed MDIndia ID card at the time of hospitalization. In case of non-photo card, please carry a photo ID with you at the time of hospitalization (Passport, PAN Card, Driving license etc.)

The Photo ID with the card has to be faxed along with a request for authorization.

The identity cards contains an identification number which is unique to each insured under the policy. Please quote MD ID number in case of any correspondence for faster response.

The ID card is to be properly maintained by the insured in order to avail cashless facilities from our network hospitals.

The card is to be issued only for identity purpose and should not be considered as an authorization to the hospitals to proceed with treatment.

This identity card will be valid for the current year, as well as during subsequent renewal of policy.

Cashless Hospitalization

You can obtain treatment at any of our network hospitals without payment, subject to the terms and conditions of the policy.

MDIndia will settle the hospital bills directly on your behalf. Please check the list of hospitals in out network forming a part of this welcome kit. It is advised to check our website www.mdindiaonline.com for updated list or call on our Toll-free number.

Steps to follow for availing cashless facilities:

- Select the hospitals/ nursing home from our network list (For updated list visit our website www.mdindiaonline.com)
- Show the ID card which is sent along with this welcome kit and obtain the cashless request from the hospital.
- Hospitals/ nursing home submit the duly filled cashless request form to MDIndia.
- Get admitted, take treatment and get discharged without payment of bill.
- Please ensure that IRDAI claim form is filled duly and final bill is signed prior to discharge.
- Hospitals / nursing home will submit all claim documents along with bills to MDIndia.
- Payment will be made to hospitals / nursing home directly by MDIndia.
- In case of emergency hospitalization, the patient first gets admitted into our network hospital and then proceeds with all the aforesaid steps.

PLANNED HOSPITALIZATION

When the policyholder is advised admission to one of network hospitals for treatment, he/she will:

- Fill up Section A of "Request for Authorization" (RAL) (part of this guidebook)
- Get Section B of the RAL filled by the attending doctor/surgeon.
- Get Section C of the RAL filled by the network hospital.
- RAL to be faxed by the hospital to MDIndia Head Office at 020-25300003 at least 72 hours before admission.

On receiving the RAL, MDIndia will do either one of the following:

a. Authorize

MDIndia will fax an "Authorization Letter" (AL) directly to the hospital. In case the cost of hospitalization exceeds the sum insured in the policy, the policyholder will have to pay the difference to the hospital. MDIndia will not be liable for any amount in excess of the amount specified in the AL. The AL is valid only for the period of hospitalization as specified on the RAL.

b. Request Additional Information

In case the information provided in the RAL is incomplete, unclear or insufficient, MDIndia will request clarification from the policyholder/hospital. RAL maybe approved or rejected subject to obtaining the additional information and based on the terms and conditions outlined in the policy.

c. Denial

MDIndia will fax "Denial of Authorization Letter" (DAL) directly to the hospital. Cashless facility maybe denied in some situations as mentioned below:

- Any ambiguity in the policy terms and conditions with respect to the present ailment.
- Ailment or condition not being covered under the policy.
- Insufficient sum insured to cover the hospitalization expenses.
- RAL is not received by MDIndia in time.

If the information sent to MDIndia is insufficient to confirm the coverage. The Policyholder must sign the IRDAI claim form and hospital bills at the time of discharge from the hospital.

*Please note that DAL is only denial of cashless facility and is no way to be interpreted as denial of treatment. You retain the right to get treated, pay for the services and then submit the bills to us reimbursement, subject to policy terms and conditions.

*Please ensure that RAL has:
1) Diagnosis
2) Line of treatment
3) Tentative length of stay
4) Individual bill amount

EMERGENCY HOSPITALIZATION

In case the insured is admitted to one of our network hospitals in any emergency or accident, the RAL should be faxed to MDIndia Head Office or Branch within 24 hours of admission. MDIndia would authorize or deny

the request as mentioned earlier. If the insured gets admitted to a non-cashless hospitalization services section.

Benefits of availing of cashless access services

- Immediate access to treatment
- Financial relief from arranging for money
- Large networks of hospitals
- Reduced paperwork and documentation
- Cost estimate for payables
- No need of paying first and then claiming

Reimbursement Services

Reimbursement / Non cashless hospitalization service maybe available if:

- The insured is admitted to a non-network hospital.
- MDIndia has not received the RAL from the hospital or policyholder within stipulated period mentioned in the terms and conditions of the policy.
- DAL has been issued.

Procedure

Claim intimation is to be sent within 24 hours of hospitalization.

The policyholder pays the hospital charges in full at the time of discharge.

