

# Types of Health Insurance Claims

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Providing financial assistance for healthcare services is the sole purpose of a health insurance plan. A health insurance claim needs to be raised to obtain this financial support at the time of need. A policyholder can raise two types of health insurance claims. They are:

### Cashless Claims

In this type of claim, the insurer settles all the medical bills with the hospital directly. However, an insured needs to be hospitalized only at a network hospital to get the benefit of cashless hospitalization.

### Reimbursement Claims

In this type of claim process, the policyholder pays for the hospitalization expenses upfront at the time of discharge and requests the insurance company for reimbursement later. Reimbursement claims can be raised at both network and non-network hospitals.

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