What is Mediclaim - Mediclaim Policy - Mediclaim Process ?

Mediclaim Policy is an **Insurance coverage** to claim reimbursement of medical treatment bills generated due to Health realted hospitalisation.

There are two different ways to get your bills claimed either by **cashless facility** i.e your bills are directly paid to the hospital or you can pay your bills in the hospital and get an **reimbursement** after submission of the same to the insurance company. **Mediclaim policy** is a essential for the peoples because it saves financial loss in case of hospitalization for any sickness, disease or accident. But it costs much higher than other insurance and is rising in proportion with the rising cost of treatment available in private hospitals.

We all are aware about the state of medical facilities available in government operated hospitals and the increased treatment cost in private medical facilities. Medical treatment expenses are very high and they are increasing everyday.Mediclaim comes to the rescue of a policy holder as a protection to absorb the cost of treatment when the disease is identified and needs to be treated in hospitals after admitting the person.

The latest **family mediclaim insurance** is ideal solution to save money and cover entire family under single sum insured. This means no more multiple premiums and no more financial strain. A **mediclaim** or a **health insurance policy** provides for reimbursement of hospitalization. If for some reason, an individual is on bed at and needs an attendant or a nurse, the **mediclaim policy** will cover the expenses.

Expenses associated with treatments such as dialysis, chemotherapy, radiotherapy etc are also **covered by the mediclaim policy**. If an individual is taken to a hospital or a nursing home and the insured person-patient is discharged on the same day, the treatment will be considered to be taken under '**Hospitalisation Benefit Scheme**'. This policy is available in two variants - short term and long term and the coverage level is similar like other **traditional mediclaim policies**. It provides covers for hospitalization expenses for illness and diseases. It includes expenses for doctors fees, nursing expenses, medicines, blood, surgical appliances and other related expenses.

It is very important for you to check what all is covered by a **mediclaim policy**. Any disease or sickness existing before the **mediclaim** is taken will not be covered. Each **mediclaim policy** has a list of specific exclusions. Check the list before you make a purchase. Most Insurance Companies do not offer **mediclaim** for obesity related illnesses, expenses arising from HIV or AIDS or the use of alcohol or drugs and expenses due to attempted suicide. Expenses associated with the treatment due to war, riots or a terrorist attack is also not insured by policies - just like **exclusions in life insurance policies**.

*Contact Us at **eMediclaim.com** for Query, Assistance and Help on all Finance Related Queries and concerns related to Life Insurance, Loans, Health Insurance, Mediclaim, Medical Insurance, Group Insurance and more...*

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- Want to know more? Understand the basic definition in the article "**What is Insurance**"