Frequently asked questions on eCashless

1. What is eCashless?

eCashless is an offering by Medi Assist which helps you avoid wait time at the hospital's insurance desk on the day of admission to obtain pre-authorization. With eCashless, you obtain a provisional pre-authorization at the comfort of your home or office well ahead of your admission. This helps you plan your hospitalization better.

2. What are the advantages of eCashless?

eCashless has several advantages over regular cashless hospitalization. Following are a few of these advantages.

- You do not need to wait at the hospital's insurance desk for long hours.
- You can obtain a provisional pre-authorization from the comfort of your home or office.
- You can choose your preferred room type at the hospital.
- Information regarding out-of-pocket expenses and/or co-pay can be known well in advance.

All these mean better way of planning your hospitalization.

3. Where can I avail the eCashless facility?

Medi Assist has over 5,800+ network hospitals across the country. You can avail the eCashless facility at any of these network hospitals.

4. When should I initiate the eCashless request?

eCashless is an offering available for planned surgeries/procedures, where you are aware of the day of admission in advance. Hence, you should initiate the eCashless request at least 48hrs prior to the day of admission.

5. How can I initiate the eCashless request?

You can initiate an eCashless request using the following ways:

a. You can download the MediBuddy app. Go to the app and click the eCashless tile to initiate a request.
b. You can go to www.medibuddy.in and click the eCashless tile to initiate the request.
c. You can also open MediBuddy on your mobile browser and select the eCashless option.
d. You can logon to the Medi Assist portal www.mediassistindia.com and opt for the eCashless option.

6. What are the documents I should submit for eCashless?

While initiating eCashless, you are requested to upload certain documents such as diagnosis of the health problem, so that your operating surgeon/hospital can provide you an estimated cost of treatment. The documents you can consider uploading while initiating the eCashless request include:

- The last consultation reports and details
- Investigation reports
- Any photo ID proof

7. Can I upload multiple files using MediBuddy?

- Yes. You have an option to upload multiple files when initiating the eCashless request on MediBuddy.

8. What are the documents I should carry on the day of admission?

On the day of admission, you must carry the following documents:

- Secure passcode / OTP
- Medi Assist e-Card
- Photocopy of ID card
- Medical advice for hospitalization or previous consultation documents.
- All investigation reports (including X-ray/CT/MRI/USG/HPE).
- Any other document, relevant to the treatment of the insured.

9. What are the circumstances under which pre-authorization can be denied?

Pre-authorization requests may be typically denied under the following circumstances:

- The ailment for which hospitalization is being sought by you is not covered under your insurance policy for reasons like pre-existing ailment and specific exclusions (Example: accident admission under the influence of alcohol)
- You have exhausted the eligible medical insurance cover/sum insured for the year.

Note: In case of insufficient information, Medi Assist will inform you about the additional information you should provide on MediBuddy, before the provisional pre-authorization is approved. In case you fail to provide this information, pre-authorization can be denied.

10. Can out-patients/health check-ups and emergency admissions avail the eCashless facility?

No, eCashless can be availed only for planned hospitalization. However, in cases where your doctor in the outpatient department recommends you to be treated as an inpatient, you can avail the eCashless facility from MediBuddy.

11. How will I be updated / informed on the status of my ECashless request?

You can track the progress of your eCashless request on your MediBuddy app. You will also receive SMS notifications from Medi Assist from time to time. You may see any of the following status messages-

Additional information requested by provider- This appears when the hospital requires some more information from you on the eCashless.

Additional information requested by Medi Assist – This appears when Medi Assist requires some more information from you on the eCashless.

Denied – This appears when your eCashless request has been declined.

Approved - This appears when your eCashless request has been approved.

12. How will I come to know of my out-of-pocket expense (based on co-pay and policy conditions) while initiating the eCashless request?

When you opt for eCashless, based on your recommended treatment, the hospital sends intimation to Medi Assist regarding the expected expenses for the treatment. Once this is received, Medi Assist applies your policy terms and conditions (also available on MediBuddy) in order to calculate the provisionally approved amount and co-pay for the treatment. This gives you complete visibility into the expected cost of the treatment.

13. Can eCashless request be cancelled if I couldn't turn up on the date of admission (DOA) or due to any other unanticipated reasons?

Yes. eCashless can be cancelled in case you do not get admitted to the hospital on the said date. However, your provisional pre-authorization is still valid for 2 weeks. This means that, if you want to get admitted to the hospital within two weeks of the said date, you can still use the provisional pre-authorization and passcode provided to you by Medi Assist. If you would like to get admitted after 2 weeks, you are expected to request eCashless again.