

(IV) Third Party Administrator (TPA) Process - Admission and Discharge Flow



Life Assured (LA)

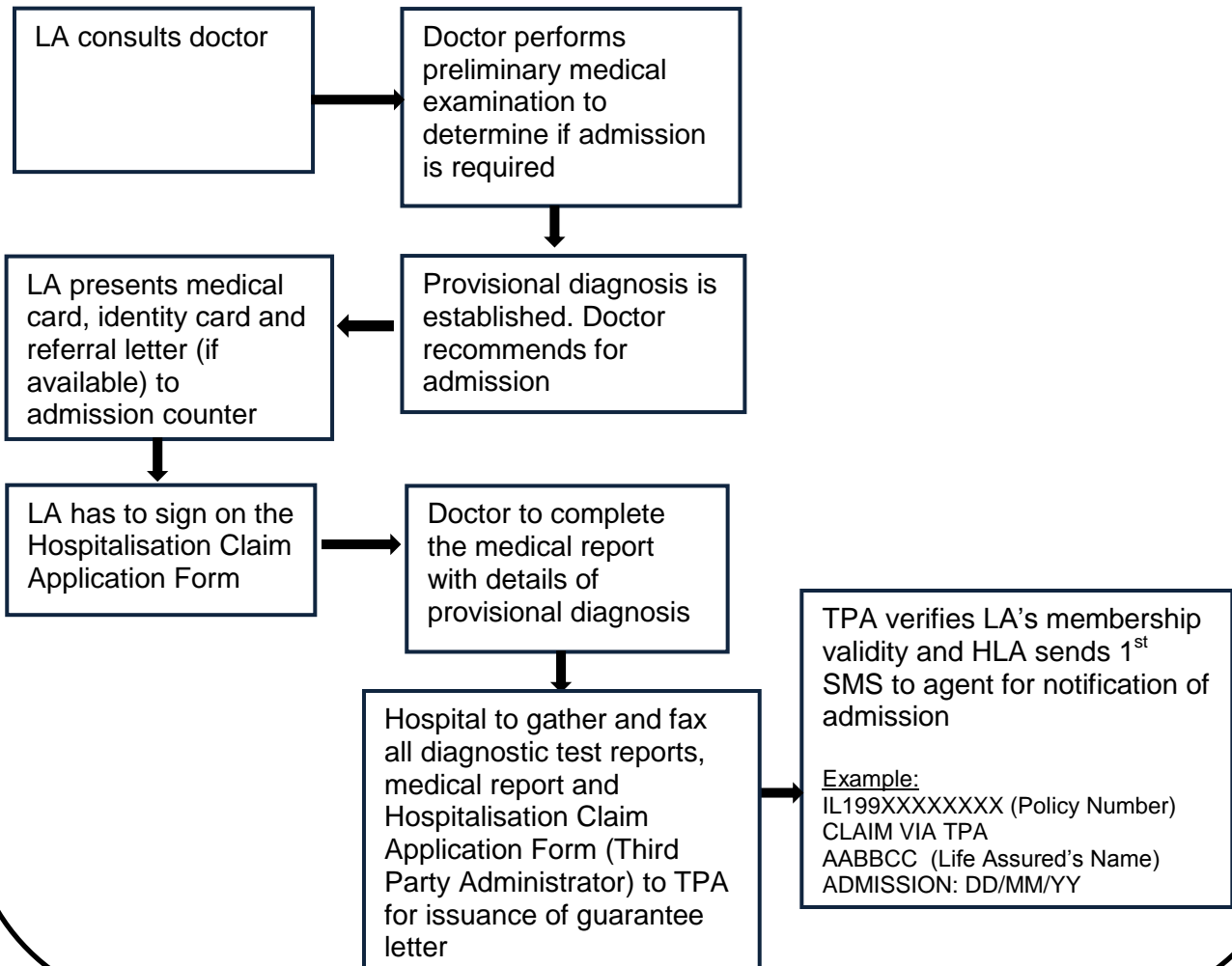


Doctor / Hospital



Third Party Administrator (TPA) / HLA

NOTIFICATION





Life Assured (LA)



Doctor / Hospital



Third Party Administrator (TPA) / HLA

ADMISSION

If Guarantee Letter is approved

LA is warded for treatment



LA to pay Deposit (if requested by the Hospital)



2nd SMS sent to agent to notify the decision of GL

Example:
IL199XXXXXXXX (Policy Number)
AABBCC (Life Assured's Name)
ADMISSION: DD/MM/YY
GL APPROVED

DISCHARGE

(4-5 hours from doctor's advice for discharge)

LA is advised for discharge



Doctor advises discharge then continues ward visits to other patients



Doctor to complete the medical report and hospital to fax all admission bill, medical reports and diagnostic test reports to TPA



TPA to ensure completeness of documentation and prepare final guarantee letter with breakdown of non-coverable items



Hospital advises the LA to settle the non-coverable amount



LA to settle the non-coverable amount with hospital



Life Assured (LA)



Doctor / Hospital



Third Party
Administrator
(TPA) / HLA

If Guarantee Letter is declined

LA to make the
necessary arrangement
for self-pay



2nd SMS sent to agent for
the non GL decision

Example:
IL199XXXXXXXX (Policy Number)
AABBCC (Life Assured's Name)
ADMISSION: DD/MM/YY
GL DECLINED
POLICY EXCLUSION
(Reason for decline)

LA to submit complete
claim documents to HLA
if dissatisfied with TPA's
decision



HLA to review the claim and
make claim decision