

## PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (INFORMATION AS AT – 31.03.2022)

## NATIONAL INSURANCE COMPANY LTD.

## a. Name of TPA – Paramount Health Services & Insurance TPA Pvt. Ltd. Validity of Agreement with the TPA: 15.06.2020 to 14.06.2022

b. Number of policies and lives serviced in respect of which public disclosures are made:

| Description             | Individual | Group     | Government |
|-------------------------|------------|-----------|------------|
| No of policies serviced | 1,17,127   | 418       | 2          |
| No of lives serviced    | 2,59,878   | 10,48,204 | 36,32,532  |

c. Geographical Area of services Rendered in respect of which public disclosure is made.

| Name of State | Name of District  |
|---------------|-------------------|
| Gujarat       | AHMEDABAD R.O.    |
| Karnataka     | BANGALORE R.O.    |
| Gujarat       | BARODA R.O.       |
| Odisha        | BHUBANESHWAR R.O. |
| Uttrakhand    | DEHRADUN R.O.     |
| Delhi         | DELHI R.O. I      |
| Delhi         | DELHI R.O. II     |
| Delhi         | DELHI R.O. IV     |
| Rajastan      | JAIPUR R.O.       |
| Rajastan      | JODHPUR R.O.      |
| West Bengal   | KOLKATA R.O.      |
| West Bengal   | KOLKATA R.O. II   |
| Uttar Pradesh | LUCKNOW R.O.      |
| Punjab        | LUDHIANA R.O.     |
| Maharastra    | MUMBAI R.O. I     |
| Maharastra    | MUMBAI R.O. II    |
| Maharastra    | MUMBAI R.O. III   |
| Maharastra    | PUNE R.O.         |
| Jharkhand     | RANCHI RO         |
| West Bengal   | Murshidabad       |
| West Bengal   | North 24 parganas |



d. Data of number of claims processed -

| No. of claims<br>outstanding at<br>the beginning of<br>year | No. of claims<br>received<br>during the<br>year | No. of claims paid<br>during the year | No. of claims<br>repudiated during<br>the year | No. of claims<br>outstanding<br>at the end of<br>the year |
|---|---|---------------------------------------|--|---|
| 9,988   | 90,541  | 85,445                                | 9,626  | 5,458   |

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

|         |                    | Individual P | olicies (in %) | Group Policies (in %) |              |  |
|---------|--------------------|--------------|----------------|-----------------------|--------------|--|
| Sr. No. | Description        | TAT for pre- | TAT for        | TAT for               | TAT for      |  |
|         |                    | auth**       | discherge***   | pre-auth**            | discherge*** |  |
| 1       | Within <1 Hour     | 73%          | 67%            | 79%                   | 68%          |  |
| 2       | Within 1-2 Hours   | 20%          | 27%            | 17%                   | 26%          |  |
| 3       | Within 2-6 Hours   | 5%           | 5%             | 4%                    | 7%           |  |
| 4       | Within 6-12 Hours  | 0%           | 0%             | 0%                    | 0%           |  |
| 5       | Within 12-24 Hours | 1%           | 0%             | 0%                    | 0%           |  |
| 6       | >24 Hours          | 1%           | 0%             | 0%                    | 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 Insurer

f. Turn Around Time (TAT) in case of payment / repudiation of claims :

| Description  | Indi             | Individual         |                  | Group              |                  | Government         |                  | Total              |  |
|--|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|--|
| (to<br>reckoned<br>from the<br>date of<br>receipt of<br>last<br>necessary<br>document) | No. of<br>claims | Percenta<br>ge (%) | No. of<br>claims | Percenta<br>ge (%) | No. of<br>claims | Percent<br>age (%) | No. of<br>claims | Percenta<br>ge (%) |  |
| Within 1<br>Month  | 16,795           | 91.12%             | 66,716           | 87.05%             | 58252            | 90%                | 1,41,763         | 88.88%             |  |
| Between 1-3<br>Months  | 1,079            | 5.85%              | 6,963            | 9.09%              | 6162             | 10%                | 14,204           | 8.91%              |  |
| Between 3-6<br>Months  | 254              | 1.38%              | 2,572            | 3.36%              | 16               | 0%                 | 2,842            | 1.78%              |  |
| More than 6<br>Months  | 303              | 1.64%              | 389              | 0.51%              | 0                | 0%                 | 692              | 0.43%              |  |
| Total  | 18,431           | 100.00%            | 76,640           | 100.00%            | 64430            | 100%               | 1,59,501         | 100.00%            |  |

\*Percentage shall be calculated on total of respective column



g. Data of grievances received against the TPA:

| Sr.<br>No. | Description                                     | No. of Grievances |
|------------|---|-------------------|
| 1          | Grievances outstanding at the beginning of year | 0                 |
| 2          | Grievances received during the year             | 117               |
| 3          | Grievances resolved during the year             | 117               |
| 4          | Grievances outstanding at the end of the year   | 0                 |

Place:

Date:

Chairman cum Managing Director National Insurance Company Ltd.