

## Frequently Asked Questions: COVID - 19 - CLAIMS

### 1 Is COVID-19 treatment covered in my health insurance policy?

**Reply :** 1) In all our Health Insurance Policies, we cover the treatment for Corona Virus - COVID-19, when the treatment is taken as an inpatient.

2) However in Star Novel Coronavirus (nCoV) (COVID-19) Insurance Policy (Pilot Product) claims, Sum Insured is payable on lumpsum basis on confirmation of contraction of COVID 19 and subsequent hospitalization.

### 2 Is home isolation covered under policy?

**Reply :** Mild & Asymptomatic cases with no comorbidities can be well managed by home isolation by staying connected to a doctor through telemedicine & monitoring. They may not need hospitalisation as per the AIIIMS/ICMR Guidelines. Such home isolation with monitoring by doctor through telemedicine is covered by insurance subject to terms and conditions of the policy.

### 3 Will the test for COVID-19 be covered under the policy?

**Reply :** The cost of RT PCR Test fixed by State / Central Govt shall be allowed.

### 4 How to intimate a claim?

**Reply :** The claim may be intimated through our toll free number 1800 425 2255 /1800 102 4477 or mail to support@starhealth.in

### 5 How to make a claim?

**Reply :**

(A) Cashless - If the customer is admitted in a Network hospital the hospital will send a Pre authorisation request for Cashless Approval and Company will process the same.

(B) Reimbursement - The Customer can also make a Claim through Reimbursement mode, after availing Treatment .

### 6 If a treatment is taken in non network hospital, whether the claim is payable?

**Reply :** Yes, claim from Non Network hospital is payable through Reimbursement Mode.

### 7 What documents are required for making a claim?

**Reply :** The following are the important documents required

- A. Test reports ( from Govt.Approved Laboratories )
- B. Bills for the tests undergone
- C. Discharge summary
- D. Bills from the hospital
- E. Bills for medicine purchased
- F. All payment receipts
- G. Claim form

All documents in original need to be submitted.