

Public Disclosures on quantitative and qualitative Parameters of Health services rendered
Information as at 31/03/2020

Name of the Insurance Company: Max Bupa Health Insurance Company Limited

a.	Name of Insurer/TPA	Service level Agreement number	Valid From DD/MM/YYYY	To DD/MM/YYYY
	Max Bupa Health Insurance Company Limited	NA	NA	NA
	Medi Assist Insurance TPA P Ltd	HCP/Legal/78/2019	1-Oct-2019	30-Sep-2022
	Raksha Health Insurance TPA Pvt Ltd	HCP/Legal/79/2019	20-Nov-2019	19-Nov-2022

b(i). Number of policies and lives serviced in respect of which public disclosure is made by the Insurer:

Description	Individual	Group	Government
No of policies serviced	903546	1520	0
No of lives serviced	2095983	3611737	0

b(ii). Number of policies and lives serviced in respect of which public disclosure is made by Medi Assist Insurance TPA P Ltd:

Description	Individual	Group	Government
No of policies serviced	NA	3	NA
No of lives serviced	NA	2970	NA

b(iii). Number of policies and lives serviced in respect of which public disclosure is made by Raksha Health TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced	NA	2	NA
No of lives serviced	NA	3151	NA

c(i). Geographical Area of services Rendered in respect of which public disclosure is made by the Insurer:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	Andhra Pradesh	All Districts	9,192	88,417
2	Arunachal Pradesh	All Districts	101	295
3	Assam	All Districts	2,924	15,007
4	Bihar	All Districts	24,171	80,356
5	Chhattisgarh	All Districts	3,190	21,436
6	Goa	All Districts	5,275	13,878
7	Gujarat	All Districts	49,443	182,203
8	Haryana	All Districts	69,344	355,489
9	Himachal Pradesh	All Districts	3,259	9,373
10	Jammu & Kashmir	All Districts	2,169	6,144
11	Jharkhand	All Districts	5,736	23,883
12	Karnataka	All Districts	74,567	251,006
13	Kerala	All Districts	39,647	66,022
14	Madhya Pradesh	All Districts	10,052	54,061
15	Maharashtra	All Districts	139,752	2,066,880
16	Manipur	All Districts	191	586
17	Meghalaya	All Districts	305	1,709
18	Mizoram	All Districts	45	170
19	Nagaland	All Districts	175	516
20	Odisha	All Districts	7,945	39,707
21	Punjab	All Districts	60,131	179,815
22	Rajasthan	All Districts	34,086	132,641
23	Sikkim	All Districts	160	1,044
24	Tamil Nadu	All Districts	31,718	165,230
25	Telangana	All Districts	50,652	171,692
26	Tripura	All Districts	507	2,239
27	Uttar Pradesh	All Districts	94,521	350,876
28	Uttarakhand	All Districts	9,036	30,611
29	West Bengal	All Districts	26,953	102,553
30	Andaman & Nicobar	All Districts	68	183
31	Chandigarh	All Districts	7,347	17,959
32	Dadra & Nagar Haveli	All Districts	298	950
33	Daman & Diu	All Districts	202	535
34	Delhi	All Districts	141,581	669,905
35	Lakshadweep	All Districts	10	28
36	Puducherry	All Districts	313	3,321

c(ii). Geographical Area of services Rendered in respect of which public disclosure is made Medi Assist Insurance TPA P Ltd:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	3	2970

c(iii). Geographical Area of services Rendered in respect of which public disclosure is made Raksha Health TPA Pvt Ltd:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	2	3151

d(i). Data of number of claims processed by the Insurer:

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)*	No. of claims repudiated during the year	Claims repudiation (%)^	No. of claims outstanding at the end of the year
Inhouse (Health&PA)	2002	144798	132151	91%	13631	9%	1018

* Settlement Ratio = No. of claims paid during the year / No. of claims received during the year

^ Repudiation Ratio = No. of claims repudiated during the year / No. of claims received during the year

d(ii). Data of number of claims processed Medi Assist Insurance TPA P Ltd:

TPA	No. of claims outstanding at the beginning of year 2019-20	No. of claims received during the year 2019-20*	No. of claims paid during the year*	Settlement ratio(%)	No. of claims repudiated during the year *	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2019-20

Medi Assist Insurance TPA P Ltd	0	734	612	83%	53	7%	69
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*Settlement Ratio = Number of claims paid during the year / Number of claims received during the year

*Repudiation Ratio = Number of claims repudiated during the year/ Number of claims received during the year

*Note: The variance in the figures reported above and the earlier reporting in our public disclosure is due to duplicate claims captured in error. Above fields capture the correct figures

d(iii). Data of number of claims processed Raksha Health TPA Pvt Ltd:

