

# Cashless claim procedure for customers to be followed during hospitalization

## Cashless Claim:

- Approach the insurance desk at a network hospital. Intimation can be given either through contacting us at 1800 425 2255 / 1800 102 4477 or e-mail us at [support@starhealth.in](mailto:support@starhealth.in)
- Show your Star Health ID card for identification purpose at the hospital reception.
- Submit to the hospital Pre-admission investigations and Doctor's consultation papers
- **Network hospitals** will verify your identity and submit duly filled pre - authorization form with Star Health
- Our doctors verify all the submitted documents before processing the claim as per terms and conditions.
- An assigned field doctor may visit the patient at the hospital if required.
- After discharge, the hospital will send the claim documents to the company and the authorized amount will be settled directly to the hospital.

**Note: Non-Payable items would be at the insured's own cost**

### **a) In case of planned hospitalization:**

- Please contact the toll-free help line: **1800 425 2255 / 1800 102 4477**
- The hospital will send the duly filled pre-authorization form through hospital portal to Star Health Claim dept.
- Please carry your ID card.

### **b) Procedures to be followed in case of emergency hospitalization:**

- In case of Emergency like accident or sudden bout of illness may that requires immediate admission to the hospital

#### **(i) After the patient is rushed to the hospital and avails treatment.**

- Upon receiving intimation from the insured/insured's attender, they are contacted by the network hospital
- Customer Care will verify the validity and coverage of the policy
- A field visit doctor is deputed to visit the patient at the hospital if required.
- Our medical team will process the cashless request for the insured person subject to policy terms and conditions.

# Procedure for Reimbursement of Claim

When the Insured gives prior intimation about the treatment and the insured pays the expenses himself with the hospital and then claims for a reimbursement of those expenses within 15 days from the date of discharge.

- All claims need to be intimated within **24 hours** of hospitalization. Reimbursement facility is available at **network hospitals** as well as at **non-network hospitals**
- Intimate on toll-free help line: **1800 425 2255 / 1800 102 4477**
- Avail treatment, settle all bills and file a claim for reimbursement.
- Submit the claim documents to the company within 15 days from the date of discharge.
- To receive the claim form, cite your policy number and intimate Star Health about hospitalization.

## Reimbursement Claim Procedure:

- Upon discharge, pay all hospital bills and collect all original documents of treatment undergone and expenses incurred.
- Claim form has to be filled in and along with, all the relevant original documents have to be submitted at the nearest Star Office
- We settle the claim in subject to policy terms and conditions.
- Non-Payable items would be at the insured's own cost.

## Documents required for reimbursement claim submission

- Copy of Health card
- Duly filled claim form
- Pre-admission investigations and Doctor's consultation papers
- Discharge summary from hospital in Original.
- Investigation reports (e.g. X-ray, scans, blood report, etc.)
- Pharmacy invoices supported by respective prescriptions
- Case receipts from hospital, chemist
- In cases of accidents, Medico Legal Certificate (MLC) and / or FIR
- Copy of the KYC documents
- NEFT details (Cancelled Chq Copy), Contact number and E-mail ID