

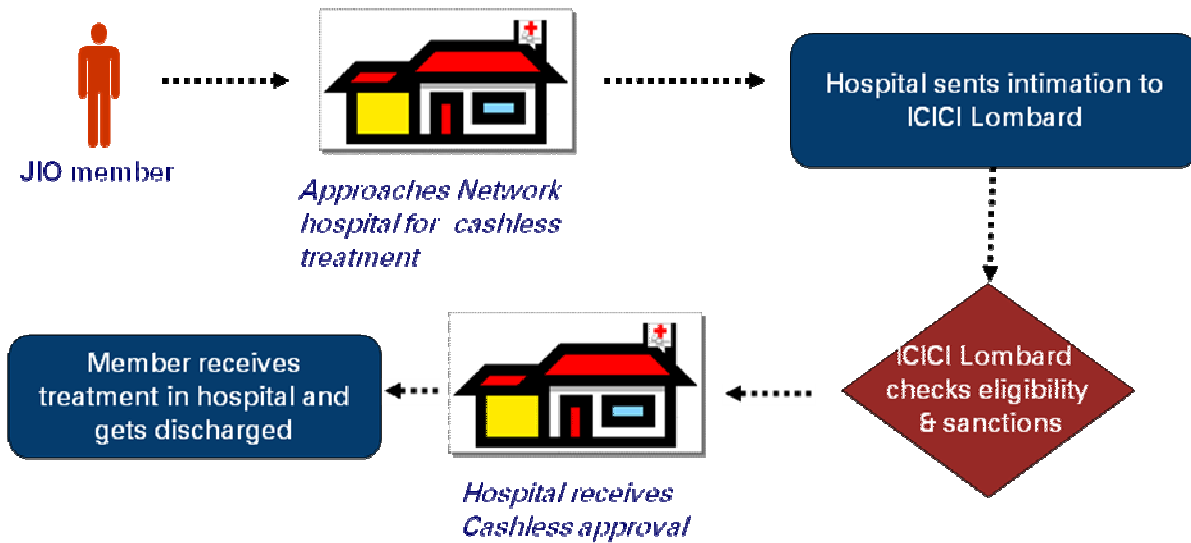
## HEALTH CLAIMS PROCESS FOR CASHLESS AND REIMBURSEMENT

### Jain International organization Policy

JIO members can avail the health claims benefits from ICICI Lombard GIC through the following modes:

- Cashless
- Reimbursement

#### CASHLESS PROCESS



- Customer need to mandatorily provide SA ID / JIO ID / UHID, Relationship proof and Photo identity proof to the hospital desk for cashless treatment
- Approvals are provided as per the terms & conditions of the policy and agreement with the network hospital
- Cashless facility can be availed in all the network hospitals across India. The list of network hospitals can be obtained from ICICI Lombard GIC website.
- For any support/clarification, call our toll free call centre @ 1800 2666 (available 24X7) or write to [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)

## **FAQs on Cashless**

### **1. What is a network hospital? How do I identify a network hospital?**

ICICI Lombard has tied up with specific hospitals and nursing home across to provide healthcare treatment to its customers. These hospitals are called network hospitals. You can find out the details of network hospitals in your city from our website or from our toll free call centre.

### **2. What is a Cashless Request?**

It is an estimate of hospitalization sent by the network hospital to ICICI Lombard for necessary approval. The cashless request should contain the following basic details:

- Photo identity proof
- Relationship proof of the patient with the proposer
- Date of admission & duration of stay at hospital
- Details of ailment
- Investigation reports
- Pre-existing medical conditions

### **3. What is an Authorization Letter?**

Authorization Letter is the approval provided by ICICI Lombard GIC Ltd after processing the Cashless request sent by the network hospital. The amount approved would be as per the terms & conditions of the policy and the balance sum insured.

