PAN INDIA IITK STUDENT'S MEDICAL INSURANCE
<u>CONTACT DETAILS OF RAKSHA TPA</u>

Escalation Matrix:

1ˢᵗ Level:

Mr. Shailendra Srivastava,
Mobile No.: 8382991757
Email: shailendra.kumar@rakshatpa.com

 (Available at Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday for any health related and reimbursement)

2ⁿᵈ Level:

MS Anshika Tiwari,
Mobile No.: 9451802802
Email: anshika.tiwari@rakshatpa.com

3ʳᵈ Level:

Mr Amit Pandey
amit.pandey@rakshatpa.com

In case of non-response of above levels please write to Mr Vivek Pandit: vivek@rakshatpa.com

WhatsApp Chat:	*9029070051*

Raksha TPA Office Contact No. **9am to 6 pm (04068178569, 04071326135)** **and** **Toll Free no. 24X7 (1800-180-1444)**
<u>**DOWNLOAD INSURANCE CARD FROM :**</u> **RAKSHA TPA Mobile App** **OR** **https://www.rakshatpa.com/WebPortal/Anonymous/ECard**

For any query related to Health Insurance Card, You may write to hcrecep@iitk.ac.in & med@iitk.ac.in or contact to Health representative or at telephone numbers 0512-2596865, to Ms. Anjuli Tiwari (8887624342) & Mr. Rishav Kumar (7290018444)

For queries related to claim settlement students are required to directly contact Raksha TPA at above mentioned e-mail and contact Nos.

IMPORTANT CONTENT

Particular	Description
ADMISSION PROCEDURE	• The student residing in campus will have to seek proper referral for hospitalization from IITK Health Centre, and for all planned hospitalization cases it will be same as above. However, in case of any emergency, the patient can be taken directly to the hospital and post referral must be taken from the Health Centre, IIT Kanpur within 24 hours of admission in Hospital. • The student while on vacation/leave may avail facility directly from the hospital where they are residing after seeking advice / referral from their treating doctor & intimate the same to Health Centre, IIT Kanpur attaching the advice / referral of treating doctor within 3 days of hospitalization but before discharge.
DISCHARGE PROCEDURE	• It is to be noted that at the time discharge cashless claim settlement takes time. Students are required wait till the final approval is received from the TPA. (It usually takes 6 to 8 hours after final submission of bill by hospital to TPA). Patient need to wait till the final approval comes from the Raksha TPA, DOSA office may not be able to speed up the claim settlement. • Hospitalizations due to any type of intoxication/drug abuse and self-inflicted injury are not covered under policy and no claim is admissible in that case. • Hospitalization should be justified and hospitalization for the sake of taking the benefit of cashless facility even though the same can be managed in OPD will denied by TPA and charges are to be borne by student.
WHATSAPP PROCEDURE	• सर्वप्रथम आप **9029070051** नंबर अपने मोबाइल नंबर से मिस्ड कॉल करें. आपका नंबर रजिस्टर्ड ना होने की स्थिति में नीचे दिया गया संदेश प्राप्त होगा (मोबाइल नंबर पहले से ही रजिस्टर्ड होने की स्थिति में यह संदेश नहीं प्राप्त होगा) • We don't have any policy registered with this mobile number, Please type MEM <member id> or POL <policy no> to register and activate the service. • ऊपर दिए गए दिशानिर्देशों अनुसार अपना मोबाइल नंबर रजिस्टर्ड करें • मोबाइल नंबर रजिस्टर्ड कराने के बाद और पहले से रजिस्टर्ड होने की स्थिति में नीचे दिए गए विकल्प आपको प्राप्त होंगे : • 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 • उपर दिए गए विकल्पों में से आप अपनी आश्यकताओं अनुसार चुनाव कर सकते हैं यह सुविधा 24 X 7 उपलब्ध हैं

STUDENT'S MEDICAL INSURANCE FAQ

1. **What is Pan India Cashless Medical Insurance Scheme (PICMIS) for students?**
   Answer: In order to avail the medical reimbursements towards the expenses of hospitalization treatment (IPD), the Institute has chosen a "Pan India Cashless Medical Insurance Scheme (PICMIS)" offered by an Insurer. This is the PICMIS of the Institute (This Insurance is for medical health only).

