

DAYANAND MEDICAL COLLEGE & HOSPITAL

UNIT : HERO DMC HEART INSTITUTE

UNIT : DMC & H CANCER CARE CENTRE
LUDHIANA



CASHLESS MEDICLAIM PROCEDURE

Help Desk Contact Details

DMC & H : 0161-4687616, 4687664
Unit-HDHI : 0161-2304282, Extn. No. 337
Unit-DMC & H CANCER CARE CENTRE : 0161-3301111
E-mail : corporate.desk@dmch.edu
website: www.dmch.edu, www.herodmc.com

In case of any feedback, please contact

Manager Corporate Cell - 0161-4687509
Medical Superintendent - 0161-2304243, 4687504

For Reimbursement related requirements, please contact

Medical Record Department - 0161-4687566, 4687527

MEDICLAIM CASHLESS PROCEDURE

1. The Patient / Attendant should check whether his Insurance company / TPA is registered with us.
Please see the list mentioned in this brochure. This list is subject to change without prior intimation. So it would be better if the same is confirmed from our Mediclaim help desk in OPD at Contact no. 0161 - 4687616, 4687664

2. The Patient will submit the following documents to the Corporate Cell

Primary Requirements

- **Insurance Document** : Any of-Current Year Policy Copy, Valid Insurance Card.
- **Valid ID Proof** : Any of-Passport / voter ID Card / Driving Licence / Pan Card
- **Address Proof** : Any of-Passport / voter ID Card / Driving Licence / Ration Card / Electricity Bill / Current Bank Statement / Pass Book showing Residential Address.

Additional Requirements

(only when required by Insurance Company/TPA)

- Relevant Investigation reports, Consultation / treatment record already done relating to the proposed treatment.
- Previous Year(s) Insurance Policy Copy.
- Any other as required.

3. Initial Cashless Approval

- The Corporate Cell will co-ordinate with the treating doctor & the TPA / Insurance Company for cashless approval.
- The Corporate Cell will call the Patient / Attendant for getting signatures on cashless request forms.

The Patient / Attendant should carefully go through the medical history of the patient as mentioned in the request forms. This medical history can not be altered later on.

- The Corporate Cell will forward the cashless request forms to the concerned TPA / Insurance Company. The TPA / Insurance Company usually takes between 4 - 24 working hours to respond.

Patient shall deposit Hospital dues as cash patient till the Cashless is approved.

- In case Cashless approval is refused by TPA/ Insurance Company - The Corporate Cell will inform the Patient / Attendant accordingly and the patient will continue / have to pay the hospital dues as a cash patient.
- In case Cashless approval is granted by TPA/ Insurance Company-The Corporate Cell will inform the Patient / Attendant accordingly and the cashless treatment will be permitted upto the amount of approval.

4. Enhancement in the Amount Approved

- The Corporate Cell will coordinate with TPA/ Insurance Company for enhancement. The TPA/ Insurance Company usually takes between 4-6 working hours to respond.
- In case Cashless enhancement approval is refused by TPA / Insurance Company - The Corporate Cell will inform the Patient / Attendant accordingly and the patient will have to pay the hospital dues as a cash patient.
- In case Cashless enhancement approval is granted by TPA / Insurance Company - The Corporate Cell will inform the Patient / Attendant accordingly and the cashless treatment will be permitted upto the enhanced amount of approval.

5. Final Cashless Approval on Discharge of Patient

- **On receipt of discharge file, the Corporate Cell will coordinate with TPA / Insurance Company. The TPA / Insurance Company usually takes between 4-6 working hours to respond.**
- In case Cashless Approval is refused by TPA / Insurance Company - The Corporate Cell will inform the Patient / Attendant accordingly and the patient will pay the hospital dues as a cash patient.
- In case Cashless approval is granted by TPA / Insurance Company - The Corporate Cell will inform the Patient / Attendant accordingly and the cashless adjustment will be permitted up to the amount of final approval and the Patient /

Attendant will pay the balance amount of Hospital bill along with amounts not payable by the TPA/Insurance Company.

- The amount paid by the patient till the time of cashless approval, after making adjustments for amounts not payable by the TPA / Insurance Company, if any will be refunded in cash at discharge. After discharge from hospital such amount will be refunded through cheque only.

