

How to avail the medical service?

Inside Network(Direct billing):

Emergency Cases

Step 1: The beneficiary should proceed to the emergency unit of the nearest contracted hospital just by showing up NEXTCARE card.

Step 2: No pre-approvals needed, approvals “if needed” are taken within 24 hours of admission through the Provider-Nextcare channel.

Elective cases

a) Outpatient Services:

Step1: The beneficiary heads to a private clinic or outpatient dept of Network Hospitals to be examined by a physician.

Step2: After examination, the beneficiary will be handed over a **Yellow** carbon form (Pharmacy Form) and then proceed to a network pharmacy to dispense the prescribed medications. The amount of contribution (Co-pay/Co-ins) of the beneficiary will be mentioned on the card.

Step 3: If further investigations are needed, the doctor will provide the beneficiary with a **Red** carbon form (Investigation Form) to hand it over to the laboratory or radiological center.

b) Inpatient Services:

If any surgical procedure is indicated by the physician, the hospital seeks a preapproval from Nextcare using the pre-agreed channels before the procedure is done.

Outside Network(Reimbursement):

Step 1: Need to go to your private doctor who is not contracted with NEXTCARE? No problem. Just get an official document (report) from the doctor and you will reimburse the amount according to contract. But remember, once you begin the cycle outside the network you will have to complete it outside.

Step 2: You should submit the original invoices, doctor medical report, prescription or investigations request and a copy of the results to Nextcare and you will reimburse according to your policy rules.

Note: Dental and optical benefits are on reimbursement basis for Allianz beneficiaries (Family and Individual Medical insurance)