

Documentation requirements while undertaking Reimbursement claims

Golden Rule: Under planned hospitalization always check if the treatment / procedure is covered under our policy by dropping a mail to HR seeking confirmation on the coverage of such procedure under insurance. If it's not covered it will help you with required financial planning for yourself prior to the procedure itself.

To claim reimbursements always ensure the following documents are with you:

Before going to hospital:

1. First consultation letter: This is usually on doctors letter head where he will ask you to get admitted. Preserve this note.
2. Investigation reports: Preserve the prescription of all the test advised with you. Keep the bills for the investigation being done and all the original reports.
3. Medicines: Prescription & Bills of the medicines.
4. Get a print out of Insurance claim forms (IRDA) (Part A & B) prior to going to hospital.

Sr. No. 2 and 3 will be your pre-hospitalisation claims which you will send along with your main claim.

Once admitted to hospital & at the time of discharge:

5. Keep all prescriptions that the hospital gives you for replenishing medical items used in surgery, medicines. Preserve the bills against the purchase of these items. **Always remember in general : Prescription - Investigation Reports - Bills (Medicine / Investigation)**
6. Initial Deposit at the time of admission (Applies at the time of cashless also): If you are paying through Credit card then keep the charge slip with you safely. If you can zerox the slip for your records as after sometime the inks normally fades and is difficult to read. **Always get a receipt of such deposit made through credit card.**

7. Give **Part B of the claim form** at the reception / TPA desk for the hospital to fill in. It has to be signed and stamped by the hospital.
8. During Discharge from the hospital ensure that you get the following:
 - 8.1 Discharge Card: Filled and stamped by doctor and hospitals
 - 8.2 Operation notes if applicable
 - 8.3 Main hospital bill with breakup of each items (Or Itemized billing)
 - 8.4 Receipt of the main hospital bill payment
9. If any investigation is carried out during hospitalization then please ensure there is a prescription on hospital letterhead / paper, original reports and bills (if not mentioned in the main hospital bill)
10. Indoor Case Papers: Always ask and keep these with you. Sometimes TPA may ask for such documents and if its not with you then you may have to rush to hospital again to obtain the same. Inform the reception / documentation area ask them for indoor case papers. This will be a Xerox copies of all the medicines given and records maintained by nurses while treating you during your course of stay in hospital. **Each page will be stamped and signed by the hospital authorities.**
11. **Original copy of Implant Invoice** along with Payment Receipts & Implant Labels / Stickers for Stents/ Mesh/ IOL (if applicable)

After reaching home from hospital:

12. Fill in the part A of the claim form will correct claim amounts under pre hospitalization and main hospitalization. If your followup happens with your treating doctor within say next 7 -10 days then you can claim those amount also by including the same changes in the main claim form. You will need to give the prescription, bills (of medicines / investigation), original reports.
13. Include your pan card copy and Aadhar copy for you and the patient.
14. Xerox every document for your reference which you will be submitting.
15. Preserve the courier AWB number and keep the courier slip safely with you.

Note:

1. If it's your personal insurance you will also need to submit a cancelled cheque copy with the claimant name printed on it. For Corporate policy this is not required.
2. Use the checklist of documents to ensure all documents are in order.
3. If you hospitalization is due to accidents almost always the insurance company will ask for doctors certification that at the time of examination you were not under any influence of alcohol. Please keep this document given on doctors letterhead with you.
4. If case of accidents sometime police reports copy may also needs to be submitted especially in Medico Legal cases (MLC).