



“Frequently Asked Questions” (FAQs) on Pan India Cashless Medical Insurance Scheme (PICMIS)

Q. 1 What is Pan India Cashless Medical Insurance Scheme (PICMIS) for students?

Ans. 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.

Q. 2 Who are covered under PICMIS?

Ans. All the registered regular students are covered under this policy.

Q. 3 What is the coverage value/sum insured under PICMIS?

Ans. The basic sum insured is Rs. 1,00,000/- per student.

Q. 4 What are the basic features of this Policy?

Ans. The room rent admissible is 4% of the Sum Insured ie, Rs. 4000/- per day.
Psychiatric OPD is Rs. 35,000/- per student.
Accidental Insurance Rs. 5,00,000/- (In case of accidental death of either student or parents).

Q. 4 Is PICMIS useful for OPD?

Ans. Yes. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for re-imburement under this policy with a ceiling of Rs. 10,000/- for only 100 students.

Q. 5 Is there any waiting period?

Ans. There is no waiting period for any disease/treatment covered under the PICMIS. The policy will be effective from the day one i.e. 01.08.2019. Further, all pre-existing diseases are covered.

Q. 6 Is there any upper limit for the reimbursement?

Ans. The upper limit is the sum insured (basic + buffer subject to availability).

Q. 7 On top of treatment cost, what are the other expenses reimbursable under PICMIS?

Ans. The treatment cost including doctor’s fee and required drugs and investigation expenses are reimbursable as per Insurers norms.

Q. 8 Who will process the reimbursement claims?

Ans. The Insurer shall engage an agency called Third Party Administrator (TPA) through which the reimbursement claims will be processed.

Q. 9 How does the Insurer/TPA recognize a member of PICMIS?

Ans. The ID-Card may be downloaded from RAKSHA TPA website under the link https://www.rakshatpa.com/log_main_new.jsp?id=policy. This ID-Card along with Institute ID Card / Adhaar Card shall be used for any hospitalization and reimbursements.

Q. 10 What is the claim procedure?

Ans. The hospitalization of members which is duly informed/pre-authorized to/by TPA are 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.

Q. 11 Should anyone be informed about any hospitalization?

Ans. Yes, TPA shall be informed regarding any hospitalization for which reimbursements are expected. In case of planned hospitalization.

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807, 8th Floor Cyber Height,
Vibhuti Khand, Gomti Nagar,
Lucknow – 226 010

Toll free no. - 18001801444

Contact No. 8090046595 / 8090046594

Cashless – 08881673411 / 011-66173411 / 011-45823411

Website : <https://www.rakshatpa.com/>

Email:

crcm@rakshatpa.com,

jyotiawasthi@rakshatpa.com,

lucknowraksha@rakshatpa.com

- The 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 to the 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. Also inform to RAKSHA TPA through the contact details as given.

Q. 12 Is there any restriction on the hospitals to get the treatment?

Ans. 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.

Q. 13 What are network hospitals and their advantages?

Ans. 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 15 days from the date of discharge the same will not be processed for reimbursement by the TPA / Insurance Company / Institution.

Q. 14 How to contact the TPA?

Ans. 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.

Q. 15 In case of any difficulty whom to contact in the Institute?

Ans. 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.

Q. 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?

Ans. Yes, but upto a maximum limit of Rs. 10000/- for first 100 students.

Q. 17 What is the role of beneficiary in case of non-cashless hospitalization?

Ans. Beneficiary's responsibility is to collect all original bills from the hospital (bills, report, discharge summary and card, if any etc.) and also get these verified from the concern hospital and doctor along with RAKSHA TPA claim form which is available on RAKSHA TPA website www.rakshatpa.com

Q. 18 What is the role of all beneficiaries for pre and post hospitalization?

Ans. 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 15 days from the date of discharge positively failing which no reimbursement will be available.**

Q. 19 Should all the papers be obtained from hospital before discharge?

Ans. YES!!

Q. 20 What to do in case insurance card is not available?

Ans. 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.

Important Notice:

All the students are requested to download their medical e-card from Rasha TPA website as mentioned in this FAQs. If you are unable to download your e-card then you are requested drop a mail to gsapna@iitk.ac.in mentioning your roll no. For any medical related reimbursement you are requested to claim it from Raksha TPA and the Institute in no case will reimburse your medical expenses.