

Guidelines on Changes in Claims Process

Reference: IRDA/ HLT/CIR/03

Guidelines on Standardization in Health Insurance IRDA directives published in the Gazette of India on 18 February 2013 Recently IRDA has come out with a directive which has resulted in modifications in the process of submitting Pre authorization and Claims Reimbursement process.

This changed process has standardized forms for Pre Authorization and Claims. Further the directive also mandates a few procedures which will make the settlement of claims - an easier process.

We will help you to understand these changes and also guide you through the process.

List of forms that are standardized

 Cashless Request form (Pre authorization form)
Claim Reimbursement form



These forms are now standardized by the IRDA for all the insurance companies.

You may access these forms on our website by clicking below or type the link

https://www.uhcpindia.com/web/tools/downloads.aspx

Authentication requirements

Photo Identity

At the time of cashless hospitalization a valid photo identity card is mandatory. Some of the valid photo ID proofs include Aadhar Card, Driving License, Passport Etc



You could also use our UnitedHealthcare Cashless Card

This will help in authentication and avoid any misuse of the cashless facility.

<u>Signatures</u>

Cashless bills and discharge cards will require the claimant's signatures.

When you sign on the bills and discharge cards, it ensures that the treatments done and billed are confirmed. This shall help increase transparency & lead to faster and smoother claim processing.

Planned Hospitalization

In case of planned hospitalization you would need to submit the Cashless Request (pre authorization) form 7 days prior to the hospitalization.

Sending the Cashless Request (pre authorization) form in advance will also help you getting the approval in time which will ease the hospitalization formalities.

We would be pleased to answer any queries you have and help you through the claim process.

Call us on:

Nurse Line (for cashless hospitalization only):

1800-209-8444 / 1800-209-8884

Mail us at:

customerservice@uhcpindia.com