2. **Who are covered under PICMIS?**
   Answer: All the registered regular students are covered under this policy.

3. **What is the coverage value/sum insured under PICMIS?**
   Answer: The basic sum insured is Rs. 1,00,000/- per student.

4. **Is there any upper limit for the reimbursement?**
   Answer: The upper limit is the sum insured (Basic Sum Insured Rs.1,00,000 + buffer subject to the availability to the maximum tune of Rs. 1,00,000/- (Rupees one Lakh). To avail the facility of buffer amount procedure may be adopted:
   - If student feels the claim for the particular treatment will exceed the limit of Sum Insured (i.e. Rs. 1,00,000/-) the student may write an email President, Student Gymkhana presidentsg@iitk.ac.in with CC to dosa@iitk.ac.in, med@iitk.ac.in. hcrecep@iitk.ac.in and hmo_med@iitk.ac.in
   - On the receipt of approval from President, Student Gymkhana DOSA office will send the approval request to TPA for utilization of buffer amount.
   - It is to be noted that buffer amount will be utilized by TPA only if bill exceeds Rs. 100000/- at the time of final billing.
   - In case of emergency to avail the benefit of buffer amount kind write directly to dosa@iitk.ac.in, med@iitk.ac.in. hcrecep@iitk.ac.in and hmo_med@iitk.ac.in

5. **On top of treatment cost, what are the other expenses reimbursable under PICMIS?**
   Answer: The treatment cost including doctor's fee and required drugs and investigation expenses are reimbursable as per Insurers norms. There are various expenditure which are not , the sample list of which is attached herewith in the below link: https://docs.google.com/spreadsheets/d/1wbgP-dJa5cIjiWnl-zaSpVG6n1bJVCbY/edit?usp=sharing&ouid=103020175107799256329&rtpof=true&sd=true

6. **Who will process the reimbursement claims?**
   Answer: The Insurer shall engage an agency called Third Party Administrator (TPA) through which the reimbursement claims will be processed. The Raksha TPA is our TPA for the current insurance period.

7. **How does the Insurer/TPA recognize a member of PICMIS?**
   Answer: The ID-Card may be downloaded from RAKSHA TPA Mobile App. You can download the app from the Google play store and Apple App Store. After downloading the app you are requested to make user registration. While doing user registration it will ask for your medical id number, your mobile number, and your e-mail ID to receive the OTP. Your Member Id is N90 followed by your Roll no. and then IIOT, eg if your roll no. is 192056 then your member id will be N90192056IIOT. After user registration, you can go to 'MY E-Card Tab' to get your E-card. It will E-Card to your registered email ID. In case of any difficulty in downloading your member id please feel free to contact us through e-mail. (med@iitk.ac.in).

8. **Conditions for Cashless Claim in Network Hospital?**
   - Students should carry their Member ID card along with their Student ID card and Government ID proof.
   - If the Bed charges exceed the ceiling limit students will be responsible to pay extra charges associated with the bed and other proportionate charges which may be fixed on the basis of the Bed.
   - **In order to take the benefit of Cashless claim 24 hours hospitalization is necessary apart from any day care procedure.**

- Students are required to ensure with the Hospital that whether hospitalization is necessary for particular treatment or not or the same can be managed in OPD. If the same treatment can be managed in OPD / or it is conservative management cashless facility may be denied in that case. The charges for the same will be borne by the students.
- If the cashless claim is denied students are required to pay the expenses in the hospital. It is to be ensured that while discharge if claim is denied the student should to collect all original bills & Reports from the hospital as per checklist (all bills, reports, discharge summary, card, & payments receipts if any etc.in original) and also get verified these documents from the concern hospital and doctor along with claim form (part A and B which is available on on RAKSHA TPA website www.rakshatpa.com and DOSA webpage)

- **Collect all ORIGINAL bills & Reports from the hospital as per checklist** (all bills, reports, discharge summary, card, & payments receipts if any etc.in original) and also get verified these documents from the concern hospital and doctor along with claim form (part A and B which is available on on RAKSHA TPA website) if they wish to apply for reimbursement process. (Reimbursement is subject to terms and conditions of the policy.)

