

# How to Submit my Health Insurance claim

First, make sure everyone's okay. Then try to collect:

- Names
- Addresses (email and mailing)
- Phone numbers for the passengers and any witnesses to the accident

It's also important to obtain the name of their insurance company and a policy number when possible

## Health Insurance Claim Process

Take a look at the both health insurance cashless and reimbursement claim process below:

The step-by-step procedure to avail a cashless claim under a health insurance policy is as follows:

Step 1: Get admitted to a network hospital of your insurance company and contact the insurance helpdesk at the hospital

Step 2: Show the health card issued by your insurer for identification

Step 3: The hospital will verify your identity and give you a pre-authorization form for cashless treatment.

Step 4: Fill in the pre-authorization form and submit it at the insurance desk

Step 5: The network hospital will submit the pre-authorization form to your health insurance provider.

Step 6: The insurance company will review your pre-authorization request

along with the submitted documents and approve your cashless claim according to the terms and conditions of your health insurance policy. Some insurers also assign a field doctor to make the cashless claim authorization process easier

Step 7: At the time of discharge, pay for the medical expenses that are not covered by your health policy

Step 8: Your insurance company will pay the claim amount directly to the hospital as per the terms and conditions of your policy

## **Documents Required to File a Health Insurance Claim**

<https://www.google.com/>

The following documents should be submitted to file a health insurance claim:

Health Card (Health Insurance ID Card)

All the consultation papers provided by the doctor

Completely filled-in claim form

All the investigation and diagnosis reports, such as CT scans, X-rays, blood reports, etc.

Hospital bills with payment receipts

Medico Legal Certificate (MLC) or/and FIR (in case of accidents)

Invoices of the pharmacy with respective prescriptions and payment receipts

Discharge summary

Any other relevant documents requested by the insurer

<https://www.bing.com/>

Online URL: <https://agentx-om-kb-uat.hgsdigital.com/article.php?id=141>