

# Claim Process

## **What are the situations under which one may be denied cashless hospitalization?**

- 1 If there is any doubt in the coverage of treatment of present ailment under the Policy
- 2 If the information sent to TPA is insufficient to confirm coverage
- 3 If the ailment/condition is not being covered under the policy
- 4 If the request for pre-authorization is not received by TPA in time

In such a situation, the Insured can take the treatment, pay for the treatment to the hospital and after discharge, send the claim to TPA for processing.

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