TPA	No. of claims outstanding at the beginning of year : 2019-20	No. of claims received during the year : 2019-20 *	No. of claims paid during the year 2019-20 *	Settlement ratio(%)	No. of claims repudiated during the year 2019-20 *	Claims repudiation ratio %	No. of claims outstanding at the end of the year
Raksha Health TPA Pvt Ltd	0	59	44	75%	0	0%	15

*Settlement Ratio = Number of claims paid during the year / Number of claims received during the year

*Repudiation Ratio = Number of claims repudiated during the year/ Number of claims received during the year

*Note: The variance in the figures reported above and the earlier reporting in our public disclosure is due to duplicate claims captured in error. Above fields capture the correct figures

e (i). Turn Around Time (TAT) for cashless claims by Insurer (in respect of number of claims):

TAT INCLUSIVE OF TIME TAKEN BY INSURER FOR APPROVAL OF AUTHORISATIONS

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	89%	61%	92%	62%
2	Within 1-2 Hours	1%	30%	1%	31%
3	Within 2-6 Hours	3%	9%	2%	7%
4	Within 6-12 Hours	1%	0%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	6%	0%	4%	0%
Total		100%	100%	100%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

e(ii). Turn Around Time (TAT) for cashless claims Medi Assist Insurance TPA P Ltd (in respect of number of claims):

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	NA	NA	18%	19%
2	Within 1-2 Hours	NA	NA	26%	29%
3	Within 2-6 Hours	NA	NA	37%	45%
4	Within 6-12 Hours	NA	NA	3%	2%
5	Within 12-24 Hours	NA	NA	13%	5%
6	>24 Hours	NA	NA	3%	0%
Total				100%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

e(ii). Turn Around Time (TAT) for cashless claims (in respect of number of claims) Raksha Health TPA Pvt Ltd:

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for Pre-auth**	TAT for Discharge***	TAT for Pre-auth**	TAT for Discharge***
1	Within <1 Hour	NA	NA	93.10%	66.67%
2	Within 1-2 Hours	NA	NA	3.45%	28.57%
3	Within 2-6 Hours	NA	NA	0.00%	4.76%
4	Within 6-12 Hours	NA	NA	0.00%	0.00%
5	Within 12-24 Hours	NA	NA	0.00%	0.00%
6	Above 24 Hours	NA	NA	3.45%	0.00%
Total				100.00%	100.00%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued to the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f(i). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Insurer:

TOTAL CLAIMS PAYMENT TAT - LDR TO PAYMENT DATE / DENIAL DATE

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	118013	96%	20926	92%	501	100%	139440	96%
Between 1-3 Month	4302	4%	1820	8%	0	0%	6122	4%
Between 3-6 Month	125	0%	77	0%	0	0%	202	0%
More than 6 Month	17	0%	1	0%	0	0%	18	0%
Total	122457	100%	22824	100%	501	100%	145782	100%

*Percentage shall be calculated on total of respective column

f(ii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Medi Assist Insurance TPA P Ltd:

TOTAL CLAIMS PAYMENT TAT - LDR TO PAYMENT DATE / DENIAL DATE

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	NA	NA	479	72%	NA	NA	479	72%
Between 1-3 Month	NA	NA	171	26%	NA	NA	171	26%
Between 3-6 Month	NA	NA	15	2%	NA	NA	15	2%
More than 6 Month	NA	NA	0	0%	0	NA	0	0%
Total			665	100%			665	100%

*Percentage shall be calculated on total of respective column

f(iii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Raksha Health TPA Pvt Ltd :

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage
Within 1 Month	-	0.00%	39	89%	-	0.00%	39	88.64%
Between 1-3 Months	-	0.00%	3	7%	-	0.00%	3	6.82%
Between 3-6 Months	-	0.00%	2	5%	-	0.00%	2	4.55%
More than 6 Months	-	0.00%	-	0%	-	0.00%	-	0.00%
Total	-	0.00%	44	100%	-	0.00%	44	100.00%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the Insurer/TPA:

Sr. No.	Description	No. of Grievances (by Insurer)	No. of Grievances (by Medi Assist Insurance TPA P Ltd)	No. of Grievances (by Raksha Health Insurance TPA Pvt Ltd)
1	Grievances outstanding at the beginning of year	Nil	Nil	Nil
2	Grievances received during the year	1037	Nil	Nil
3	Grievances resolved during the year	1037	Nil	Nil
4	Grievances outstanding at the end of the year	Nil	Nil	Nil

Note: The above count is the total of all grievances received by the insurer during FY 2019-20

Place: New Delhi

Signature of CEO/Whole Time Director

Date: 30-Sep-20

Name of the Insurer: Max Bupa Health Insurance Company Limited