

BD RATHORE

INDEPENDENT INSURANCE ADVISOR & CLAIMS ADVOCATE

IRDAI Certified | 15+ Years Experience | Rs. 500 Cr+ Coverage Managed

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EMERGENCY ACTION MANUAL

24x7 Hospital Cashless Claim Playbook & TPA Guide

Complete Operational Manual for Cashless Hospitalization & Grievance Redressal

1. Navigating the Hospital TPA & Insurance Desk

Every major hospital operates a dedicated TPA (Third Party Administrator) desk. Understanding TPA submission checklists, query turnaround timelines (typically 2-3 hours), and pre-auth approval limits ensures zero out-of-pocket deposit demands.

2. Handling Common TPA Queries & Medical Holds

Insurers often issue queries asking for previous prescription history or clarification on symptom onset. Prompt coordination between treating doctor and TPA desk clears queries within 60 minutes.

3. Grievance Escalation Hierarchy (When a Claim is Wrongly Denied)

Level 1: Insurer Grievance Redressal Officer (GRO) - 15 days resolution timeline. Level 2: IRDAI Bima Bharosa Portal (Toll Free: 155255). Level 3: Insurance Ombudsman of your jurisdiction - free, legally binding quasi-judicial forum for claims up to Rs. 50 Lakhs.

KEY ACTION CHECKLIST:

- [x] Verify active policy status and cashless network hospital listing
- [x] Submit initial cashless request within 24 hours of emergency admission
- [x] Review interim hospital bills every 48 hours during ICU/room stay
- [x] Obtain all indoor case papers, lab reports, and doctor daily notes
- [x] Contact BD Rathore Advisory Desk for immediate claim assistance (+91 98991 73322)

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