

PM MODI TO PILGRIMS

Prime Minister Narendra Modi never misses an occasion to raise awareness about smaller things that can have profound impact on society and quality of life of all Indians. Even when he was busy with important bilateral summit with Japanese Prime Minister, he did not miss addressing the pilgrims headed to the cave shrine of Shri Amarnath in Kashmir. As it is his style, Modi greeted the pilgrims and emphasized the spiritual value of the Himalayan trek to Lord Shiva's abode. He showered praises on the J&K government, the security agencies and all the locals whose efforts make this 58 day difficult trek to the place of their faith possible. However, he wrapped all these customary yet meaningful ideas with profound ideas for the pilgrims that can have a lasting impact on everybody. In his five point resolutions, Modi asked the Shiva devotees to not forget his slogan of "vocal for local" to promote livelihoods of local small artisans. He reminded the pilgrims that they must set aside 10 percent of their budget for buying locally-made products so that the smaller entrepreneurs, artisans or producers are benefited and have good memories of the pilgrimage. Reminding the pilgrims of the arduous trek to the holy cave which passes through steep hill, breathtakingly beautiful meadows and glaciers, to follow rules and regulations and cooperate with the staff en route. A lot of pilgrims have no idea of what higher altitudes can do to the body and therefore it's better for them to follow the instructions than show bravado. Pm Modi reminded the pilgrims about the sanctity of nature and how their mindfulness can keep the trekking route clean and end up making the Himalayan mountains a dumping site for plastics, tetra packs, etc. He also asked the pilgrims to plant trees at the culmination of their pilgrimage. As people often listen to PM Modi, this year's Amarnath pilgrimage would be a game changer.

The Complete Guide to Health Insurance Claims

Amarnath Saxena

Health insurance has become an essential part of financial planning in today's fast-paced and stressful lifestyle. With lifestyle diseases such as Diabetes, heart ailments, and Cancer on the rise, medical emergencies can place a significant financial burden on families. The cost of hospitalization, surgeries, medicines, and diagnostic tests continues to rise, often exceeding expectations.

Health insurance acts as a financial safety net by covering medical expenses during illness or injury, allowing individuals to access quality healthcare without excessive financial stress. However, understanding the claims process is equally important to ensure smooth and timely settlement of claims.

Two Main Types of Health Insurance Claims

1. Cashless Claims

In medical emergencies, arranging funds for treatment can be stressful. Cashless claims help reduce this burden by enabling the insurance company to directly settle eligible medical expenses with the hospital.

Earlier, this facility was largely limited to hospitals within the insurer's network. However, many insurers now extend cashless claim services to select non-network hospitals as well. This enhances accessibility to healthcare and reduces financial strain. Cashless claims can be used for both planned and emergency hospitalizations, provided the insurer is informed within prescribed timelines—typically 48–72 hours before planned admission and immediately in emergencies.

2. Reimbursement Claims

Under reimbursement claims, the insured person pays the medical expenses upfront and later submits a claim to the insurer for reimbursement. This option is commonly used when treatment is taken at hospitals outside the insurer's cashless network.



To claim reimbursement, policyholders must submit all required documents, including hospital bills, receipts, discharge summaries, and medical reports. The insurer reviews these documents and reimburses eligible expenses as per policy terms and conditions.

Key Guidelines for Reimbursement Claims

Notify the Insurance Company

The first step is informing the insurer about hospitalization. This can be done through customer care, email, mobile apps, or online portals. Digital claim intimation ensures quick and secure communication.

Once informed, the insurer provides a claim intimation number for future tracking. Notification should ideally be made 48–72 hours before planned hospitalization and within 24 hours in emergency cases.

Submit Required Documents

Within 30 days of discharge, policyholders must submit all necessary documents to

initiate reimbursement. These generally include:

- Insurance policy document
- Completed claim form
- Medical certificate from treating doctor
- Hospital bills and payment receipts
- Diagnostic reports
- Discharge summary
- Pharmacy bills
- Bank details or cancelled cheque

Accuracy and completeness are crucial, as missing or incorrect details can delay or even lead to rejection of claims.

Insurer Reviews the Claim

Once documents are submitted, the insurer carefully evaluates the claim to confirm whether the treatment and hospitalization are covered under the policy. Bills, medical records, and claim details are verified thoroughly.

If additional information is required, the insurer may contact the policyholder for clarification or extra documentation.

Retain Original Bills and Receipts
Even after claim submission, policy-

holders should safely retain all original treatment-related documents, including hospital bills, pharmacy receipts, and diagnostic reports.

Original documents remain essential for verification. Missing originals can lead to delays or claim rejection.

