



Situation-

A 55-year-old male, Mr. Parikshit Banerjee, diabetic and with a chronic arthritis issue, had to undergo a knee transplant. It was scheduled to take place six months from then. He had assumed that his pre-existing diseases would be covered under his health insurance policy. That is what his insurance agent had told him. He had been paying his premium for 5 years now but when the time had come to reap the benefits, his policy cover betrayed him. Diabetes Within days of contacting his insurance company, he was informed that no coverage shall be provided for any complication that might arise because of his high blood sugar. His doctor had already told him that there might be additional expenses required to manage his blood sugar before, during and after the surgery.

Mr. Banerjee was in a dilemma and despite his hesitation, he had to speak to his son about it. This was the turning point of the case. His son had already taken a health insurance cover for himself and his immediate family, from Ideal Insurance, around 4 years ago. His father's surgery expenses would be covered in this policy and Mr. Banerjee was delighted to know that Ideal Insurance offers treatment for pre-existing diseases after a waiting period of 2-4 years.

Solution

After speaking to our Product specialist, they breathed a sigh of relief because it was indeed all covered. The surgery happened seamlessly and Mr. Banerjee's son could claim the entire amount of Rs. 4 lakhs that was spent in surgery and post-hospitalization care. The Claim procedure was quick and hassle-free because our backend claims team took care of every minute detail to get the claim processed. Mr. Banerjee thanked Ideal for our undying efforts to get the claims and for being an Ideal Partner through-out his rough times.

This is how we handle our health insurance claims. As mentioned, we believe in keeping things transparent from Day 1 and always live up to all our expectations.