He/She should submit the following documents in originals at the nearest MDIndia branch.

- IRDAI Claim Form duly signed by the insured.
- Photocopy of ID card
- Photocopy of policy scheduled (and a previous policies, in case of continuous coverage)
- In case of corporate policy, date of joining the company
- Original discharge card/Summary
- Original hospital bills, for consolidated amounts, a detailed breakup of the amount
- For purchased medications, the bills in original need to be supported by a prescription from the attending doctor/ surgeon (with hospital Seal)
- All investigation reports and bills in original supported by a note from the attending doctor/ surgeon recommending such investigations
- Surgeon's certificate stating nature of surgery performed and bill and receipt of the same.
- Attending doctors/consultants/specialists/anesthetists bill, receipt and certificate
- Certificate from attending doctor/surgeon giving reasons for allowing treatment at home
- Certificate from attending doctor that patient is fully cured
- In case of accident, FIR/MLC from the hospital
- Signed discharge Voucher (DV)
- Please enclose cancelled cheque of your bank account (your banker named should be participant of NEFT/RTGS facility)

Customer care

24*7 assistant is provided to our valuable customers. All the numbers have been provided on your ID card issued by MDIndia as well as guidebook or you can visit to our website https://mdindiaonline.com/ for any information needed.

Policy Information and Benefits

This Health Insurance Policy offers comprehensive health coverage tailored to diverse healthcare needs. Key benefits include hospitalization expenses, pre- and post-hospitalization coverage, day-care procedures, and wellness incentives. Additional advantages may comprise coverage for alternative treatments, ambulance charges, and cumulative bonus. For detailed information, please refer to your policy document.
For all legal purposes and disputes, the insurer's policy terms and conditions will apply and prevail.

Agreement (TPA and Insurer)

The TPA shall render the services detailed hereunder to the insurer under the agreement in connection with the health insurance business.

a) Servicing of claims under health insurance policies by way of pre-authorization of cashless treatment or processing or recommending of claims other than cashless claims or both, as per the underlying terms and conditions of the respective policy and within the framework of the guidelines issued by the insurers for settlement of claims.
b) Servicing of claims for Hospitalizations cover, if any, under Personal Accident Policy and domestic travel policy.
c) Facilitating carrying out pre-insurance medical examinations in connection with underwriting of health insurance policies.
d) Any other services as may be mentioned by the Authority during the currency of the HSA.
e) While performing the services as indicated in the HSA as above, a TPA shall not
      i) Directly make payment in respect of claims
      ii) Reject or repudiate any of the claims directly
      iii) Handle or service claims other than hospitalization cover under a personal accident policy.
      iv) Procure or solicit insurance business directly or indirectly.
      v) Offer any service directly to the policyholder or insured or to any other person unless such service is by the terms and conditions of the policy contract and the agreement entered into in terms of the regulations of the IRDAI.

FAQ's

Whether charges for diagnostic test are also covered?

Diagnostic test which are not consistent with line of treatment are not payable at all. However charges for diagnostic test consistent with or incidental to the diagnosis and treatment of the positive existence or positive existence or presence of any ailment, sickness or injury are payable.

What I have to do for availing cashless facility in the hospital?

If hospitalization is planned, you should inform us two or three days in advance by sending a (form on website) signed by the treating doctor. Your claim would be assessed as per terms and conditions of the policy issued

to you by your insurance company and a letter of authorization will be issued to the hospital authorizing treatment. In case of any emergency, the hospital will fax the pre-authorization letter. Once the authorization letter has been sent to the hospital, you need not pay at the hospital. MDIndia will pay your hospital bill up to the amount authorized in the Authority letter.

What do I need to do at the time of discharge in case of cashless facility?

You need to sign your bills, fill up a claim form and sign the same, leave all your investigation/diagnostic reports and X-ray/ ultrasound films etc. at the hospital so that the hospital authorities will send the documents to us for assessment and payment.

If I avail cashless facility for my hospitalization, how will claim for my post hospitalization expenses?

You can file a claim for reimbursement of your Pre & Post hospitalization expenses with MDIndia (subject to policy terms and condition)

What does my Mediclaim policy cover?

Your policy covers hospitalization expenses subject to hospitalization being for a minimum period of 24 hours (with certain exceptions and exclusions) as per policy benefits.

What is meant by exclusion?

Certain diseases that are not covered under the policy as mentioned in the exclusion clauses are called exclusions.

Is dental treatment covered?

No, dental treatment of any kind is covered, unless requiring hospitalization and arises due to accident.