Submit Final Reimbursement Claim

After treatment and bill settlement, the final reimbursement claim must be formally submitted with original bills, claim form, and bank details. Details such as policy number, patient information, hospitalization dates, and expense summary must be correctly filled.

Even small errors, such as incorrect account details or name mismatches, can delay processing.

Receive Payment

After final verification, the insurer processes the claim amount. Expenses are checked against policy limits, room rent caps, and sub-limits for specific procedures. Ineligible or duplicate expenses are excluded.

Once approved, the reimbursement amount is transferred directly to the insured's bank account. A settlement letter is also issued, outlining approved amounts and any deductions.

Financial Security During Medical Emergencies

Understanding both cashless and reimbursement claim processes helps policyholders avoid unnecessary stress during medical emergencies. Proper documentation, timely communication, and accurate claim submission can significantly improve the speed and success of claim settlement.

Health insurance is not merely about medical coverage—it provides peace of mind and financial security during challenging times. However, claim approval, whether cashless or reimbursement, depends entirely on the policy's coverage, terms, and conditions, and claims are settled only for treatments and expenses covered under the plan.

TO LIVE IS TO CELEBRATE!

Boddapati Chandrashekhara

"Life is not meant for dying. It is meant for living and letting others live," a writer once said. Very thought-provoking words are these!

They contain a profound philosophy about the very purpose of human existence on this earth.

Life is not a burden imposed upon man; nor is it a meaningless journey moving helplessly toward death. It is a rare gift meant to be lived meaningfully, wholeheartedly, and with a sense of awareness. To live life "to its absolute fullness" naturally leads us to the understanding that life itself is a celebration.

Here, celebration does not merely mean pleasure, amusement, or uninterrupted happiness. It means accepting life in all its hues and rhythms. It means participating wholeheartedly in the flow of existence.

A person who lives meaningfully learns to cherish relationships. He values human bonds, understands emotions, and discovers beauty even in ordinary moments. He learns from suffering, delights in small joys, and gradually acquires emotional balance.

That is where a person's true courage,



wisdom, and intellect lie.

Life is a blend of joys and sorrows. Light and darkness follow one another.

The dazzling light gradually fades into darkness, and even pitch darkness, in course of time, must yield to penetrating light. Neither of them is permanent. This is the eternal law of nature.

Human beings gladly welcome happiness and revel in it. But when sorrow strikes, many lose their peace of mind. Unable to bear pain and disappointment, they become emotionally unstable and begin to view death as an escape.

At such critical moments, the wisdom gained through experience, the values nurtured from childhood, the strength imparted by education, and even ordinary common sense seem to disappear. A man completely loses his sense of judgment.

"Man is a wonderful creation. In all of living creation, he is the most supreme, powerful, and resourceful," said Shakespeare. Indeed, among all living beings, man alone is blessed with an extraordinary power of thought.

From the days of the primitive caveman to the modern technological age, humanity

has undergone astonishing evolution and unimaginable transformation.

Through his ever-sharpening intellect, man has achieved remarkable progress in knowledge, science, civilization, and technology.

Yet, a disturbing question remains. When sorrows surround him, why does man fail to display the same maturity and mental strength?

Why does such a brilliant mind lose its resilience in moments of distress? Does he forget that troubles are temporary? Does he fail to realize that no night remains forever?

This beautiful life must be lived until its very end. We must protect our families, nurture our relationships, and keep our loved ones safe and flourishing. Only then can we truly taste the sweet nectar of life.

We must preserve our great civilization, artistic brilliance, and precious literature, passing them on to future generations. The humane qualities within man must multiply.

He must grow into a person of wisdom, compassion, and discernment.

If such a transformation takes place, could there be any heaven greater than this very earth?

Bringing Ease to Citizens and Businesses - The 11 Year Legacy of Digital India

Shri S Krishnan

Just over a decade ago, a farmer in a remote village in Uttar Pradesh had to navigate a maze of paperwork to receive subsidies or seek advisories to improve his yield. It was an era when waiting in line was the norm. Today, the same farmer can access support for his crops, and subsidies are deposited directly into his bank account without middlemen.

Walk down any street and you will witness another quiet revolution, one that has fundamentally redefined the ease of living. A local fruit seller or an autorickshaw driver who once relied entirely on the physical exchange of cash, now proudly points to a QR code hanging from his cart/autorickshaw.

India today stands empowered by a staggering 102.86 Crore connected citizens, supported by a massive broadband subscriber base of 99.56 Crore. With the cost of mobile data at an ultra-affordable ₹8 to ₹10 per GB, individual monthly data usage has scaled to an extraordinary 24.01 GB. This digital foundation has completely reimagined the relationship between the citizen and the state, anchoring it in trust, transparency, and digital autonomy.

