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[Non-Covid-19 health claims pick up as lockdown eases and cases decrease in few areas](#)

With lockdown being imposed in March, planned hospitalisation got delayed. Hence, general insurers and standalone health insurers saw an uptake on non-covid-19 claims.

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General Insurers and standalone health insurers have seen an uptake on the non-Covid-19 claims as the number of cases decline in few areas and not all hospitals were treating Covid patients or were partially treating Covid patients. However as the lockdown was imposed the fear of infection prolonged planned hospitalization or treatments and subsequently insurers saw a drop in the claims which they were receiving.

Putting in the context of reimbursements and cashless claims as it takes time for reimbursements claims to come in post the treatment, Bhaskar Nerurkar, Head – Health Claims, Bajaj Allianz General Insurance (BAGIC), said, “On cashless claims, immediately after lockdown we saw fall in number of claims, the volumes we were receiving came down drastically, if we were receiving 100 claims before it came down to 30 to 35% so and then we tried to analyse which are the types of claims which are not coming.”

Claims related to ENT, Digestive Systems, Urinary and other infections, muscular injury kind of claims dropped and many of these can be prolonged.

Nerurkar adds, Secondly, since everything was closed, infection and accident claims were not there. So these were clearly dropped. As the lockdown opened in different parts, we see almost 70% of the volume is back. Other types of claims which haven't dropped are dialysis, chemotherapy and conditions which require repetitive treatments their claims haven't dropped.”

For BAGIC, 45% of claims are cashless and 55% are reimbursements. Reimbursement claims have to be submitted within 30 days of discharge. Nerurkar adds, These reimbursement claims will come in as the offices open and during this lockdown we reached our customer through digital channels where we provided a provision of clicking photos of the documents and sharing the documents with us. The pick-up has not been great. Today we get 100 claims whereas the normal volume should've been 400 claims.

For BAGIC The non-covid claims will further pick-up back to normal levels as the reimbursement channel picks up because many customers prefer submitting the claim documents in the office over clicking and uploading nearly 25 documents on the app.

Dr S Prakash, Managing Director at Star Health and Allied Insurance said, “Non-Covid claims since the lockdown was initiated it is around 10 weeks, but in these 10 weeks our claims request to our biggest surprise has increased by 3 fold. Our claims numbers have increased by 3 folds out of which around 25% could be around for fever-related infection. Out of total health claims, 68% are cashless and 32% reimbursements.”

Insurers also add it will depend on city to city because if a particular area is swamped by Covid-19 the hospitals will see less OPD and focus more on Covid-19 patients. Once the OPD resumes then only the planned hospitalizations will start. Areas which have opened up and are coming back to normalcy there insurers are seeing other infectious diseases claims are down which could be a function of people paying more attention to hygiene out of fear of getting infected.