Documents Required for Claiming Health Insurance

Here is the list of documents that you require to file for reimbursement health insurance claims. Check out the list as given below:

- 1. Original claim form duly completed along with your signature
- 2. Valid identity proof
- 3. Doctor's prescription suggesting treatment in hospital
- 4. Doctor's prescription advising diagnostic tests, medicines, and consultation
- 5. Indoor case papers
- 6. Ambulance receipt
- 7. Original pharmacy bills
- 8. First Information Report(FIR), as required
- 9. Policy details that include the policy number, name of the insured, address, and disease for which treatment is on
- 10. Additional documents that may be required to assess the claim, in case there is a fraud.

Documents required for cashless treatments are as given under:

- 1. Claim pre-authorization form
- 2. Valid ID proof and a photograph
- 3. Documents such as PAN Card, Voter ID, Driving License, and Aadhar card

The claim form and the documents should be sent to the Insurer or the Third-party Administrator.

The documents required for cashless claims in a <u>network hospital</u> are different from the ones required for registering a reimbursement claim.

The good thing about a cashless medical insurance claim is that you don't need to worry about submitting any medical documents/ bills to the health insurance company. The hospital where you are undergoing treatment sends all the required documents and treatment details to your health insurance provider.

On the other hand, in case of claim reimbursement, you will need to submit all the essential documents to your health insurer, by collecting the documents from the hospital where you were undergoing treatment. The insurance company will verify all the documents that were submitted and the claim amount will be transferred to your bank account.