



Government of Karnataka
SUVARNA AROGYA SURAKSHA TRUST

(Department of Health & Family Welfare)

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CIRCULAR

It has come to our notice that several claims submitted do not have all the required mandatory documents attached, due to which claim processing gets delayed. Hence, it is instructed to refer the list of mandatory documents thoroughly before submission of the claims for quick TAT of settling claims.

Further, for preauthorization of the surgical procedures, particularly in cardiology; the details of the previous procedures done for complete analysis of the case are required, in order to arrive at the eligibility for approval of the procedure. Therefore furnishing of details of any previous procedures done along with the documents during submission for preauthorization is a mandatory requirement.

Some hospitals have complained that claims approval amount is lesser than the preauthorization approved amount. This is to clarify that the preauthorization approval is an interim approval based on the documents uploaded for approval that are sometimes found to be incomplete during claim submission. Preauthorization is an approval to permit hospitals to undertake the procedures and serve the purpose of giving confidence to the hospital and patient to undertake early treatment. It is also meant to draw attention of the treating doctor of the components that are covered in the treatment package. Finally preauthorization is a method of preventing fraud. The final scrutiny of the claim is based on the documents uploaded in the claim within the cap of the preauthorized and enhanced amount. Therefore, there could be discrepancy between the preauth approval amount and the final claim approved amount.


Executive Director,
Suvarna Arogya Suraksha Trust,
Bengaluru

To,

All Network hospitals, SAST

Copy to:

1. Director (Finance), SAST, Bengaluru
2. Director (MM), SAST, Bengaluru
3. Project Manager, AB-ArK, SAST, Bengaluru
4. Assistant Project Manager (1&2), AB-ArK, SAST, Bengaluru
5. Regional Consultants, SAST & Assistant Regional Consultants, SAST