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Health-Insurance / PM-JAY Claim & Rejection Appeal

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Drafts a health-insurance or Ayushman Bharat PM-JAY claim, or an appeal against a rejected or short-settled claim — marshalling the medical necessity, the policy or scheme terms, and the specific ground that rebuts the rejection reason (non-disclosure, exclusion, cashless denial) — for the insurer grievance cell, the IRDAI ombudsman or the PM-JAY grievance route.

Purpose of this tool & output

Draft a health-insurance or PM-JAY claim, or appeal a rejection, with the medical and policy grounds that overturn a wrong denial

How the output is used

Use the rebuttal, the drafted claim or appeal and the evidence index to submit the claim or contest the rejection with the insurer grievance cell, the IRDAI ombudsman or the PM-JAY grievance, matching the ground to the reason given.

Who receives it

The insurer grievance cell, the IRDAI Insurance Ombudsman (Bima Bharosa), or the PM-JAY or state-scheme grievance authority.

How to submit / file it

Submit the claim or the appeal or representation with the medical necessity, the policy or scheme terms and the evidence index, first to the grievance cell and then to the ombudsman if unresolved, within the applicable time.

Who should vet it

An insurance-grievance advisor or a lawyer where the sum is large or the rejection is legally contested; many rejections turn on facts the representation can settle.

Important cautions

The appeal must rebut the exact rejection reason with the policy terms and the medical facts, and the IRDAI ombudsman route has its own time and pecuniary limits. This is assistance, not medical or legal advice.

Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.

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