

#### 11) Cashless settlement process by TPA

##### Documentation in health insurance claims

Health insurance claims require a range of documents for processing, as explained earlier. Each document is expected to assist in answering the two key questions - admissibility (Is it payable?) and extent of claim (how much?).

This section explains the need for and content of each of the documents required to be submitted by the customers:

- Discharge summary
- Investigation reports
- Consolidated and detailed bills:
- Receipt for payment
- Claim form
- Identity proof
- Documents contingent to specific claims

##### Claims reserving

This refers to the amount of provision made for all claims in the books of the insurer based on the status of the claims. While this looks very simple, the process of reserving requires enormous care - any mistake in reserving affects the insurer's profits and solvency margin calculation.