

Getting a claim is easy

You must write the below on all original claim related documents:
"Claim for Magma HDI General Insurance's policy number: C12345678."



Call us at

Please call your respective TPA toll free number available on your e card

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
5. 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/>

TAT for Initial Cashless Approval is 1 hour or less*
TAT for Cashless Approval at the time of discharge is 3 hours or less*

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 if claim amount is more than 1 Lac
3. Duly filled claim form

Note: All the claim documents to be submitted to the respective Address of TPA mentioned on your e-card.

For Non-Investigated Claims, the reimbursement TAT is 30 days or less*
For Investigated Claims, the reimbursement TAT is 45 days or less*

* TAT will be calculated from receipt of last necessary documents from hospital in case of cashless and receipt of last necessary documents from insured for reimbursement claim.



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Details of TPA are available on our website www.magmahdi.com

In case of any change in TPA details, same will be updated on our website.