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App to settle health claims in two days

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Mumbai: Bajaj Allianz General Insurance has launched a facility under which the company will reimburse health insurance claims of up to Rs 20,000 within two days on the basis of documents uploaded through a mobile application. This will benefit those who are seeking treatment from hospitals which are outside the 'cashless' network where bills are directly settled with the insurance company.

"Through this new facility, post-intimating the claim through company's self-service mobile application — Insurance

USER-FRIENDLY

Wallet, the policyholder will have to upload copies of the requisite claim documents on the mobile application," said Abhijeet Ghosh, health administration head at Bajaj Allianz General Insurance.

At present, an insured not availing cashless facility or receiving treatment at a non-network hospital, has to share original hardcopies of claim documents with insurance provider to process health reimbursement claims.

"Currently, it takes 8-10 days to settle a health reimbursement claim due to significant time being spent on movement of documents. By using this facility our customers can instantly register and share claims documents with us allowing immediate assessment and overall reduction in the time taken to process claims," said Ghosh.