

United India starts reminder service on claim amounts

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Chennai, July 16 (IANS) The state-owned non-life insurer United India Thursday launched an SMS service to apprise its mediclaim policyholders the amount they can claim for health check-ups once every four years, provided no claims have been made in this period.

"We will work out the modalities of intimating our mediclaim policyholders on their reimbursement amount for undergoing health check-ups every claim-free four years," said United India chairman and managing director G. Srinivasan at the launch of the service.

Currently, many mediclaim policyholders of the four government-owned non-life insurers are unaware about their entitlement for claiming reimbursement of expense incurred towards health check-ups.

United India tied-up with the US-based PurpleTeal to offer SMS-based reminder services to its high value health insurance policyholders free of cost.

Once a policyholder registers for the service and fills in the date and the reason for the reminder, PurpleTeal's technology will automatically send not only the reminder but also value-added information.

"This is largely a preventive healthcare solution. The messages would prod a person to act in a desired way," said Narayanan Ram, chief executive of PurpleTeal, a Fremont, California-based start-up that provides personalised solutions to help individuals improve their medical adherence.

For instance, once one registers for the service, a message will be sent on the kind of health tests the person needs to take, the advice taking into account his or her age and ethnicity.

According to Srinivasan, the claims of the policyholders will not be affected if the person who registered for the SMS service does not act as per the suggestions.

Queried about other contracts won by PurpleTeal, Ram said: "The potential is huge here as we can approach the hospitals as well as diagnostic laboratories. We will be announcing few contract wins soon."