

CLAIMS PROCESS

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Star Health has designed its Claims services to be hassle-free and customer-friendly, and to ensure just and timely settlements. We strive for the upkeep of high standards in customer service namely courtesy, attention, speed and efficiency. We value customer feedback about the extent to which we have been able to meet and strive to exceed their expectations.

How to make a cashless claim?

Search tool is provided to help you find the Network Hospital nearest to you. Provide your Star Health ID Card at the Hospital reception. From the Hospital, we will receive a request for authorization of the treatment and expenses thereof which will be accepted as per terms and conditions of the policy. Cashless Claim can be made at any of our Network Hospitals across the country.

Documents for Claim Submission:

- ❖ Star Health ID Card
- ❖ Duly filled Claim form
- ❖ Doctor's consultation papers
- ❖ Investigation reports (e.g. X-Ray, Scans, Blood report etc.)
- ❖ Pharmacy invoices supported by respective prescriptions
- ❖ In cases of accidents, Medico Legal Certificate (MLC) and / or FIR
- ❖ Discharge summary
- ❖ Payment made receipts to the hospital
- ❖ Other Relevant Documents

Note: Documents other than the Health Card should be submitted in Original.

The Authorisation Process

Upon receiving intimation from the Insured/Insured's Attender, and being contacted by the Network Hospital, Star Care verifies the validity and coverage of the Policy. Field Visit Doctor is deputed who facilitates the pre authorization document request and confirms the warranting treatment given. Accordingly our Medical team approves cashless for the insured person subject to policy terms and conditions based on pre authorization request.

Getting a faster approval:

- ❖ Look up the network list of Star Health and locate a hospital, do not refer to another insurance Co.'s hospital list
- ❖ If a surgery is being planned, send the pre-authorization form to us 10 days ahead of the date of operation
- ❖ Claim forms should be filled in completely. Please mention your cellphone number in the pre-authorization form
- ❖ Retain a photocopy of the claim documents you submit

Important conditions:

- ❖ Authorization request may be turned down when details are not completely provided then the member can come for reimbursement.
- ❖ Non-payable items would be at the Insured's own cost
- ❖ All claims to be submitted within 30 days from the date of discharge
- ❖ Post hospitalisation claims may be submitted within 30 days from date of discharge

How to make intimation in case of an admission?

In case of an emergency admission, Star Health has to be intimated within 24 hours of the accident / illness / hospitalization. Intimation can be given either through contacting us at 1800 425 2255 / nearest office of Star Health. Please mention the Star Health ID number/Policy number for easy reference.

Procedure for Reimbursement of Claim:

- ❖ All claims will need to be intimated within 24 hrs of hospitalization. Reimbursement facility is available at network hospitals as well as non-network hospitals

- ❖ You have to avail treatment and settle all the bills with the hospital and file a claim for reimbursement
- ❖ Submit the Claim Documents to the Company within 30 days from the date of discharge

Cite your Policy number and intimate Star Health immediately about hospitalization to send you the Claim form **CASHLESS**

FACILITY:

Cashless is only a facility extended by **Star Health & Allied Insurance Company Ltd** and Cashless hospitalization can be availed only at Network of Hospitals. The essence of cashless hospitalization is that the insured individual need not make an upfront payment to the hospital at the time of admission. (**Note:** The network hospitals list may undergo changes in the form of additions and deletions.)

➤ At the time of hospitalization at a network hospital, you will have to produce your ID card as proof of being covered by a health insurance policy. It is advisable to carry some form of photo ID (Ration card, Driving license, Voted Id card, etc.) while hospitalization of dependants with you in case the hospital wants to verify identity.

➤ The network hospitals have a preauthorization request form available with them. The form has to be jointly filled in by you and your treating doctor. Please make sure all the details asked in the form are completely filled. This will ensure speedy processing of your request.

○ Required details from associate

- ❖ Cashless ID Card & ID Proof (PAN Card/Passport/Driving License/Ration Card/AAdhar Card/Voter's ID Card)

- ❖ Previous Investigation Papers done related to the hospitalization & Pre-Authorization Request Form from hospital

- ❖ Insurance company: **Star Health & Allied Insurance Company Limited**

- ❖ Policy No.: **P/111123/01/2017/649**

- ❖ Insured Name.: **IIT Madras Alumni Association**

This above documents are faxed by the hospital to the **Star Health & Allied Insurance Company Ltd** toll free fax number.

At **Star Health & Allied Insurance Company Ltd**, we receive the request and process it. The medical team will determine whether the condition requiring admission and the treatment plan are covered by your health insurance policy. They will also check with other terms and conditions of your insurance policy.

If the information provided is complete, the liability of the Insurer is absolutely clear and the expenses indicated are reasonable & necessary, **Star Health & Allied Insurance Company Ltd** will issue an approval to the hospital for a specified amount depending on the disease, treatment, how much you are insured for, etc. This is sent by fax and/or email (if available). The approval is called a "Preauthorization". This preauthorization entitles you to avail cashless facility at the hospital without paying for the medical expenses. (Note: Further enhancement approvals may be issued on request, subject to terms and conditions of the policy.)

At the time of discharge, please make sure that you check and sign the original bills and discharge summary. Please carry home a copy of the signed bill, discharge summary and all your investigation reports. This is for your reference and will also be useful during your future healthcare needs.

In case any advance payment is made to the hospital and hospital has not refunded the advance money to you, ensure that the Hospital Bill clearly shows the advance money paid by the patient and the net amount payable by the **Star Health & Allied Insurance Company Ltd**. We will deduct the advance paid by the patient while settling the cashless payment to the Hospital. Please submit the original advance receipt along with the claim form and the pre / Post. Hosp. bills, if any, to **Star Health & Allied Insurance Company Ltd**. **Star Health & Allied Insurance Company Ltd**, after deducting the non-payable items, will refund the amount. This will ensure that you will get the eligible amount from insurance company without waiting for the Hospital to refund the advance amount to you. The hospital will ask you to pay for all the Non-Medical Expenses in your bill. You have to make this payment before discharge.

In case, for whatever reason, the preauthorization request cannot be approved, a letter denying preauthorization will be sent to the hospital. In this case, you will have to settle the hospital bill in full by yourself.

Please note that denial of a preauthorization request is in no way to be construed as denial of treatment or denial of coverage. It may also be noted that Cashless cannot be claimed as a matter of right. You can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

Cashless Hospitalization can be of two types:

Planned Hospitalization:

This happens when you have ample time to plan your admission to the hospital. For example, if the doctor advises surgery for hernia and says that you can undergo the surgery anytime in this month, it gives you time to plan your surgery.

In such cases, it is prudent to send the preauthorization request to **Star Health & Allied Insurance Company Ltd** at least 72 hours before your planned admission. This will ensure a hassle-free admission procedure for you at the hospital.

Emergency Hospitalization:

This happens typically in case of emergencies such as a road traffic accident. There is no planning involved in the hospitalization. In such situations, the ID card can be shown at the network hospital to avail cashless admission facility. The preauthorization request can be sent to **Star Health & Allied Insurance Company Ltd** within four hours after admission.