

What does MoU discount mean in cashless settlement?

Memorandum of Understanding is done between TPA / Insurance companies for certain procedures at discounted rates which is actually a win win for all concerned including the insured person. Now those who obtain cashless treatments when they see the settlement note and in the details of all deduction if you happen to see MoU Discount you are requested **NOT TO** pay that amount to the hospital as that's a discount given to you as per the MoU agreement.

Ideally the concerned hospital will not ask you to pay this MoU discount granted but If any hospital asks you to pay the MoU discount amount then please get in touch with HR team or Prudent team members or HO HR Insurance team members (Christina, Ram or self) immediately before you pay and highlight the issue immediately. We will involve the TPA directly with the hospital to sort issue out before you make the final settlement.