Guidelines For Cashless Hospitalization

Procedure for Hassle Free Cashless admission of RGICL policy holders at authorized/ network hospitals:

1) PHOTO IDENTIFICATION: Must be collected from the patient for every admission & faxed to RCare Health either as
   a) RGICL Photo ID Card
   b) Other Photo Identification proof: (Any One)
      a) Adults: Driving License, Voter ID Card, passport, Election Card, Government Employee Card, PAN card.
      b) Children: Photo ID of school/ junior college or passport.

2) POLICY COPY: It forms an important document of confirmation of member being a covered under insurance. Hence wherever possible, please fax the copy of the policy along with the request for authorisation.

3) REQUEST FOR AUTHORIZATION LETTER (Only in specified format by RCare Health*): Needs to be filled in detail as all the information requested is mandatory & also to avoid additional information request in form of QUERY LETTERS. A few examples of necessary information are highlighted below:
   a) Correct information of Insured like name, age, gender & contact number.
   b) Group Mediclaim policy: Copy of Employee ID with Date of joining the company should be mentioned.
   c) Date of Admission with Intimation Number.
   d) Chief Complaints along with Provisional Diagnosis.
   e) Line of Treatment supporting diagnosis.
   f) Past History of Chronic Illness with duration.
   g) Estimated Cost of Hospitalization: Break up of charges for hospitalization expenses.
   h) Copy of Investigation Reports supporting diagnosis.
   i) In case of Accident – Please send the copy of MLC or FIR.
   j) Left Thumb impression/ Signature of insured/ signature of guardian on the form.
   k) Signature & Stamp of treating doctor & hospital.

4) REQUEST FOR ADDITIONAL AMOUNT/ ENHANCEMENT: In case, expenses are likely to increase the authorized amount, ADDITIONAL REQUEST FORM (only in RCare Health Format*) can be sent mentioning the details of expenses & stating the present condition of the patient.

5) ANY DEVIATION/ CHANGE FROM DETAILS SUBMITTED AT THE TIME OF INITIAL APPROVAL:
   a) Date of Admission: Immediate intimation regarding any of such changes must be sent to RCare Health failing of which the authorization might no stand valid.
   b) Line of Treatment/ Diagnosis: From conservative to surgical or vice-versa, immediate intimation required so as to avoid grievances regarding non-coverage of expenses (If any).
   c) Class of Accommodation: Any up/ down gradation from the entitled class of accommodation in authorisation shall be intimated immediately along with supporting reasons for the same.

6) NON UTILIZATION OF AUTHORISED AMOUNT/ ADDITIONAL AUTHORISED AMOUNT: Before the discharge of the patient, intimation should be made regarding non-utilisation of authorised amount so that necessary documentation & verification can be done regarding the same.

7) CO-PAYMENT: Details about part payment/ co-payment/ refund should be clearly mentioned on final bill.

8) SUBMISSION OF INDOOR CASE PAPERS: For claims above `1lac or on request.

9) SIGNATURE & THUMB IMPRESSION OF THE PATIENT: Authorisation letter & final bill must be signed by the patient/ claimant prior to discharge from the hospital.

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R Care Health: Reliance General Insurance, No.1-69/3/84 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur, Hyderabad 500081.
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