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# Now, all hospitals to offer cashless facility

By Riju Mehta

**T**he General Insurance Council, in consultation with all general and health insurance companies, has launched the 'Cashless Everywhere' initiative. This initiative is aimed at helping policyholders avail of cashless facility in any hospital, whether or not it falls in the insurer's network.

Currently, the cashless facility is available only at the hospitals with which the insurance company has an agreement or tie-up with. So if the policyholder is admitted to a hospital that does not fall in the insurer's network, the customer has to pay from his own pocket at the time of hospitalisation and file for a reimbursement claim later on.

"Today, only about 63% of customers opt for cashless claims, while the others have to apply for reimbursement claims. This initiative will not only improve the policyholder's experience, but also encourage more customers to opt for health insurance," said Tapan Singhel, MD and CEO of Bajaj Allianz General Insurance, and Chairman of the General Insurance Council.

"This will lead to an increased collabora-



tion of insurers and hospital networks to offer hassle-free medical assistance to the insured customers during hospitalisation," said Parthanil Ghosh, President, Retail Business, HDFC ERGO General Insurance.

As per GIC guidelines, policyholders need to keep the following in mind while availing of the facility at a non-empanelled hospital:

- For elective procedures, the customer should intimate the insurer at least 48 hours prior to admission.
- For emergency treatment, the customer should intimate the insurance company within 48 hours of admission.
- The claim should be admissible as per the terms of the policy and the cashless facility should be admissible as per the operating guidelines of the insurer.