# A Guide to Submit Reimbursement Claims

Hospitalization benefits can be availed by an insured person only if he/she is admitted for a minimum of 24 hours in the hospital along with an Active Line of Treatment (Day Care Procedures are an exception).

## **Steps to Raise Reimbursement Claims**

- ⇒ Login to t.medibuddy.in and select Claims >> Hospitalisation >> Reimbursement.
- Select the proper beneficiary and ensure you fill the required details.
- Scan and upload your documents for faster processing of your claim. Please retain the scanned / photocopies of your documents for future reference.
- Ensure your correct active bank account details and mobile number are updated in the portal.
- Ensure you have uploaded and attached ID proof along with claims documents. In cases where the claim amount is more than INR 1 Lakh, please upload your PAN card details and a copy of your address proof.
- Submit / courier all hard copies of original documents along with claim form to the address specified in the contact matrix.

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#### A Checklist of Documents

#### Claim Form

Completely filled and signed Claim Form as generated from the portal attached with supporting documents. In case of multiple claims, staple and submit them separately.

### **ID Proofs**

Valid ID proof of the beneficiary. In case the claim amount is greater than INR 1 Lakh, please attach your PAN card details along with your address proof.

# Hospital Bills / Receipts / Admission Related Documents

- 1. Original and detailed admission / discharge summary/card issued by the hospital.
- **2.** Original hospital bill along with break-up bill of all hospitalisation expenses.
- **3.** Original cash paid receipt/cash memo issued by the hospital. Receipts should mandatorily include pre-printed hospital / doctor information and receipt numbers.
- **4.** Original investigations bills and reports (wherever applicable) pertaining to the ailment / treatment. The same is applicable for pre / post-hospitalization expenses as well.

# **Pharmacy Bills and Prescriptions**

Original medical bills or receipts along with prescriptions from doctor or hospital for the medicines purchased from the pharmacy.

## **Other Documents**

- 1. Original/attested settlement letter from the other/onsite insurer in case the actual claim is settled by another insurer supported with photocopies of hospital bill, discharge summary and investigation reports, etc.
- **2.** Hospitalisation indoor case papers (if requested).
- **3.** Implant stickers / cataract lens stickers in case surgeries.
- **4.** Pre and post treatment X ray films with reports wherever necessary.
- **5.** In case of accidents or road traffic accident cases, complete details of the accident along with the copy of First Information Report (FIR) or Medico Legal Case (MLC) from police station or hospital.

#### Note

- Hospitalisation for 24 hours is mandatory. Ensure the hospital is registered and stores all patient records for future verification from the insurer.
- Ensure the medicines are purchased from authentic / licensed pharmacy stores only. Documents should be submitted within stipulated time and ensure you have photocopies of all the documents for your future reference. Ensure claim intimation is done in less than 72 hours.

