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# Dos and don'ts for filing health insurance claim

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**T**HERE are many policyholders who feel anxious about whether their expenses will actually be covered by their insurer, even after they have diligently paid their premiums on time. They often hear misnomers about claims being rejected by insurance companies and fear that when the time comes, for some unknown and unforeseeable reasons, their claim will be rejected too.

Here are some dos and don'ts that will ensure that your claim process goes through smoothly:

## Tips for filing claims

- Intimate your insurer at least two days before you are hospitalised, in case of a planned procedure. In the case of an emergency hospitalisation, you can intimate them up to 24 hours after admission or as specified in your policy.
- Provide OPD consultation papers with first consultation for planned admissions.



Intimate insurer at least two days before hospitalisation in case of a planned procedure and within 24 hours in an emergency

- Verify the statement provided before signing any document; do not change any statement (written/oral) provided without proof of the same.
- Verify all the details mentioned in the

pre-authorisation form, including the medical history before signing the same. ■ Ensure that all the information provided, relating to the hospitalisation, is correct and submit it along with the

required documents.

- Submit all original documents directly to the company and ensure that you keep a copy of the documents submitted for your reference.
- Provide correct contact details (phone number and postal and email address) for proper communication and updates.
- Stay regularly in touch with the company's customer care executives/TPA desk and ward staff at the hospital all through the hospitalisation.

## Points to watch while purchasing policy

- Understand the complete policy terms and conditions before purchase.
- Do not omit to mentioning any disease or medical condition you have suffered from or medication you take or lifestyle disease that you have, however, minor it may seem.
- Provide details of any hospitalisation, even minor.
- If also requested, do provide details pertaining to consultation, medication,

hospitalisation, etc. of family members. ■ Check your height and weight immediately before you fill in your application form; do not guesstimate.

- Ensure that you read the complete proposal form and then sign it. Never sign a blank form and expect your agent/company representative to fill it for you.
- Countersign any corrections or overwriting in the proposal form.

## Little effort goes a long way

Being aware, in advance, of pitfalls that can result in a claim being rejected ensures that you avoid them. Spend a little time and effort and take a few precautions at the time of filing a claim and more importantly, at the time of purchasing a policy. This will enable you to make the most of your health insurance policy and focus completely on recovery from the illness at hand.

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