Raksha Health Insurance TPA (P) LTD

Health Insurance Administrator

Claims Management

Cashless Processing

- Paperless cashless processing

- Integration of technology platforms with providers

- Rule engine process thru Artificial Intelligence

Claims Process

- Paperless claim processing

- Process driven robust claims management

- ICD based & Procedure master based claim processing

- Rule engine process to ensure quality

Loss Control Measures

- Dedicated team of case management & live negotiations

- Validation of claims referred to LCM for reasonable cost based on

  ✓ Agreed tariffs

  ✓ Past claim experience

  ✓ Identification of items whereas charges are higher

Raksha Health Insurance TPA (P) Ltd.

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Cashless Claim Process

In cashless process the Network hospital will coordinate with TPA directly.

1. Find a cashless hospital -You can view the list of cashless hospitals (attached in excel).

2. Approach Hospital's Mediclaim/Insurance desk for Pre-Authorization in case of planned or emergency hospitalization.

3. Show insurance mediclaim card and provide valid photo id proof at Hospital desk along with previous treatment papers.

4. Hospital will send the cashless request to TPA for approval.

5. TPA will access and scrutinize the documents as per terms and condition

6. Authorize cashless claim as initial approval or generate query/repudiate.

7. Hospital will send the final bill and discharge to TPA for final approval.

8. TPA will further access and scrutinize the document.

9. Authorize further amount as final approval.

10. Insured will pay non-medical items, room/ICU difference, service charges etc to hospital.

11. Insured will get discharge from Hospital.

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Cashless Process

Insured Approaches Network Hospital with Raksha TPA ID Card

Hospital Intimates Raksha TPA and sends Pre-Authorisation Request

Insured Bears Non medical expenses Not Covered Under Policy Conditions

Raksha TPA issues Authorisation Letter As per Eligibility and Coverage

At The Time Of Discharge Insured to sign all the original documents

Raksha TPA
An ISO 9001-2008 Co

Reimbursement Claim Process

- In case of hospitalization in a non-cashless network hospital, you can still take advantage of your health insurance policy by making a reimbursement claim. You can pay the medical bills directly to the hospital and then get expenses reimbursed from the insurance company.

    1. Intimate the insurer/TPA with in 72 hours of hospitalization for pre-planned and emergency hospitalization.

    Email id : Claimindore@rakshatpa.com, rishi.jain@rakshatpa.com,

  2. After discharge submit all original documents to TPA within 30 days of discharge.

  3. TPA will process the claim as per terms and condition .

  4. TPA can approve/query/repudiate as per terms and condition.

  5. After approval claim will be paid to Insured.

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Re-imbursement Process

Insured Gets Hospitalised In Non-network Hospital and intimates Raksha as per policy terms

↓

Claim Folder Is Sent To Raksha TPA within the stipulated period

↓

Claim is Processed

↓

Claim Passed / Rejected

↓

Maximum TAT for settlement Subject To Availability Of All Necessary Documents Will Be within 7 Working Days

Raksha TPA

An ISO 9001-2008 Co

E-Portal

Raksha's E Portal

- One stop solution for all enrolment, networks, Raksha offices & health claims support services
- A complete healthcare portal for all insured
- Portal is a self-sustained to minimize paperwork for the insured

Benefits:

- Claims repository of the employee
- Allows for faster turnaround on claims processing
- Online generation of MIS reports
- EHR (Electronic Health Record) for Raksha customers (scanned claims)

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Raksha App

Raksha's App Support

- Accessible to Google Play Store & App Store for IOS.

