

Check points while Availing Reimbursement facility

1. Provide the intimation of the hospitalisation to your TPA within 24 hours of the hospitalisation through online registration/mail/on call.
2. Submit your claim documents within the stipulated time frame mentioned in the policy by insurance companies.
3. Submit the documents as per the checklist provided by your TPA or insurer.
4. Submit all your hospitalisation documents in original to your TPA & keep a copy with you for future reference.
5. Do not forget to get the acknowledgement for the submitted documents.
6. Make sure you are availing the room category or other benefits as per your available eligibility, which would save your money on Proportionate deductions.
7. Make sure your bill is as per the commitment given by the hospital & not inflated. (Just because you are going to claim it from the insurance company), as it may reflect negatively on your sum assured & your subsequent renewals.
8. Collect the paid receipts for all the bills paid by you from the hospital or from the consultants & submit the same in original to your TPA for processing.
9. Check your balance sum assured periodically to know your remaining eligibility with the insurer.
10. Do respond to the queries raised by the TPA or insurer within stipulated timeline to avoid further delay in claim settlement.
11. If you have any queries related to your claim settlement, do get it cleared from your TPA.