### **4. Is the entire amount requested by hospital authorized?**

ILGIC may initially approve a partial amount depending on the ailment and related expenses as against the requested amount by the hospital. In case the treatment cost exceeds the initial approved amount, hospitals can send in an enhancement request. The same would processed by ICICI Lombard subject to the policy terms & conditions.

### **5. How would a JIO member know that the cashless request has been approved?**

ICICI Lombard would keep JIO members informed about the status of their cashless request at every stage of the process.

### **Mode of communication for cashless claims:**

<b>Events</b>	<b>SMS</b>	<b>Email</b>
Inward of Cashless request	Yes	
Claim Number Generation	Yes	
Approved	Yes	Yes
Queried	Yes	Yes
Rejection	Yes	Yes

\*Subject to availability of mobile number and Email ID.

## REIMBURSEMENT PROCESS



**Beneficiary avails treatment in non network hospital and makes upfront payment**

**Beneficiary submits bills to ICICI Lombard GIC (Address given below)**

**ILHC will review the documents submitted**

**Claim is admissible as per policy terms and conditions then claim will be settled ( Approved / Rejected)**

**In case of incomplete docs, beneficiaries are told to submit complete documents**

- JIO members should intimate the ICICI Lombard call center about the impending admission. In case of emergency admission, intimation to ICICI Lombard call center to be done within 24 hours of admission
- At the time of discharge, please ensure that you collect all original bills, reports, prescriptions and discharge summary from the hospital
- Claim documents should reach ICICI Lombard Health Care office within 30 days from the discharge date
- Claims are adjudicated within 14 days from the date of receipt of all required documents
- For any support/clarification, call our toll free call centre @ 1800 2666 (available 24X7)
- Please provide the following documents for quick and timely settlement of claims.
  1. Original Duly filled and signed claim form
  2. SA ID / JIO ID / UHID
  3. Relation Proof with the insured
  4. Original discharge Summary
  5. Original detailed Itemized Bill
  6. Original Payment Receipts
  7. Original Investigation Reports
  8. Original Medicine and Pharmacy Bills
  9. Original Supporting Prescriptions
  10. Original Implant Invoice
  11. Original Duly filled and signed Part-C of claim form supported with cancelled cheque copy/self attested ID proof like copy of Pan Card etc of the proposer or primary member for EFT settlement of your claim

**Claim form can be downloaded from our website:-**

[https://www.icicilombard.com/Content/ilom-en/Downloads/Health/Claim\\_Form\\_iHealthcare.pdf](https://www.icicilombard.com/Content/ilom-en/Downloads/Health/Claim_Form_iHealthcare.pdf)

**FAQ's:**

**1. Where do I send my claim documents?**

- You can send the claim documents in the below mentioned address

ICICI Lombard GIC Ltd,  
ICICI bank Towers, 12<sup>th</sup> floor,  
Financial district, Nanakram Guda,  
Gochibowli, Hyderabad, Telangana - 500032

- ILGIC may ask for the additional documents from the claimant if the submitted documents are not sufficient to decide the admissibility of the claim.

**2. What does ILGIC do with my claim documents?**

- Your claim is assessed by our expert team and doctors who verify the documents and bills
- If all requirements are complete and the claim is admissible, the claim is approved and the payment will get processed
- If the claim is not admissible, then a Repudiation Letter is sent to you by e-mail / courier
- If our team requires additional documents to process the claim, then a query letter will be sent to you by e-mail / courier

**Mode of communication for Reimbursement claims:**

Events	SMS	Email
Inward Generation	Yes	
Claim no Generation	Yes	
Approved	Yes	Yes
Queried	Yes	Yes
Rejection	Yes	Yes
Payment	Yes	Yes
Cheque dispatch	Yes	Yes

\*Subject to availability of mobile number and Email ID.

For any claim related query, hospital information, grievance, feedback please contact us on the following:

Call centre Number	1800 2666
Email	<a href="mailto:ihealthcare@icicilombard.com">ihealthcare@icicilombard.com</a>