

CLAIM PROCESS

Health Insurance Claim Settlement is the process of claiming your health insurance policy benefits from the insurance company.

As mentioned, the two most common methods of making a claim are via **cashless or reimbursement mode.**

There are two types of claim settlement options:

Cashless Claim Settlement Option

A cashless claim option can only be availed if you are admitted to a network hospital paneled with an Insurance Company or TPA, Your policy document has a list of network hospitals in your city of residence. With the cashless mode, the insurer will cover the cost of hospitalization (except Non-Refundable/not payable Items as IRDA list) and medical treatment. All you need to do is furnish your Medical E-Card to the third-party administrator (TPA).

Claim settlement process via cashless mode/pre-planned:

1. Visit the network hospital of your choice.
2. Submit your cashless card, prescription letter & Govt. Id proof at the TPA Desk
3. Fill the Cashless Request Claim Form and submit the same to the TPA
4. Submit the relevant documents required for treatment
5. The TPA will coordinate with your insurer for a pre-authorization form
6. Post verification, the insurer will grant the precision for covering the cost of treatment meant.
7. It takes a maximum of 4-5 hours for initial approval of cashless claims post receipt of complete information from the hospital and again will take 4-5 hours post confirmation of Discharge.

Reimbursement Claim Settlement Option

Under this option, you will be required to pay the hospital bill and cost of medical treatment to the hospital, immediately post-treatment or before discharge. Then you need to file for claim reimbursement. The insurer will reimburse the cost of treatment as per the policy wordings.

The employee needs to send an intimation mail on our support ID support@securenow.in within 48 hours or can also file an **E-claim through our Secure Now APP >> Register Tab** with the following details:-

- Details of employee and patient
- Medical card no, Policy No. (Given on Medical card) or policy name
- Name of hospital and treating doctor
- Diagnosis and approx. expenses

What are the Documents Required for Claim Settlement Process?

All the listed documents should be original:

1. Claim Application Form (Part A & Part B) - Duly filled and signed
 - Part A- filled by Claimant
 - Part B- Filled by Medical practitioner & hospital
2. Doctors' prescription
3. Treatment papers
4. investigation/diagnostic reports/X-Ray
5. Original medical bills and receipts
6. Invoice for medicines
7. Hospital discharge card
8. Copy of FIR in case of an accidental emergency
9. Copy of Health Card
10. Cancelled cheque
12. Consultant's certificate with diagnosis (including the date when symptoms first occurred)
13. Relevant Investigation reports (Radiology, Pathology, etc.) confirming the diagnosis
14. Certificate from attending doctor/physician stating the condition of the patient.

In the reimbursement mode case, you will be required to clear the hospital bill from your own pocket. Later, when you are discharged, you will have to file a reimbursement claim with your insurer along with the relevant documents. Post submission, your insurer will process the claim accordingly and reimburse the treatment cost straight to your account, the process will take 25-30 days based on the document's efficiency.

***TAT will start from the date of the receipt of the claim documents.**

Dispatch Address:

**Claims Team, Secure Now Insurance Broker (P) Limited
Ground Floor, Plot No 68, Sector 18, Guru gram- 122001**

Kindly Note: Non- refundable items will not be covered in the policy. (Kindly refer IRDA site).

Network Hospital List- Please write to centralized ID support@securenow.in.

Also available in the Secure now app under HOSPITAL LOCATOR.