List of Insurance Companies / TPAs registered with us for Cashless Treatment

ADITYA BIRLA HEALTH INSURANCE CO. LTD.
APOLLO MUNICH HEALTH INSURANCE CO. LTD.
BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.
CHOLAMANDALAM MS GEN. INSURANCE CO.LTD
CIGNA TTK HEALTH INSURANCE CO. LTD.
DHS HEALTHCARE TPA (INDIA) PVT. LTD.
EAST WEST ASSIST (TPA) PVT. LTD.
E- MEDITEK (TPA) SERVICES LTD.
FAMILY HEALTH PLAN (TPA) LTD.
FUTURE GENERALI INDIA INSURANCE CO. LTD.
HDFC ERGO GENERAL INSURANCE CO. LIMITED
ICICI LOMBARD GENERAL INSURANCE CO. LTD
ICICI PRUDENTIAL LIFE INSURANCE CO. LTD
IFFCO TOKIO GENERAL INSURANCE CO. LTD.
MAX BUPA HEALTH INSURANCE CO. LTD
MD INDIA HEALTHCARE SERVICES (TPA) PVT. LTD.
MEDSAVE HEALTHCARE (TPA) PVT. LTD.
PARAMOUNT HEALTH SERVICES (TPA) PVT. LTD
PARK MEDICLAIM TPA PVT. LTD.
RAKSHA TPA PVT LTD.
RELIANCE GENERAL INSURANCE CO. LTD.
RELIGARE HEALTH INSURANCE CO. LTD.
STAR HEALTH & ALLIED INSURANCE CO. LTD.
UNITED HEALTHCARE INDIA PVT. LTD.
UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.
VIPUL MEDCORP TPA PVT LTD.
THE ORIENTAL INS. CO. LTD., UNITED INDIA INSURANCE CO. LTD., THE NEW INDIA ASSURANCE CO. LTD., NATIONAL INS. CO. LTD., (Kindly refer to TPA name mentioned on your Insurance card/Policy document for cashless).

FACILITIES AVAILABLE

- Internal Medicine
- Surgery
- Orthopaedics
- Obst. & Gyn.
- Infertility and IVF
- Pediatrics
- ENT
- Ophthalmology
- Psychiatry
- De-Addiction
- Physiotherapy
- Dermatology
- Dental
- Anaesthesiology
- Pathology
- Microbiology
- Radio-Diagnosis
- Transfusion Medicine
- Trauma
- Endocrinology
- Gastroenterology
- Nephrology
- Neurology
- Oncology
- Pulmonary Medicine
- Neurosurgery
- Pediatric Surgery
- Plastic Surgery
- Urology
- GI Surgery
- Surgical Oncology
- Kidney Transplant
- Liver Transplant

Critical Care Facilities :

- **Separate Intensive Care Units in all critical care areas :** Intensive Coronary Care Unit (ICCU), Medical ICU, Surgery ICU, Neurosurgery ICU, Stroke ICU, Burn ICU, Gastro ICU, Pediatrics & Neonatology ICUs.
- A fully dedicated, **100 bedded centrally air-conditioned Emergency & Trauma Wing** with ICU.
- **24 hours Haemodialysis facilities** with latest machines are available.
- **Blood Bank Facilities :** Facilities for **NAT Testing** on All Blood Donations.

Diagnostic Services :

- **Endoscopy Lab :** GI Endoscopy, Diagnostic Therapeutic ERCP, Endoscopy, Ultrasound, Double Balloon Enteroscopy, Motility Study Enteroscopy, Esophageal Stenting, Fibroscan Sigmoidoscopy.
- **Radiology :** 128 multislice CT Scan, 3 Tesla MRI, Mammography, DEXA Scan, OPG (Panoramic Scanning Dental X-Ray of the Upper & Lower Jaw), Digital X-Ray.
- **Chest Lab :** Spirometers, Sleep Study, Bronchoscopy.
- **Ophthalmology :** Axial Biometry with Immersion, Eye Ultrasound, F.F.A, Topical Phako, OCT.
- **ENT :** Endoscopic Nasal Surgery for Brain Tumors.
- **Dentistry :** Specialized Bridge Work, Implantation, Orthodontics.
- **Dermatology :** Radio-frequency Ablation, Allergy Testing, Cryotherapy, Full Body PVA Unit, Blend technique for hair removal, Punch Grafting, Latest Chemical Peels, Skin Biopsy.
- **Physiotherapy :** Exercise programme for Ortho and Neurological patients, Special rehabilitation programme for Stroke and Trauma Patients, Occupational Therapy & Cerebral Palsy Clinic.