



## HEALTH CLAIM STEPS



Future Generali Health

# CASHLESS

## [Planned Hospitalization]

- ✓ Cashless facility is available only at FGH Network Hospitals. You can obtain a list of FGH Network Hospitals from Future Generali Health Call Centre.
- ✓ To avail the Cashless facility you need to go through the pre-authorization process.
- ✓ Pre-authorization is done to determine whether cashless facility can be granted based on the Ailment, Line of Treatment and Policy coverage terms and conditions.
- ✓ Approach the FGH Network Hospital, flash your Future Generali Health ID Card alongwith Your Photo Identity at Insurance Help Desk or Hospital Reception and ask for Pre Authorization Form / Cashless Request Form. These forms are available at all FGH Network Hospitals; you can also obtain it from Future Generali Health Call Centre.
- ✓ Fill in all the fields, get the treatment details filled by your treating doctor, provide the Future Generali Health ID Card number of the patient, your contact number and submit the duly filled and signed form at Insurance Help Desk or Hospital Reception.
- ✓ The hospital will fax or e mail this form to Future Generali Health Call Centre
- ✓ On receipt of the form, FGH Cashless Team will examine it and decide on cashless availability
- ✓ If cashless is granted, FGH will send an Authorization Letter to the hospital. You can also get a copy of the Authorization Letter from our Call Centre by e-mail
- ✓ If cashless is not granted, FGH will send a Denial Letter to the hospital. Hospital will then treat you as Cash Patient and you will have to pay the bill at the time of discharge.
- ✓ If FGH Team requires further information to decide upon the admissibility of the case, FGH will send a Query Letter to the hospital and based on the hospital response to the queries the admissibility of the case will be decided.

### **Important Note:**

- ✓ Get the Pre-authorization done 5 -10 days in advance (*before hospitalization*) to avoid the last minute hassle.
- ✓ Carry your Photo ID, Health ID card and Authorization Letter when you go to the hospital for admission.
- ✓ After the patient is discharged the Hospital will send the claim documents directly to Future Generali Health and FGH will make the payment to Hospital.
- ✓ At the time of discharge, hospital may collect Non Medical expenses from insured.

# CASHLESS

## [Emergency Hospitalization]

- ✓ In cases of emergency, the member should first get admitted to the nearest FGH Network Hospital, the Pre-Authorization process can be started subsequently after the admission.
- ✓ The treatment should not be put on hold for completion of Pre Authorization process.
- ✓ Relatives of admitted member should inform Future Generali call centre within 24 hours of admission about the hospitalization & seek assistance for pre authorization.
- ✓ Rest of the Pre-Authorization process will remain same as mentioned above in Planned Hospitalization.

# REIMBURSEMENT

- ✓ In case of Reimbursement member may get admitted to any Network / Non Network Hospital.
- ✓ Relatives of admitted member should intimate about the Reimbursement Claim to Future Generali call centre within 24 hours of admission and obtain a Claim Intimation number.
- ✓ At the time of discharge from hospital collect all the original documents including Discharge Summary, Final Hospital Bill with Break up and Lab Investigation Reports etc .
- ✓ For filing the Reimbursement Claim, send all the hospitalization documents as mentioned in Health Claim check list (*Refer Health Claim Check List File*) to Future Generali Health at below mentioned address.
- ✓ On receipt of the documents, FGH Claims Team will do the scrutiny of the documents to verify the admissibility of the claim as per policy terms and coverage
- ✓ If the claim becomes payable Claim Payment cheque will be dispatched and if not payable then Claim Repudiation letter will be dispatched to the insured.
- ✓ In case further information is required to decide the admissibility of the claim, a Claim Deficiency letter will be sent to the insured

### Health Claims Department

### Future Generali Health

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Need further assistance, please feel free to contact our Toll Free Health Help Line



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