

Team 2

Speeding Up Insurance Claims

Team Members

Niharika Gujela <http://in.linkedin.com/pub/niharika-gujela/75/a72/869>
Soumya Sinha <http://in.linkedin.com/pub/soumya-sinha/91/700/143/>
Sahib Sethi <http://in.linkedin.com/pub/sahib-sethi/9a/810/936>
Chayan Gulati <http://in.linkedin.com/pub/chayan-gulati/9b/255/8a4>
Kartic Rakhra <http://in.linkedin.com/pub/kartic-rakhra/51/682/444>

Problem Statement:

A person visits a hospital and is diagnosed for a serious disease like Cancer for which he has an insurance. Now we have to think of some idea which will lead to smooth and fast approval of insurance claim. We have to ensure patient's/customer's goes through an easy and stress free process.

Solution:

An application can be made which can link the insurance companies to the hospitals or any other organisations involved in the process of getting the claim approval done.

The application has the following features:

1. Login Portal
2. Select your Insurance company
3. Enter Policy Number
4. Select your Hospital
5. Enter Patient's ID (For medical reports alternately upload Scanned medical report)

Test Cases:

1. Perfect Case:

Step 1: Login

Live interaction with the customer care agent

Step 2: Selected Insurance Company

Step 3: Enter Policy Number

Step 4: Select your Hospital

Step 5: Enter Patient's ID

Step 6: Enter Aadhar Number

Result: Claim Approved

*A person is being verified through four ways.

2. A person who does not qualify for claim due to false identity

Step 1: Login

Live interaction with the customer care agent

Step 2: Selected Insurance Company

Step 3: Enter Policy Number

Step 4: Select your Hospital

Step 5: Enter Patient's ID

Step 6: Enter Aadhar Number

Result: Claim disapproved due to mismatch of identity.

3. A person who does not qualify for claim due to false identity

Step 1: Login

Live interaction with the customer care agent

Step 2: Selected Insurance Company

Step 3: Enter Policy Number

Step 4: Select your Hospital

Step 5: Enter Patient's ID

Step 6: Enter Aadhar Number

Result: Claim disapproved due to mismatch of terms and conditions

Other Probably Solutions

1. Creating a cooperative society(Incare) which will be a govt body,which will give you the minimum amount reqd for your medical condition,and later will do a background check on the client to prove if its valid or not.
2. Forum:For insurance holders where they can share their past experiences of different insurance companies with the public. .