



CERTIFICATE NO : ICRESTMH /2024/C0824895**Role of Cashless Insurance Empanelled in Indian Hospitals****Pankaj Nagpal**

Research Scholar, Department of Management, Kalinga University, Raipur.

Dr. Lalit SachdevaAssistant Professor, Department of Management, Kalinga University, Raipur.

ABSTRACT

Cashless insurance empanelment plays a significant role in improving healthcare accessibility and financial protection for patients in Indian hospitals. Under a cashless insurance arrangement, patients covered by health insurance can receive eligible medical treatment at empanelled hospitals without making the entire payment at the time of admission or discharge. The hospital coordinates with the insurance company or Third-Party Administrator (TPA) to obtain pre-authorisation, verify policy coverage, process claims, and settle approved expenses. This system reduces the immediate financial burden on patients, particularly during costly surgeries, emergencies, and prolonged hospitalisation. For hospitals, insurance empanelment can increase patient flow, strengthen institutional credibility, and provide a systematic mechanism for claim reimbursement. It also promotes transparency and standardisation in billing and documentation. Cashless facilities are particularly important in India, where high out-of-pocket healthcare expenditure remains a major concern for many households. However, effective implementation requires timely approvals, accurate documentation, efficient coordination between hospitals and insurers, and clear communication regarding exclusions, deductibles, and policy limits. Delays in authorisation or claim settlement may create difficulties for both patients and hospitals. Therefore, efficient cashless insurance empanelment can contribute substantially to accessible, affordable, and financially sustainable healthcare services in Indian hospitals.