

Dear All,

This time we focus on letting you know under what circumstances a claim can get totally rejected. Now if you have your own personal policy also does go through these so that you are better informed.

So moving on to some of these conditions:

1. This is the common most condition where in patient are administered to hospitals / nursing home for observation, carrying out diagnostics without any active line of treatment.
2. Hospitalization claim with less than 24 hours is not eligible. Hence make sure that the time of admission and discharge are captured accurately before you move out of the hospital. The only exception to this is the day care procedures which are explicitly called out by insurance companies.
3. Certain medicines or complications or procedures arising out of certain ailments e.g: HIV, IVF, Voluntary MTP, Organ donor charges are not be covered. Check in your own personal policies if any of what included and excluded. There are special covers which needs to be brought separately to make it payable. Hence before admitting it is always wise to send the doctors prescriptions to us to check on your behalf of the admissibility of the procedure so you can plan accordingly. We have seen certain cases from our employees proactively engaging with us to find out on the same and we appreciate that.
4. Line of treatment such as Naturopathy is excluded.
5. Treatment being done as a outpatient.
6. All expenses under Domiciliary Hospitalization.
7. Intentional self injury, use of intoxicating substances such as drugs / alcohol may result in denial of claim. Hence in certain accident cases or fall cases which result in breakage of bone a declaration from the treating doctor is required to certify that at the time when he has first seen the patient, he/she was not under influence of any drugs / alcohol which may have resulted in the accident itself.
8. Cosmetic / Aesthetic treatments are excluded if done on standalone basis.
9. Dental procedures unless it's a requirement due to accidents or similar reason. Standalone treatment like root canal wont be payable.