- **It is to be noted that at the time discharge cashless claim settlement takes time. Students are required wait till the final approval is received from the TPA. (It usually take 4 to 5 hours after final submission of bill by hospital to TPA)**

- **Hospitalizations due to intoxication are not covered under policy and no claim is admissible in that case.**

- **Hospitalizations due to any type of self-inflicted injury are not covered under this policy and no claim is admissible in that case.**
- Local Anaesthesia (In any surgery under local anaesthesia the charges/Mediclaim is not payable by the insurance company as per current IRDA guideline)
- NPA charges will continue to be born by the students as previous policy

- Hospitalization should be justified and hospitalization for the sake of taking the benefit of cashless facility even though the same can be managed in OPD will denied by TPA and charges are to be borne by student.
- Once the sum assured limit is exhausted for particular year student will not able to take the benefit for the said year i.e. 01.08.2024 to 31.07.2025

- It is the responsibility of the Student or parent or relative or Guardian is to collect all ORIGINAL bills & Reports from the hospital as per checklist **(all bills, reports, discharge summary, card, & payments receipts if any etc.in original)** and also get verified these documents from the concern hospital and doctor along with claim form **(Part A and B which is available on on RAKSHA TPA website www.rakshatpa.com and DOSA webpage)** Reimbursement claim should be submitted with the **intimation copy of TPA / Insurance company** within **30 days from date of discharge on Insurance desk in IITK Health Centre. At present, the helpdesk is opened twice a week on Tuesday and Friday (from 3.00 PM to 5.00 PM) at Health Centre, IIT Kanpur.** No reimbursement will be available after 30 days.

9. **What is the claim procedure?**
   Answer: The hospitalization of members which is duly informed/pre-authorized to/by TPA is eligible for reimbursement. For which, the member shall submit a duly filled claim form (in the prescribed format) to TPA along with the original documents. The procedure relating to cashless and non-cashless claim is provided in the link below: https://drive.google.com/file/d/16GyOcKsikfDVUCUOQF9CwaryVHATzxzU/view?usp=sharing

10. **Medicolegal fees**
    Answer: Medicolegal fees must be paid by the respective student.

11. **Should anyone be informed about any hospitalization?**
Answer: Yes, TPA shall be informed regarding any hospitalization for which reimbursements are expected. In case of planned hospitalization, Raksha Health Insurance TPA Pvt. Ltd., 807, 8th Floor Cyber Height, Vibhuti Khand, Gomti Nagar, Lucknow – 226 010, Toll free no. – 18001801444,Contact No. 04068178569 / 04071326135,Cashless – 08881673411 / 011-66173411 / 011-45823411Website https://www.rakshatpa.com/Email: lucknowraksha@rakshatpa.comThe student residing in campus will have to seek referral from Health Centre, IIT Kanpur for all planned hospitalization cases. However, in case of any emergency, the patient can be taken directly to the hospital and post referral must be taken from the Health Centre, IIT Kanpur within 24 hours of admission in Hospital.The student while on vacation/leave may avail facility directly from the hospital where they are residing after seeking advice / referral from their treating doctor & intimate the same to Health Centre. Also inform to RAKSHA TPA through the contact details as given.

12. **Is there any restriction on the hospitals to get the treatment? What about empaneled hospitals?**
Answer: No. Any Institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner will be considered.

13. **What are network hospitals and their advantages?**
Answer: The Insurer/TPA has tie-up with some hospitals across the country called the network hospitals. The members of PICMIS can have cashless treatment in the network hospitals. The Insurer/TPA shall directly pay the entitled medical expenses to the network hospitals. In case of treatment in a hospital which is not empanelled 'OR' in case of any emergency where networked hospitals are not available 'OR' for all government hospitals, the claim will be reimbursed as per entitlement on submission of all documents. All reimbursement claims will be routed through Health Centre, IIT Kanpur for verification of referral. On receipt approved of the amount of against the claim from the insurance company, the said amount will be transferred to the account of the claimant. If claim is not submitted (and also verified to the concern hospital and doctor along with RAKSHA TPA claim form which is available on RAKSHA TPA website www.rakshatpa.com) within 30 days from the date of discharge the same will not be processed for reimbursement by the TPA / Insurance Company / Institution.

