HEALTH INSURANCE

# Cashless vs reimbursement, before admission

Who pays the hospital, how fast approvals must come, and what still lands on your bill either way.

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AT A GLANCE



# Two ways a claim gets paid

| | |
|---|---|
| WHO PAYS | Insurer pays the hospital vs you pay, then claim it back |
| WHERE | Network hospitals, now wider under Cashless Everywhere vs any hospital |
| PAPERWORK | Hospital desk and TPA vs you submit bills and reports |
| CASH UPFRONT | Deposit and non-payables vs the full bill until reimbursed |
| RISK | Discharge delays and partial approvals vs rejected claims after paying |

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# 1 hour

for insurers to decide a cashless request, and 3 hours for final discharge authorisation, under IRDAI's 2024 rules

If the insurer delays beyond that, it bears the extra hospital charges.

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INFORM IN TIME



# 48 hours

ahead for a planned admission, or within 48 hours of an emergency admission

Cashless Everywhere allows cashless at non-network hospitals if you inform in time and the claim is admissible.

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CASHLESS, STEP BY STEP



# How a cashless claim works

1. Check the hospital is in network or accepts cashless
2. Inform the insurer or TPA 48 hours ahead for planned care
3. Hospital insurance desk sends the pre-authorisation request
4. Insurer approves an initial amount, enhanced during the stay
5. At discharge, insurer authorises the final bill; you pay the rest

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REIMBURSEMENT



# How a reimbursement claim works

1. Inform the insurer within the policy timeline
2. Pay the hospital, collect original bills, reports and discharge summary
3. Submit the claim form and documents before the policy deadline
4. The insurer assesses and pays the admissible amount

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STILL YOUR COST



# What comes out of your pocket either way

- Room-rent excess, with proportionate deduction across linked charges
- Non-payable items: many consumables and admin charges
- Co-payment and deductibles, if your policy has them
- Sub-limits on specific treatments or procedures

This is why reading the bill matters even when insurance pays.

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IF IT GOES WRONG



# Three escalation steps

1. Ask the hospital insurance desk for the reason in writing
2. Escalate to the insurer's grievance team
3. Still unsatisfied? Approach the Insurance Ombudsman

For a planned admission at a hospital that offers it, cashless is usually easier.

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READ THE FULL GUIDE



# Cashless vs reimbursement, in full

- What IRDAI's 2024 master circular changed
- When reimbursement is the better choice
- Documents to collect for a reimbursement claim
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