

### EMERGENCY ACTION PLAYBOOK

## Zero-Rejection Claim Settlement & Hospital Admission Checklist

*Step-by-Step 100% Cashless Roadmap & TPA Approval Protocol*

### 1. Phase 1: Planned Hospitalization Protocol (72 Hours Prior)

Inform your insurer / TPA 48 to 72 hours before planned admission. Obtain the Pre-Authorization Form from the hospital TPA desk, attach doctor consultation note, proposed surgery estimate, and past investigation reports.

### 2. Phase 2: Emergency Admission Protocol (Within 24 Hours)

In case of sudden medical emergency, produce your Health Insurance Card and Government ID (Aadhaar / PAN) at the hospital TPA desk. Inform the insurer's toll-free helpline within 24 hours of hospital admission to generate a cashless reference number.

### 3. Phase 3: Critical Medical Records Documentation

Ensure the Doctor's First Consultation Note mentions the exact date of first symptom onset. Vague wording (e.g. "history of diabetes since unknown duration") triggers unnecessary investigation and claim hold. Keep medical records transparent and precise.

### 4. Phase 4: Non-Payable Items Optimization

Hospital bills often include non-medical consumables (gloves, PPE kits, administrative charges). Check if your policy has a "Consumables Rider" or "Zero Deduction Add-on" to cover all consumable expenses without out-of-pocket loss.

### 5. Phase 5: Discharge & Final Settlement Clearance

Hospital billing desks take 2 to 4 hours to upload final discharge summary and bills. Review the itemized bill before TPA submission. Obtain original receipts for Pre-Hospitalization (60 Days) and Post-Hospitalization (180 Days) for secondary reimbursement.

#### KEY ACTION CHECKLIST:

- [x] Keep Digital Copies of Health Card, Aadhaar Card & Policy Schedule on phone
- [x] Ensure Hospital is on your Insurer's Preferred Cashless Network List
- [x] Submit Initial Pre-Auth Request immediately upon emergency room entry
- [x] Collect Final Discharge Summary, Pharmacy Bills, Implant Invoices & Diagnostic Reports
- [x] File Pre/Post Hospitalization reimbursement claim within 30 days of discharge

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