

ESIC circular: Online submission of cash benefits and maternity claims through IP portal

On 5 November 2024, the Employees' State Insurance Corporation ('ESIC') issued a new circular aimed at simplifying the process for submitting cash benefit claims like sickness benefits ('SB') and maternity benefit claims by insured persons ('IP's). The circular stresses the use of the IP portal for online claim submissions and the reduction of paperwork wherever possible.

Background

Previous circulars dated 22 September 2022 and 2 May 2023 announced the launch of online systems for submitting maternity and cash benefit claims. These efforts were designed to phase out offline submissions and encourage a faster, digital process. However, a review of claims from April 2024 to August 2024 revealed that many claims were still being created by Branch Offices, and not directly by IPs through the IP portal. Also, the Branch Office Managers requested physical documents, such as Regulations Certificates, even when claims were submitted online. This practice was against the goal of promoting an 'online claims system' that diminished the e-governance efforts.

What does the present circular mean for insured persons (IPs)?

- 1. Faster processing of claims:** IPs can now submit their claims online through the IP portal without needing to visit a Branch Office, speeding up the claims process.
- 2. No need for physical documents:** If documents have already been submitted online, IPs do not need to submit physical copies. Also, Branch Office Managers must not ask for physical copies of documents (like Regulations Certificates) if these have already been submitted online.
- 3. Quicker verification:** If verification is needed, Branch Offices will now contact relevant healthcare providers/hospitals digitally (through email or other digital means), avoiding delays caused by paperwork.

Actions for Branch Offices

1. Branch Office Managers must support the insured persons in filing claims online and minimize the use of offline submissions.
2. Claims payments should not be delayed due to the need for physical copies of documents already submitted online.

Weblink <https://www.esic.gov.in/attachments/circularfile/ce164df395c1bdc7016d0643b-8ba26d1.pdf>

Therefore

ESIC's push for online claims submissions is part of a broader effort to digitise services and improve efficiency. This move aims to reduce delays, increase transparency, and cut down paperwork. Insured persons are encouraged to use the IP portal for claims, and Branch Offices are urged to support the transition to a fully digital, paperless system.