

Response to Health Insurance Claim Rejection

Your first written response after a rejection - use it to obtain the formal repudiation letter, the exact clause and the Claims Review Committee confirmation before you build your appeal.

HOW TO USE THIS TEMPLATE

- Use this within a few days of learning your claim was rejected.
- Replace every [bracketed] field with your own details.
- Do not act on a phone call or SMS - this letter asks for the decision in writing.
- Send by email and keep the sent copy and any reply.

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

RE: Request for written rejection details | Policy No: [] | Claim No: []

Dear Sir / Madam,

I have been informed, **[by phone / by SMS / through the claim portal on (date)]**, that my health insurance claim **[claim number]** under policy **[number]** has been rejected. I have not yet received a formal written explanation.

Before I can respond, I need the following, in writing:

1. The formal repudiation letter stating the specific ground for rejection and the exact policy clause it relies on.
2. Confirmation that the rejection was approved by your Claims Review Committee, together with a copy of its reasoning.
3. If only part of the claim is rejected, a line-by-line statement of the amount claimed, the amount approved and the amount disallowed, with reasons.
4. The internal appeal procedure and the time limit to use it.

WHAT I AM ASKING FOR

Please provide the above within 7 working days. I reserve the right to appeal the decision and, if necessary, to escalate to IRDAI through the Bima Bharosa portal and to the Insurance Ombudsman.

Yours faithfully,

[Signature]

[Your Name]

[Address] - [City, State, PIN]

[Phone] | [Email]

Enclosures

1. Copy of the SMS / email / portal screenshot showing the rejection
2. Copy of the policy schedule
3. Discharge summary and itemised hospital bill

ClaimBhai note

You cannot properly appeal a reason you have not seen in writing. Once you have the repudiation letter and the clause, use the Health Insurance Claim Rejection Appeal Letter template.