

01.05.2021

To

All Network Hospitals

Dear Service Provider,

Sub: Regarding Cashless Claims of COVID-19 Patients

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In compliance with the Order passed by Hon'ble High Court of New Delhi in WP(C) No.5026 / 2021 dated 28.04.2021, Insurance Regulatory and Development Authority of India issued the following directions to all Insurers:-

(a) Decision on authorization for cashless treatment for COVID-19 claims shall be communicated to the network provider (hospital) within a period of 60 minutes from the time of receipt of authorization request along with all necessary requirements from the hospital.

(b) Decision on final discharge of patients covered in COVID-19 claims shall be communicated to the network provider within a period of One hour from the time of receipt of final bill along with all necessary requirements from the hospital.

We have taken all necessary steps to process and communicate our decision to our Network Hospitals, within 60 minutes from the time of receipt of pre-authorization and final enhancement requests along with all necessary requirements / information / documents from the hospitals. The documents required are listed at the end of this communication, for your ready reference.

The reason behind the directions is that there shall not be any delay in discharge of patients and the hospital beds are freed for Patients waiting for admission as in-patients. We, therefore, request you to complete all formalities and documentations as soon as our Insured Patients are ready for discharge and submit the documents to us quickly in order that we communicate our decision within the timeline as per the directions of Insurance Regulatory and Development Authority of India. We also request that we may be advised of the impending discharge of our Insured Patients one day in advance.





List of documents required for Covid-19 are:-

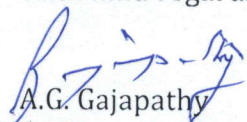
***At Preauthorisation:***

1. Completely filled Pre-authorization form clearly mentioning all Comorbid conditions with duration
2. Information on the Vitals at the time of admission with O2 saturation, Respiratory Rate and the need for Hospitalization
3. COVID-19 PCR report
4. X-ray chest Report (if done)
5. D-dimer, Ferritin report (if done)
6. In Severe cases - CT chest report, IL-6, ABG (if done)
7. Detailed Plan of management
8. Estimated cost
9. Length of stay
10. Room category

***At Discharge: -***

1. Detailed Discharge Summary with Complete Diagnosis and Course of Treatment in the Hospital
2. Final bills with break-up of all Costs of Treatment

With kind regards



A.G. Gajapathy

Sr. Executive Director - Claims

Star Health and Allied Insurance Co. Ltd.