**HEALTH INSURANCE SCHEME 2022-2023 - MEDICLAIM PROCESS**

Please find the below Claim procedures for your information.

**CASHLESS CLAIM PROCEDURE**

To intimate the Cashless claim,use hot line numbers mentioned in Escalation Matrix of **SECURUS Insurance (India)Pvt Ltd.**

1.Cashless claim can be made at any of the network hospitals across the country.

2.Provide the Health ID Card issued by Insurance company & any valid Photo ID proof at the Insurance help desk. After the Insurance company receive the request from the hospital for authorisation of the treatment and expenses thereof, this will be accepted as per terms and conditions of the policy as well as the exclusions therein and either approve or reject the request based on the merits.

3.We **SECURUS INSURANCE BROKERS (India) Pvt Ltd** will take up the complete responsibility of follow-up with the TPA & Insurance Company for both Cashless & Reimbursement claims.

4.For cashless claims the employee needs to contact **SECURUS INSURANCE BROKERS** for further follow up.

5.**SECURUS INSURANCE BROKERS** will coordinate with TPA for Pre-authorization & discharge claims settlement.

**REIMBURSEMENT CLAIM PROCEDURE**

To intimate the Reimbursement claim, use hot line numbers mentioned in Escalation Matrixof **SECURUS Insurance (India)Pvt Ltd.**

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of all relevant original documents.

After discharge the claimant should approach **SECURUS INSURANCE BROKERS (India) Pvt Ltd** with the following documents.

In case admitted at a Non-Network Hospital, the employee should submit all original medical bills to **SECURUS INSURANCE BROKERS (India) Pvt Ltd** within 30 days from the date of discharge.

**Documents for Reimbursement Claim Submission:**

Below mentioned documents are required to lodge under the medical reimbursement scheme.

1.    Duly filled Claim Form of respective insurance company (Kindly find the attachment; A form to be filled by the member and B form by the hospital).

2.    Copy of Member ID Card with the member’s details.

3.    Govt. ID Proof.

4.    Cancelled Cheque/Bank pass book copy (Cheque has to be that of the Main Member, mandatory).

5.    Original detailed Discharge Summary / Day care summary.

6.    Original investigation reports

7.    Original Hospital Bill-consolidated and with detail breakup with the seal and sign of the hospital and the patient’s signature on it – with cash paid receipt.

8.    In case of surgical packages – detail breakup of the package.

9.    Pharmacy bills and breakup.

10. Prescriptions if any.

11. In case of hospitalization due to accident, certified copy of MLC / FIR

12. Original Payment Receipts

13. Original Implant sticker / Invoice

14. Original Doctor prescription/Lab requisitions

15. Original Consultation paper

16. Attested copy of Indoor case paper

 17. In case of cataract surgery, IOL sticker and A scan report (original) to be attached. Break up bills also needed.

 18. If any lens or stent used- need to submit the original barcoded sticker and invoice of the same

 19. In case of cardiac surgery, invoice of stent and sticker also needed.

 20. In case of orthopaedic surgery, invoice of implant and sticker also needed.

21. Medical Reimbursement Claim has to be submitted within 30 days from the Date of Discharge. If exceeds 30 days, keep a Delay in Submission Note with the Claim Documents.

**CLAIM DOCUMENTS TO SENT BELOW ADDRESS:**

SECURUS INSURANCE BROKERS (INDIA) PVT. LTD.,

2B, 2ND FLOOR, CAPITOL CENTRE,

STATUE JN., TRIVANDRUM.

PIN 695001.

**Note:** **Member needs to retain a photocopy of all the documents he / she is submitting for future reference.**

**SECURUS INSURANCE BROKERS** will coordinate with TPA & Insurance Company to sort out any relevant issues. We will follow up for speedy settlement of claims on submission of final set of documents. We will maintain a detailed follow up of pending claims and their settlement.