Under the leadership of Hon'ble Prime Minister Shri Narendra Modi, Digital India has proven that technology must act as a democratic equalizer for citizens bringing them ease of living and ease of doing business.

Bridging the Divide

The first step in this revolution was democratizing access and building a robust, indigenous digital identity framework that guarantees technological self-reliance. The BharatNet initiative was deployed at scale, successfully connecting nearly 2.2 Lakh Gram Panchayats with high-speed broadband, ensuring that geography is no longer a barrier to economic opportunity.

This infrastructural leap, coupled with the generation of 144+ Crore Aadhaar identities, powered the Jan Dhan, Aadhaar, and Mobile (JAM) Trinity. By utilizing this sovereign digital identity framework, the government has successfully transferred ₹51.5 Lakh Crore directly to citizens through Direct Benefit Transfer (DBT). This system has effectively eliminated leakage, removed middlemen, and dramatically improved the ease of living for millions of households by putting financial autonomy directly into their hands.

The DPI Phenomenon: Transforming Daily Life and Enterprise

Once the foundation was laid, India's Digital Public Infrastructure (DPI) changed the everyday lives of citizens by creating solutions to solve real-world problems. Platforms like DigiLocker have radically streamlined processes for citizens and businesses alike. Boasting 70+ Crore registered users holding over 900+ Crore documents, it has eliminated the friction of physical paperwork, making KYC processes and document verification instantaneous. For enterprises, this has translated into a tangible reduction in the cost and time of onboarding banks, telecom operators, and fin-techs now verify a customer in seconds rather than days.

Through the Government e-Marketplace (GeM), the government has conducted over ₹19.51 Lakh Crore worth of procurement. For a small manufacturer or a first-time vendor, this has translated into a business opportunity to win government contracts, without having to navigate layers of intermediaries.

For accessing public services remotely, the UMANG application has brought central and state government services directly to the citizen's palm. It

now serves 11.6+ Crore registered users, offering access to 2,572 government services and facilitating 797.84 crore transactions to date.

The crown jewel of this ecosystem is the Unified Payments Interface (UPI). What empowers that street-side fruit seller's QR code is a sovereign payment rail that now processes a staggering 75 Crore transactions daily. Today, India accounts for nearly half of all real-time digital payments on the planet, with the IMF recognizing UPI as the world's largest real-time payment system.

It has become an anchor of indispensability for the 24 Nations with which India has formally signed Memorandums of Understanding (MoUs) for the replication and adoption of its digital governance platforms. Furthermore, UPI now is LIVE in 9 Countries, including the UAE, Singapore, and France.

This philosophy of treating technology as a public good extends directly to health equity facilitating ease of living. Through the eSanjeevani platform, India has delivered over 48+ Crore free tele-consultations allowing patients in remote, underserved areas to consult specialists. Similarly, the world's largest vaccination drive was

powered by an indigenous platform. Over 220 crore COVID-19 vaccine doses were administered and tracked transparently through CoWIN, establishing a robust digital backbone that healthcare systems across the globe studied.

Looking at the Horizon

As Digital India completes its 11th year, the mission is firmly pivoting toward frontier technologies, ensuring they are harnessed as public goods to solve challenges for India and the Global South.

For years, the massive cost of computing power kept brilliant young innovators in smaller towns away from advanced technology. Under the IndiaAI Mission, India is systematically dismantling this barrier to boost the ease of doing business for startups. The government has established a massive, shared compute facility to democratize access. By offering world-class computing capacity to homegrown startups and students at just ₹65 per hour, the aim is to spark grassroots innovation. The goal is to make India the AI Applications capital of the world with our talented workforce transforming service delivery and boosting productivity in enterprises in all sectors at home and

abroad.

Simultaneously, India is securing its hardware future. Under the Semicon India Programme, 12 Semiconductor manufacturing and packaging projects with an investment of ₹1.65 Lakh Crore have now been approved across the country.

Building on this momentum, the Union Budget 2026-27 announced the India Semiconductor Mission (ISM) 2.0. This new phase goes beyond manufacturing by focusing on semiconductor equipment and materials, designing full-stack Indian Intellectual Property (IP), and fortifying global supply chains. With 24 semiconductor design startups approved under the scheme, India is rapidly translating its capacity creation into deep technological depth, nurturing a vibrant domestic fabless ecosystem that designs the very chips powering the modern world.

The true legacy of this initiative is in the mindset of a nation that now expects innovation, seamless business operations, and governance to be at its fingertips. By ensuring that technology acts as a tool for inclusion, accessibility, and sovereign strength, Digital India is quietly architecting the Viksit Bharat we envision for 2047.