

# Now get health claims via mobile phones

BY SHAIKH ZOAIB SALEEM

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**B**ajaj Allianz General Insurance Co. Ltd has launched an app-based paperless claim settlement facility for its health insurance customers.

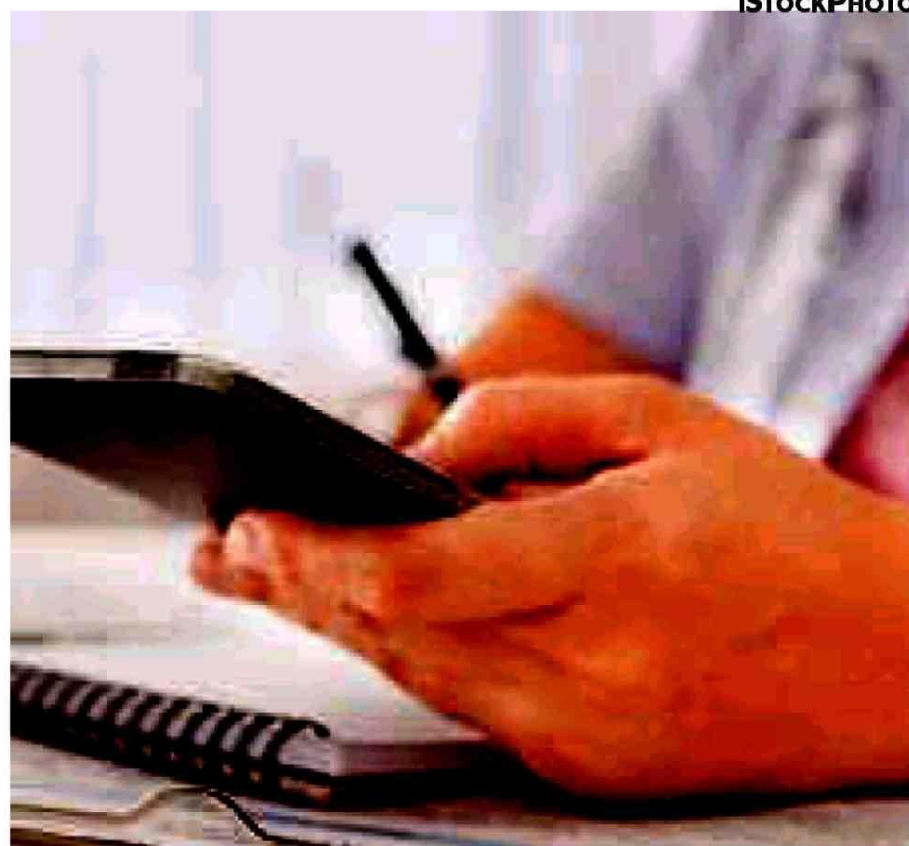
While this would lead to the claim-processing time coming down from 8-10 days at present to 2 days, the facility is available only for claims that are up to Rs20,000.

According to the company, 35% of the total health claims it receives are within this amount.

Moreover, the average ticket size of a health insurance reimbursement claim for the insurer is between Rs20,000 and Rs25,000, the company said in an email response to *Mint*.

Abhijeet Ghosh, head-health administration team at Bajaj Allianz General Insurance, said that even though insurers provide cashless facility, a considerable chunk of the health insurance claims received are reimbursement claims.

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



assessment and overall reduction in the time taken to process claims," he said.

Based on its experience with providing mobile app-based settlements, the current facility may be enhanced to settle claim amount of more than Rs20,000 in the near future, the insurance company added.

It is an initiative in the right direction, said Abhishek Bondia, managing director, SecureNow.in, an insurance broking company.

"The key will be execution and strength of the technology platform. Apart from mobile apps, insurers should also be open to accepting claims via websites and emails," he said. However, he added that while 70% of the reimbursement

claims get settled within a month, on an average it takes three weeks.

## HOW IT WORKS

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 the insurance provider to process health reimbursement claims.

As a result, it takes at least 8-10 days for the insurance company to process the claim and make the payment to the customer. To avail the new facility, a consumer will have to download the insurer's self-service mobile app—Insurance Wallet.

After submitting the rele-

vant details of policy, treatment and hospital, a claim number will be generated.

After the claim number is generated, the policyholder will have to upload pictures of the claim documents through the mobile application.

Before uploading the images of the claim documents (claim forms and bills) on the mobile app the insured will have to write on the document: "Claimed from Bajaj Allianz General Insurance Co. Ltd". Once the company receives the documents, a confirmation call will be made to the customer as well as the hospital. The claim would then be assessed on the basis of the uploaded documents. Once the medical admissibility is confirmed, the insurer will settle the claim within 2 days.

## MINT MONEY TAKE

Please keep in mind that the claim amount permissible using the facility only up to Rs20,000. Also, the claim will be settled within 2 days after admissibility, which means after the validity of the claim is confirmed by the company.

Nevertheless, it will be an easier process compared to the traditional way of sending documents in the physical form.

It needs to be seen how the new form of settlement will work and if the insurer will extend it to higher claim amounts.