Quick Links	
IRDAI Claim Form:	http://mdindiaonline.com/documents/claimform.pdf
ECS Form:	https://mdindiaonline.com/documents/ecsform.pdf
Check List:	https://mdindiaonline.com/documents/claimdocumentschecklist.pdf
Network Hospitals:	https://mdindiaonline.com/ProviderSearch.aspx
ABHA Registration:	https://abha.abdm.gov.in/abha/v3/register

| Our Branch Offices & Contact Numbers							
Ahmedabad	079-27542665	**Delhi**	011-47456424/25/26/27	**Kolhapur**	9168618862	**Pune Branch**	020-25438227
Asansol	0341-2252677	**Dhanbad**	0326-2305550	**Kolkata**	033-24220521/0545	**Pune (HO)**	020-25300000
Bangalore	080-26549834/9854	**Durgapur**	0343-2606811	**Lucknow**	0522-2982121	**Raipur**	8956023678
Baroda	0265-357660/ 2323244/ 2357256/ 2357666/ 2320602	**Goa**	0832-2220056	**Ludhiana**	0161-2770972/73	**Ranchi**	0651-2332734
Bhopal	0755-2460795/ 2430511/ 2430533/ 3200070	**Guwahati**	8486925241	**Mangalore**	8483961053	**Rourkela**	8114357222
Bhubaneshwar	7420072457	**Hubali**	9156350139	**Mohali**	9115601943	**Sambalpur**	8084243710
Bokaro	06542-233099	**Hyderabad**	040-23414121/ 32962260	**Mumbai**	022-22679692/ 93/94/95	**Satara**	02162-228182
Chennai	044-24343011/ 12	**Indore**	0731-2554890	**Nagpur**	7769923988	**Surat**	0261-2345636
Coimbatore	0422-2302171/2302172	**Jaipur**	0141-4008321	**Nashik**	0253-2591050/51	**Vijayawada**	0866-2471265
Dehradun	0135-2658722	**Kochi**	0484-2401327/37	**Patna**	0612-2660341	**Vizag**	0891-2795268

MDIndia Health Insurance TPA Pvt. Ltd.

KYC (know your customer) FORM

Name of Proposer (Payee)

Name of Patient

Address of Proposer
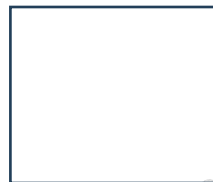
Proposer's Recent
Photograph

City

State

Pin code

Mobile No.

Email ID
Kindly note that no further documentation is necessary for proof of residence where identity proof submitted also gives address proof.
(Please provide the copy of self-attested document from the list below)

Passport	Telephone Bill
Aadhar Card	Current Passbook (Updated to previous month)
PAN Card	Bank Account Statement
Voter ID Card	Letter from a recognized public authority
Driving License	Electricity Bill (Latest)
Letter from a recognized public authority (with photo)	Ration Card
Insurance Policyholder Identity Card/ Certificate from Insurer (with Photo)	Valid lease agreement with rent receipt (Not more than 3 months old)
	Employer's Certificate

Bank Letter Confirming Identification & Proof of Residence

Date: _____

Place:_____   Signature of Proposer

MDINDIA Health Insurance TPA Private Limited

Customer Satisfaction Survey

CCN No.
MDIndia Card No.
Policy No.
Name.
Contact No*.
Email ID*:

To enable us to serve you better, we shall be glad if you spare sometime in filling up the below feedback form for services rendered. This will help us improve our quality of service and work on the weaker points to give you desired outputs. Your feedback is valuable for us.

You can rate the service parameters as:-

Excellent :
Good :
Average :
Area of Improvement :

Service Parameters	Excellent	Good	Average	Area of Improvement
1. Quality of Services Provided				
2. Response to the queries or doubts raised				
3. Insurance Experience				
4. Grievance Resolution				
5. Rating of the services provided a) Experience during Authorization b) Experience during Reimbursement c) Support received from MDIndia Local Branch / Help Desk				
6. Please rate the experience during authorization a) Experience at the Hospital b) Turnaround time for Pre-Authorization c) Efficiency of MDIndia in managing and processing the Authorization request d) Overall experience while exiting the hospital regarding documents, final clearance, time taken etc.				
7. Please rate the experience during reimbursement claim a) Turnaround time for claim processing b) Turnaround time for claim payment c) Support from TPA and follow up during deficiency in mandatory documents				
8. Please rate the overall experience with MDIndia Health Insurance TPA Pvt. Ltd.				
Any Suggestions / Comments / Appreciations:				