## Getting a claim is easy



## **Cashless**

- 1. Insured gets admitted to any network hospital by showing their health card or valid ID proof
- 2. The TPA desk/Claims staff at the Hospital is informed and policy document & other details are shared with them to initiate cashless process
- 3. Hospital sends cashless request to Magma HDI
- 4. We approve the request based on policy details
- At discharge, hospital sends the final bill and details to us
- 6. We approve the cashless as per policy terms and conditions
- 7. Patient obtains a discharge from the hospital

Note: The insured needs to pay for the expenses that are inadmissible (i.e., not covered in the policy). To check what is not covered please visit https://www.magmahdi.com/

## Reimbursement

- 1. This process starts after the insured is discharged
- 2. Insured pays the hospital directly and collects all relevant documents including
  - a. Discharge summary
  - b. Original invoices and payment receipts from
    - Hospital
    - Pharmacy
    - Investigation labs
  - c. Copy of photo ID and address proof (Govt. ID Proof)
  - d. Copy of all hospital bills or insurer settlement letters that fall during the policy period to ascertain the deductible amount utilized
  - e. Cancel cheque copy with name of policyholder printed
  - f. Copy of KYC documents for all claims
- 3. Duly filled claim form

Note: All the documents to be submitted at below mentioned address

Magma HDI General Insurance Company Limited (Claims Hub), Srinilaya Cyber Spazio Suite 101, 102, Ground Floor, Road No. 2, Banjara Hills, Hyderabad, Telangana – 500034

## **Download Our "Magma HDI App"**

- Access your policy features and Health card
- Search a nearby hospital to avail cashless
- Intimate and track claims
- Avail wellness services
- Download forms
- Check document requirements
- Browse through FAQs

You can also avail above services through <a href="https://magmahealth.magmahdi.com">https://magmahealth.magmahdi.com</a>









Use policy number as User Id and customer ID as the Password to log in for the 1st time

