

Why has my **medical claim** been **declined** by my insurer/takaful operator?

#01



The claim occurred during the waiting period (average of 30 days) of cover as specified in your policy/certificate.

#02



Pre-existing conditions. Illnesses or conditions that existed prior to getting coverage are considered pre-existing.

#03



The claim is for a “specified illness”, which is excluded within the specified period as defined in your policy/certificate.

#04



Your claim could be declined or even your policy/certificate rescinded if it is discovered that your condition predates your policy/certificate effective date without disclosing it.

#05



Your hospitalisation claim could be declined if the procedure or treatment is commonly expected to be done without being admitted.

#06



Costs of treatment and procedure are not insured/covered under the insurance/takaful plan.



How to ensure your **medical claims** get **approved**?



- 1.** Get pre-authorisation several days before an expected non-emergency hospital admission.



- 2.** Confirm with your doctor if a hospital stay is needed and ask if there are outpatient or day care surgery alternatives.



- 3.** Understand what procedures your doctor is recommending and that they are medically necessary.

Hospital **Admission** Journey for **Policy/Certificate Holders**



Patient consults with doctor



Present your medical card prior to admission to the hospital admin staff



Hospital submits documents for initial GL (IGL) request



Insurer/takaful operator reviews the IGL request



Patient gets admitted for treatment

Approve

No cashless facility. Patient self-pay

Decline



Insurer/takaful operator notifies hospital about the IGL request status

Hospital Discharge Process for Policy/Certificate Holders



Patient ready for discharge



Hospital submits final & itemised bill for final GL (FGL) request



Insurer/takaful operator reviews the IGL request



Insurer/takaful operator notifies hospital about the IGL request status



Approve

Hospitalisation expenses will be paid by insurer/takaful operator



Decline

No cashless facility. Patient self-pay

