

## Simplifying reimbursement claims process for you

Reimbursement claim request is when you pay for your medical treatment first and then raise a request with your Insurer for reimbursement or repayment of the incurred expenses as per your policy terms and conditions. You can avail this facility at both network and non-network hospitals.



### I don't know if I am at a network or a non-network hospital. How can I be sure?

- Please [click here](#) to know the network hospital.
- Please [click here](#) to know the blacklisted hospital; please scroll to the end of the page. Claim requests from the hospitals mentioned in this list will not be approved.

### I am at a non-network hospital. Will my claim be rejected?

If you're treated at a non-network hospital, then you need to take care of the following:

- The hospital has at least 15 inpatient beds and is not a day care centre only.
- The hospital is registered with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 and has a valid Hospital Registration Certificate. You also need to collect the certificate along with claim documents at the time of discharge.
- The hospital has registered medical practitioner(s) (MBBS) available round the clock.
- The hospital has a defined / published tariff or schedule of charges and bills you accordingly. You also need to collect a copy of hospital tariff along with claim documents at the time of discharge.
- The hospital maintains all inpatient medical and billing records, which should be available for claim verification if needed. You need to collect the discharge summary, indoor case papers, investigation reports, final hospital bill, and pre-numbered paid receipt along with other documents at the time of discharge.

### What is the process to raise a reimbursement claim request?

Reimbursement claim requests should preferably be raised within 90 days of incurring the medical expense.

To register and process a reimbursement claim, please submit the following documents:

1. **Claim form** – [Click here](#) to submit the claim form.
2. **Patient's Health ID card** –
  - Log in to the GCI Portal and go to **My Policy > Health Card > View** (for corporate customers). For log in credentials, you can write to us at [GCI.Health@generalicentral.com](mailto:GCI.Health@generalicentral.com)
  - [Click here](#) to download the GC Insure App. Your health ID card is available in the mobile App.
  - You can connect to us via WhatsApp services – **9987952619** (9:30 am to 10:00 pm)
  - Contact us at **18002091016 / 18001038889**.
  - For more details, you can watch this video - <https://youtu.be/mxjrAdiwYjk>.
3. **First prescription / consultation letter** by a registered medical practitioner. The consultant's first notes documenting symptoms or the onset of the illness.
4. **Hospital discharge card** – The original discharge summary as issued by the hospital where the treatment was taken.

5. **Original hospital final bill** – The final bill with the serial number and hospital seal / signature, along with the original payment receipt.
6. **Original bills and receipts** – Amount paid to the laboratory / diagnostic centre and all investigation reports.

### How do I submit these documents to you?

- **For corporate customers:**

Upload the documents on the GC Portal using either of the URL: <https://healthportal.generalicentralinsurance.com/HealthDigitalPortal/Home> or <https://healthbuzzportal.generalicentralinsurance.com>. In case of portal log in credentials required, kindly email on [GCI.Health@generalicentral.com](mailto:GCI.Health@generalicentral.com). Please note, email claim submissions are not admissible for corporate customers.

- **For individual policy customers:**

Share soft copies of all hospital treatment documents by emailing at [GCI.Health@generalicentral.com](mailto:GCI.Health@generalicentral.com)

### By when can you confirm my approval status?

You will receive an update on your claim within 10 business days after we receive your documents.

## Always here to help



Call

1800 209 1016  
Or  
1800 103 8889



Email

[GCI.Health@generalicentral.com](mailto:GCI.Health@generalicentral.com)



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