14. **How to contact the TPA?**
Answer: TPA can be contacted on the phone numbers given on RAKSHA website/Toll Free Number. The TPA shall provide a helpdesk at the Institute on regular basis. At present, the helpdesk is opened twice a week on Tuesday and Friday (from 3.00 PM to 5.00 PM) at Health Centre, IIT Kanpur.

15. **In case of any difficulty whom to contact in the Institute?**
Answer: Health Centre has established an Insurance Cell for resolving various pre and post hospitalization reimbursement problems of the policy during office hours / working days. In case of hospitalization beneficiary has to contact to RAKSHA TPA. The details are here as under-

Mr Shailendra Srivastava (Available to Health Centre: 3:00 PM To 5:00 PM on Tuesday & Friday)	**Mobile No.: 8382991757** shailendra.kumar0089@gmail.com

16. **I approached a network (or even a non-network) hospital for a medical emergency. The hospital kept me in observation for a while and after some diagnosis, they observed that the hospitalization is not required. Will these expenses be paid/reimbursed by PICMIS?**
Answer: Yes but the same can be claimed as an OPD claim as per details mentioned in point no. 4.

17. **Presence of TPA?**
Answer: It is the same across the country. The Insurer/TPA shall have their offices in all major cities to deal with the cases.

18. **What is the role of beneficiary in case of non-cash less hospitalization?**
    Answer: It is the responsibility of the Student (or parent or relative or Guardian) is to **collect all ORIGINAL bills & Reports from the hospital as per checklist** (all bills, reports, discharge summary, card, & payments receipts if any etc.in original) and also get verified these documents from the concern hospital and doctor along with claim form (part A and B which is available on DOSA webpage and RAKSHA TPA website www.rakshatpa.com) Reimbursement claim should be submitted with the **intimation copy of TPA / Insurance company** within **30 days from date of discharge on Insurance desk in IITK Health Centre. At present, the helpdesk is opened twice a week on Tuesday and Friday (from 3.00 PM to 5.00 PM) at Health Centre, IIT Kanpur.** No reimbursement will be available after 30 days.

19. **What is the role of all beneficiaries for pre and post hospitalization?**
    Answer: All medical expenses relating to pre-hospitalization (30 days) and post hospitalization (60 days) shall have to be claimed from M/s New India Assurance Company / Raksha TPA. Bills, prescription and investigation reports in original along with claim form need to be submitted for payment. Institute shall not reimburse the Pre (30 days) & Post (60 days) hospitalization bills. Bills have to be submitted within 30 days from the date of discharge positively failing which no reimbursement will be available.

20. **Should all the papers be obtained from hospital before discharge?**
    Answer: YES!! It is the responsibility of the Student (or parent or relative or Guardian) is to **collect all ORIGINAL bills & Reports from the hospital as per checklist** (all bills, reports, discharge summary, card, & payments receipts if any etc.in original) and also get verified these documents from the concern hospital and doctor along with claim form (part A and B which is available on DOSA webpage and RAKSHA TPA website www.rakshatpa.com) Reimbursement claim should be submitted with the **intimation copy of TPA / Insurance company** within **30 days from date of discharge on Insurance desk in IITK Health Centre. At present, the helpdesk is opened twice a week on Tuesday and Friday (from 3.00 PM to 5.00 PM) at Health Centre, IIT Kanpur.** No reimbursement will be available after 30 days.

21. **What to do in case insurance card is not available?**
    Answer: Insurance card is already available on the web page of RAKSHA TPA https://www.rakshatpa.com/log_main_new.jsp?id=policy If it is still not there please contact the TPA. All the data had been uploaded. Even otherwise, the Institute Photo ID card along with Adhaar Card and Policy No. is sufficient to avail facilities all over India on Cashless basis. In case of non-cashless, Adhaar is sufficient and bill will be reimbursed as per norms. Emergency hospitalization Admit to the nearest suitable hospital Contact TPA desk at the hospital, if available If TPA desk is not available, contact TPA officials on toll free no. or email & explain the emergency. If you want cashless facility, find a network hospital from the website of RAKSHA TPA. Planned hospitalization Obtain pre-authorization from RAKSHA TPA through email or Toll free number as mentioned.

22. **Whom should I contact for any other queries related to Medical Insurance?**
    Answer: You may write to **med@iitk.ac.in &** hmo_med@iitk.ac.in.