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 comorbid cases can be well managed by home isolation by staying connected to a doctor through telemedicine & monitoring. They may not need hospitalisation as per the AIIMS/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.