

Health Insurance Claim Reconsideration Letter

A less adversarial first step: ask the insurer to look at your claim again, usually where you believe the decision was based on a misunderstanding or incomplete information.

HOW TO USE THIS TEMPLATE

- Replace every [bracketed] field with your own details.
- Keep the tone factual. Quote the exact reason and clause from your rejection letter.
- Send it by email to the address in your policy document and keep the sent copy.
- Attach the enclosures listed at the end and refer to them by number.

DATE [DD Month YYYY]
TO The Claims Department / Grievance Redressal Officer
[Insurance Company Name]
[Address from your policy document]
[City, State, PIN]

RE: Request for reconsideration of health insurance claim | Policy No: [] | Claim No: [] | Decision dated: []

Dear Sir / Madam,

I am writing to request reconsideration of my health insurance claim **[claim number]** under policy **[number]**, for treatment at **[hospital]** from **[dates]**. Your communication dated **[date]** states that the claim was **[rejected / settled for a lower amount]** on the ground of **[quote the reason and clause]**.

I believe this decision may have been based on **[a misunderstanding of the facts / information that was incomplete at the time / a document that was not considered]**. In particular: **[explain briefly, and point to the enclosed document that addresses it]**.

WHAT I AM ASKING FOR

Please re-examine the claim in light of the enclosed documents and revise the decision. If, after reconsideration, the position remains the same, please provide the specific policy clause relied on and confirm that the decision was placed before your Claims Review Committee, so that I can decide on further steps.

I would be grateful for a response within about 15 days.

Yours faithfully,

[Signature]

[Your Name]

[Address] - [City, State, PIN]

[Phone] | [Email]

Enclosures

1. Copy of the claim rejection / repudiation letter dated [date]

2. Copy of the policy schedule and wording, with the relevant clauses marked
3. Discharge summary, itemised hospital bill and payment receipts
4. Investigation reports, prescriptions and other medical records
5. Copy of everything submitted with the original claim

ClaimBhai note

A reconsideration request is informal and quick. If it does not resolve the matter, follow up with the formal Health Insurance Claim Rejection Appeal Letter to the Grievance Redressal Officer.