- Bird view access of
- Ecards
- Hospitals
- Claims Status
- Near Raksha office with Google maps assistance
- Claim Intimation & Registration
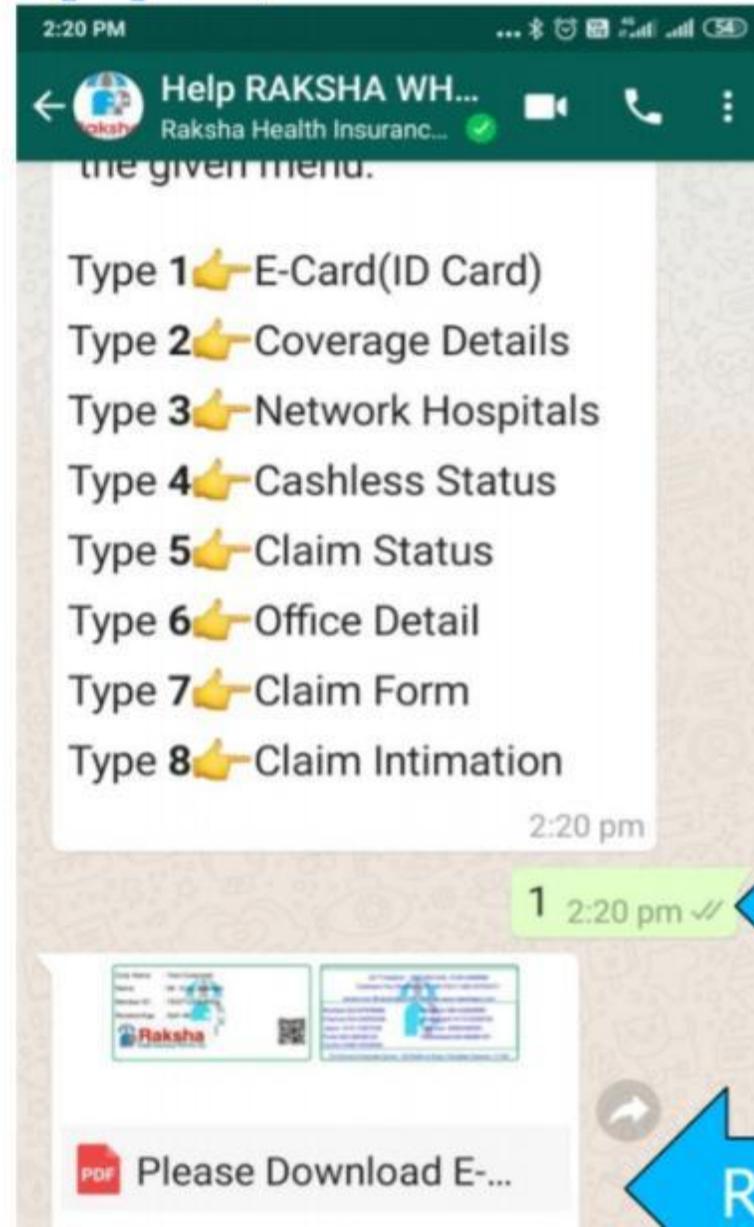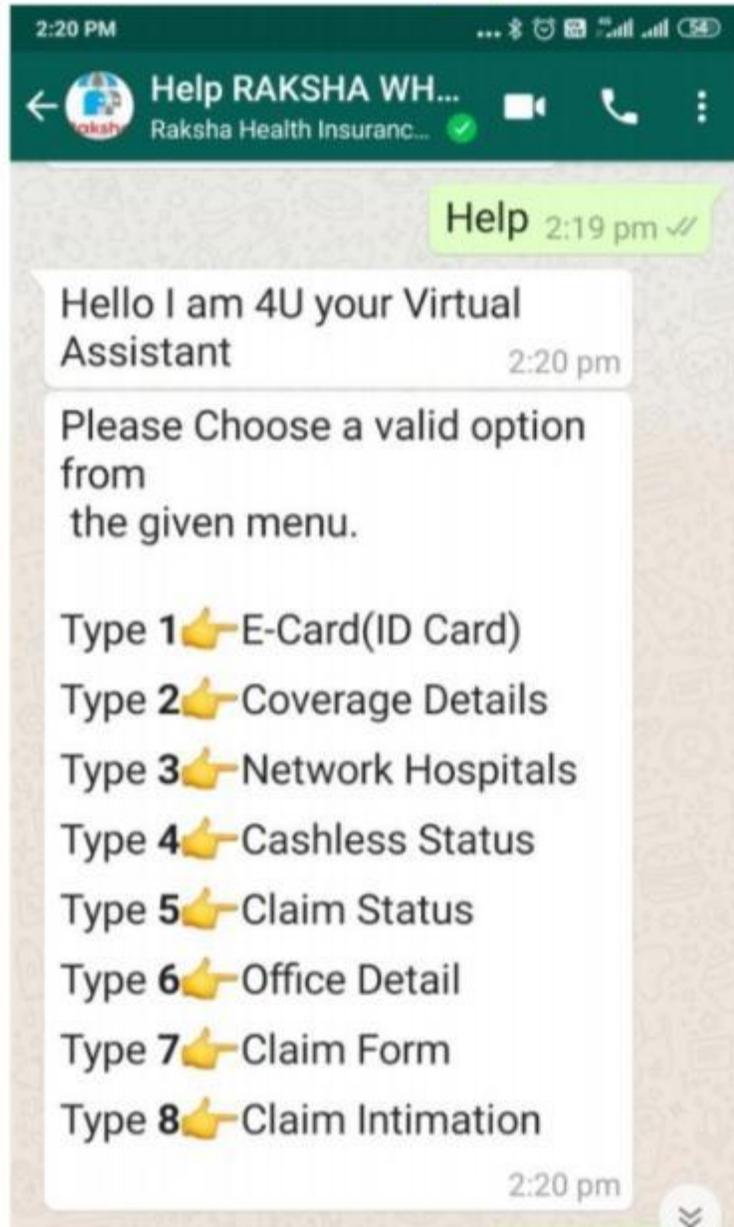- Downloading claim letters etc.

