



## Common Deficiencies

### Type Of Deficiency

1. NEFT details (bank details for electronic payment)
2. Original hospital bill & payment receipts
3. Break up of bills
4. Implants & iol sticker / invoices
5. Original investigation reports
6. Details from attending doctor
7. Hospital Bills
8. Settlement letter from other TPA (where main claim is submitted)
9. KYC documents - address proof for above 1 lac claim amount
10. Age discrepancy - mismatch as per policy and as mentioned in hospital documents
11. Reason for no intimation / delayed intimation
12. Reason for delayed submission
13. Reason for no intimation and/or delayed intimation / submission

### SUGGESTIONS :

While submitting a claim documents, insured or hospital has to check the claim docket appropriately to avoid the common deficiencies observed in most of the claims.

- 1) Claim form must be completely filled
- 2) Insured / Hospital has to submit all the documents in original
- 3) Original detailed hospital bills must be along with the all original payments receipts.
- 4) Detail breakup of the expenses charged by the hospital must be available in the claim documents
- 5) Whenever, there is use of implants, implants sticker & their invoices are mandatory in the claim documents
- 6) KYC documents are compulsory for high value claims (photo identity proof & address proof of the insured)
- 7) Insured must always check the age mentioned in the hospital documents, claim form, insurance policy & KYC documents must be the same.
- 8) Intimation is compulsory for all claims
- 9) Submission of claim documents must be within the specified period for the respective insurance company