

VIDAL HEALTH TPA Pvt. Ltd.

First Floor, Tower 2, SJR iPark, EPIP Zone, Whitefield, BENGALURU – 560 066

COMMUNICATION TO THE NETWORK PROVIDERS

IRDA GUIDELINES ON STANDARDISATION OF HEALTH INSURANCE

We are pleased to inform you that Insurance Regulatory & Development Authority (IRDA) have published '*Guidelines on Standardization in Health insurance*' vide their Circular No: IRDA/HLT/CIR/ 036/02/2013 dated 20.02.2013. In their efforts at Standardization of the various requirements for Health Insurance servicing, they have mandated, across all TPAs & Insurers pan India, adoption of

1. Uniform Pre-authorization Request Form
2. Uniform Claim Forms
3. Standard List of Excluded Expenses in Hospitalization Indemnity Policies &
4. Standard Discharge Summary Form

We have published these revised Formats in our website www.vidalhealthtpa.com.

1. Uniform Pre-authorization Request Form:

Please find a copy of the new format (Pre-authorization Request Form) to be used w.e.f. 01.04.2013 in our website under the link "**Pre Authorisation Form Only**". You are kindly requested to:

- a. Advise your Insurance Help Desk/ Pre-auth Team to utilize this format with immediate effect. We may not entertain the requests if they are received in the old format from 01.04.2013
- b. Advise the concerned that they should ensure that all the information as per the format is furnished to reduce unnecessary shortfalls and the resultant delay in processing the request

2. Uniform Claim Forms:

- a. **Claim Form – Part A:** This is required to be completed by the Insured person only when he is submitting his claim for reimbursement. This is not required for Cashless Claims. When you are submitting the original Claim Papers for settlement of the approved amount you need to submit the Original duly signed Pre-authorization Request Form (both Sheet 1 & Sheet 2) in lieu of Claim Form – Part A
- b. **Claim Form – Part B:** This is required to be submitted mandatorily by the Hospital even for the Cashless Claims along with the other Original Claim Documents and the Original Pre-auth request as indicated in Item (a) above.

Please ensure that the above documents are submitted without fail to avoid delay in settlement and unnecessary shortfall communications.

3. Standard List of Excluded Expenses in Hospitalization Indemnity Policies:

Please note that we shall be disallowing the expenses as per the list linked under “**List of Non-admissible Expenses - IRDA**” in our website. As this is mandated by the IRDA, please note that this replaces all our earlier instructions.

This list is to be mandatorily to be followed by all the Insurers and all the TPAs servicing Health Insurance Policies.

Kindly educate your Billing Department to ensure that they collect the charges for the listed items from the Insured patient before Discharge and that the TPA shall not be liable even if the Bill sent to us includes charges for these Non-admissible Expenses.

4. Standard Discharge Summary Form:

Kindly ensure that the minimum data fields that are required to be there as per the Format available (in the link “**Standard Discharge Summary**” in our website) may kindly be incorporated in the Discharge Summary issued by your Hospital. This format is only for those Hospitals who may not have a Discharge Summary format. You may continue to use the format that you would have adopted but by incorporating the fields as per the IRDA format in case the required fields are not available in your format. Kindly advise your Billing Section to review the format that is currently in use in your hospital and carry out necessary additions.

We would request your co-operation to ensure continuation of smooth Pre-authorization & Claim Settlement Process.

Dr. Gautam Hazarika
Head – Medical Services