

SOP for advance reimbursement for Banking association super top up policy

Purpose of the document

Purpose of the document is compiling important information related to process of dispensing advance reimbursement to customers covered under Indian banking association retiree super top up policy.

Key questions to be addressed in this document –

1. What is advance re-imburement cash feature for Digit customers?
2. Why are we allowing advance cash to the customers?
3. Which customers / hospitals will be eligible for advance cash?
4. How will we dispense advance cash to the customer? What will be the process for the same?
5. What is the TAT for the dispensing advance cash re-imburement?

We will now answer these questions one by one to help customers understand this process.

1. What is advance re-imburement cash feature for Digit customers?

Answer –

- a. Advance re-imburement cash is a facility where Digit insurance provides 50-80% of the customer payable amount under potential re-imburement claim to the customer in form of direct re-imburement settlement on the day of hospital discharge.
- b. A customer uses these amounts to settle his hospital final bill, hence this reduces the financial burden of out-of-pocket expenses for customers.

2. Why are we allowing advance re-imburement claim payments to the customers?

Answer –

- a. SUPER TOP-UP base policy is serviced by PSU insurers via multiple TPAs, and Top Up policy is serviced by Digit Insurance. There are various scenarios apart from the Retiree having an SUPER TOP-UP policy. The same are listed below:
 1. Retiree may have an alternate Individual cover which he may use first and then opt for the GO DIGIT STP policy
 2. Retiree may be covered under his children's Group policy and may opt for the GO DIGIT STP policy once the threshold limit is crossed
 3. Retiree may not have any Base policy and may opt to pay the initial 3 lakhs from his own pocket and then avail the GO DIGIT STP

In all of the above scenarios we should be allowing the Advance reimbursements claim payments to the customers

- b. There are multiple scenarios where base policy sum insured gets exhausted and claim gets triggered in Digit Insurance super top up policy as base SI is exhausted.
- c. Multiple large hospitals across the country are facing issues in servicing cashless claims for super top up policy as they are not able to generate two separate bills for a single hospitalisation event.
- d. This issue leads to denial of cashless by the hospital and customers are requested to pay these amounts claimable in top up policy as cash payments to hospitals.
- e. Such out of pocket payments create financial stress on the retirees.

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- f. Advance re-imburement feature in Digit policy allows customers to get an advance payout against their out of pocket expenses and reduces their financial burden at discharge from the hospital.

3. Which customers / hospitals will be eligible for advance re-imburement cash?

Answer –

- a. All Digit Insurance customers covered under retiree super top up policy / having alternate base policies elsewhere/ holding no base policies and are ready to bear the initial threshold limit are eligible for advance reimbursement cash facility.
- b. Hospitals which are not in Digit network or are in Digit network, however not able to share a cashless request to Digit shall be ideally suited for the customer to apply for advance re-imburement cash from Digit Insurance subject to the submission of mandatory documents (Hospital Final Bill, Discharge Summary, Previous Approval Letter if applicable).
- c. Digit Insurance reserves the right to decide and allow such advance reimbursement cash request on a case-on-case basis and the decision taken by Digit Insurance shall be final and binding on the customer.

4. How will we dispense advance cash to the customer? What will be the process for the same?

Answer –

- a. Customer needs to write us on digit.eastclaims@godigit.com with copy marked to guru.prashanth@godigit.com and retiree.mediclaim@godigit.com for such advance re-imburement requests.
- b. Following documentation needs to be submitted by the customer to us at the hospital discharge day –
 - 1) Base policy final approval letter issued by concerned TPA / Insurer which shows that the base policy is sum insured is exhausted. or threshold limit of Rs 3 lakhs is exhausted.
 - 2) Soft copy of hospital final bill
 - 3) Hospital final discharge summary
 - 4) Cancelled cheque of the primary insured (retiree)
 - 5) Retiree identity card issued by parent bank from where he / she was retired
 - 6) KYC of the primary insured (retiree) and patient who was admitted in the hospital
- b. Once the above documents are received Digit insurance will review these documents and convey their final decision on the approval and amount to be approved via advance re-imburement cash.
- c. Once the request is approved, Digit shall issue the approved amount directly to the customer bank account.
- d. Digit insurance will approve 50-80% of the customer payable amount under potential re-imburement claim to the customer in form of direct re-imburement settlement on the day of hospital discharge.
- e. A customer uses these amounts to settle his hospital final bill, hence this reduces the financial burden of out-of-pocket expenses for customers.
- f. Customers can claim the remaining amount back from Digit along with their pre-post health claim expenses. Digit Insurance shall settle the remaining amount in this claim.

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5. What is the TAT for the dispensing advance cash re-imburement?

Answer –

- a. Customers can expect a TAT of 2 hours from the receipt of the above listed documents for the advance cash installment.