

## **Standard Document Deficiencies / Requirements in Claim documents**

During claim processing if the claim documents are found to be deficient, TPA shall intimate the same to the respective Insured for fulfillment of the requirement. The claim will not be processed further unless the required documents are received from the Insured.

In view of this while submitting the claim documents, insured or hospital should make sure that claim documents are attached appropriately to avoid delays in claim settlement.

### **If the following information/documents are NOT PROVIDED it would be considered deficient:**

1. NEFT details - Original Cancelled Cheque Leaf (Bank details for Electronic Fund Transfer)
2. KYC documents – Photo Identity & Address proof for claim amount of 1 lakh & above
3. Original document of Discharge Card / Discharge Summary
4. Original document of Hospital Bill & Payment Receipts
5. Implants & IOL Stickers or Invoices in surgical cases.
6. Original investigation reports & Medicine Prescriptions where required
7. Letter from treating doctor for hospitalization / history details
8. Indoor Case papers from the Hospital
9. Reason for No Intimation / Delayed Intimation if the claim is not intimated as per the policy T & C
10. Reason for Delay in Submission of claim documents if the claim is not submitted as per the policy T & C
11. Hospital Bill & other Outpatient bills which are supporting the break up
12. Settlement letter from other TPA wherein main claim original documents are submitted
13. Incorrect age information - Age discrepancy due to mismatch of patient age as per policy data and age mentioned in hospital records

### **Following steps are to be taken while submitting the claim documents:**

- 1) Claim form should be completely filled and duly signed by Insured.
- 2) Original Claim documents should be submitted for reimbursement and a copy of all documents must be retained with the insured.
- 3) Hospital bill should be supported with related break up of expenses incurred.
- 4) Submit original Investigation reports & medicine bill prescriptions to support the claim.
- 5) Submit KYC documents like Photo Identity & Address proof for high value claims (1 lakh & above).
- 6) If the implants are used then it is mandatory to submit the stickers & supporting invoice for processing the claim.
- 7) Intimation for Hospitalisation must be made within the specified period of respective insurance company policy.
- 8) Submission of claim documents must be within the specified period of respective insurance company policy.
- 9) Patient Name, Age & Gender mentioned on Claim form, Hospital records, Insurance policy & KYC documents should be same.