

Cashless Claim Rejection Appeal Letter

Use this when a cashless pre-authorisation request was denied at the hospital - to contest the denial and to record that you will file a reimbursement claim.

HOW TO USE THIS TEMPLATE

- Use this while still in hospital or soon after discharge.
- Replace every [bracketed] field with your own details.
- A cashless denial does not decide your claim - you can still pay and claim reimbursement.
- Send by email to the insurer and the TPA; keep the pre-auth correspondence with its timestamps.

DATE [DD Month YYYY]
TO The Claims Department / Grievance Redressal Officer
[Insurance Company Name] / [TPA Name]
[Address from your policy document]
[City, State, PIN]

RE: Denial of cashless pre-authorisation | Policy No: [] | Pre-auth / Claim Ref: [] | Hospital: []

Dear Sir / Madam,

A cashless pre-authorisation request was raised by **[hospital name]** on **[date and time]** for my admission for **[diagnosis / procedure]**. It was denied on **[date and time]** on the ground of **[reason given, if any]**.

Why the denial should be reviewed

[Use the points that apply:]

1. The treatment is covered under my policy and no waiting period, exclusion or sub-limit applies - **[explain]**.
2. The information the desk relied on was incomplete; the correct clinical position is set out in the enclosed treating-doctor note.
3. The hospital is on your cashless network / the policy allows cashless at non-network hospitals with prior intimation.
4. The 1-hour turnaround time for a cashless authorisation decision under the IRDAI Master Circular on Health Insurance Business, 2024 was not met.

WHAT I AM ASKING FOR

Please reconsider and grant cashless authorisation. If cashless remains denied, please confirm in writing that this does not affect my right to claim, as I will pay the hospital and file a reimbursement claim for the same treatment. Please also provide the specific policy clause relied on.

I am putting you on notice that a reimbursement claim will follow, with all original documents, and that I will escalate any unreasonable denial to IRDAI via Bima Bharosa and the Insurance Ombudsman.

Yours faithfully,

[Signature]

[Your Name]

[Address] - [City, State, PIN]

[Phone] | [Email]

Enclosures

1. Copy of the cashless pre-authorisation request and the denial message, with timestamps
2. Treating doctor's note on the diagnosis and why admission is / was necessary
3. Copy of the policy schedule and wording
4. [After discharge] discharge summary, itemised bill and all original payment receipts

ClaimBhai note

Treat a cashless 'no' as a detour, not a verdict. Pay, collect every original, and file a reimbursement claim. Pair this with our guide on cashless claim rejections.