Health Insurance Claim Process

Re-imbursement Claim Process

1. You can register your claim online by scanning & uploading the claim documents at the Care Health Insurance 'Self-Help Portal' Link-
https://www.careinsurance.com/self-help-portal.html or download the Care Health-Customer App to be able to do the same.

2. As per the product you are insured with, download the re-imbursement claim form & submit online-
https://www.careinsurance.com/health-insurance-claim-forms.html or download the Care Health-Customer App to be able to do the same.

3. Upload a personalized name printed cancelled cheque in name of employee for corporate policy and in name of proposer for individual policy.

4. In event of employee's/proposer's demise – cancelled personalized cheque (name printed) of nominee, ID proof of nominee & legal heir certificate.

5. You are requested to scan & upload the following documents received from your hospital. Also submit additional documents, if any.
   a) Original discharge summary
   b) Original final hospital bill with item wise break-up
   c) Original paid receipt against the final hospital bill
   d) For Accidental cases
      1) MLC/FIR copy (if applicable)   2) Alcohol history (if applicable)
   e) Investigation reports (like X-Ray/MRI/CT Scan etc)
   f) Attested copy of indoor case papers
   g) In case of implant surgery, invoice & sticker
   h) For all claims amounting Rs.1 lakh or above please provide copy of any one of these KYC documents (Aadhaar Card, Passport, Driving Licence Voter ID, etc). Please ensure that the address on KYC documents is matching with the Policy address.

Cashless Claim Process

1. To locate the nearest cashless network visit
https://www.careinsurance.com/health-plan-certified-network-hospitals.html or download the Care Health-Customer App by clicking here https://bit.ly/3iI2ZfJ.

2. Contact hospital insurance help-desk or billing counter with a copy of patient's medical ID card, e-health card, pre-authorization form along with valid Govt. ID proof. You can easily access your e-card anytime, anywhere by downloading the Care Health-Customer App.

3. Submitted documents are shared by the billing counter/TPA desk with us, seeking pre-authorization approval.

4. In case any information is incomplete/missing; we may contact hospital for the same.

5. Pre-authorization decision will be given by us post review as per policy terms and conditions.

6. Post treatment discharge summary and other related documents are submitted by the hospital/TPA to us for final approval.

7. We assess the bills basis the sum insured and plan terms & conditions to settle the bill directly with the hospital.

Health Insurance Frequently Asked Questions

Q1. HOW DO I FILE MY CLAIMS AND CHECK THE STATUS OF MY CLAIM?

You can intimate, file and submit your claims using our online customer interface 'Claim Genie' through the web or mobile phone platform.
Visit- https://www.careinsurance.com
- Go to "Already A Customer" option & click on "Claim Genie"
- Enter 'Policy number' & Captcha, then press Submit
- Enter employee ID/member ID
- Click on the given tabs for required information

To register your claim online just download the Care Health-Customer App by clicking https://bit.ly/3iI2ZfJ.

Q2. WHOM SHOULD I CONTACT IN CASE OF A MEDICAL EMERGENCY OR IF I REQUIRE ADDITIONAL INFORMATION?

CUSTOMER SERVICE TOUCHPOINT LINKS

| View Network Hospital | For downloading forms/ T&C | Download the Care Health - Customer Mobile App | Service via WhatsApp **8860402452** | SELF HELP PORTAL Manage policy anytime, anywhere |

www.careinsurance.com

Q3. WHAT IS THE TIME DURATION IN WHICH YOU CAN EXPECT RESPONSE ON YOUR CLAIM REQUEST?

We will constantly update you at every stage of claim process through SMS/Whatsapp and email. For reimbursement claims, you will hear from us within 7 days of registration of Claim. For cashless claim we will contact you within 6 hours from the time of claim intimation.

Alternatively you can also check your claim status online on https://www.careinsurance.com and on the Care Health-Customer Mobile App. Click here to download https://bit.ly/3iI2ZfJ.