Raksha

Raksha 4U

24x7 Robotic Whatsapp Services

- One stop solution for all general enquires.
- Robotic Chatbot
- Provides information on your whats app
- Services includes

  ✓ Ecards
  ✓ Coverage details
  ✓ Network hospitals
  ✓ Cashless status
  ✓ Claim status
  ✓ Raksha offices
  ✓ Claim form
  ✓ Claim intimation
  ✓ Live Chat

Raksha

Steps for whatsapp fast track

- Give missed call on **9029070051**
- Register your policy/member id details
- Following options are available in fast track
  - E-card
  - Coverage details
  - Network hospital
  - Cashless status
  - Claim status
  - Office detail

Raksha 4U_Whatsapp_RESPONSE

Help 2:19 pm

Hello I am 4U your Virtual Assistant
2:20 pm

Please Choose a valid option from
the given menu.

Type 1👉E-Card(ID Card)

Type 2👉Coverage Details

Type 3👉Network Hospitals

Type 4👉Cashless Status

Type 5👉Claim Status

Type 6👉Office Detail

Type 7👉Claim Form

Type 8👉Claim Intimation
2:20 pm

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2:20 pm

1 2:20 pm

HELP

Raksha

📄 Please Download E-...

RESPONSE

TATs (averaged)...

Process	Turn Around Time (TAT)
PRE-AUTHORIZATION(Cashless)	• Emergency admission: 30 mins. - 1 hour (excluding outliners) • Pre- authorization: within 2 hours (excluding outliners) • Planned admission approvals: Can be availed 7 days in advance
REIMBURSEMENT CLAIMS	• Settlement: 7 working days (on receipt of complete documents & if payment by insurer in 3 days) • Registration & deficiency intimation : Within 1-3 working days • Deficiency reminder cycles: 3 reminders at 15 days interval
SETTLEMENT MODES	• Single window facility for claims upload with Insurer • E-Transfer (direct credit to account)

Raksha

Thanking You...