



हैल्थ इन्श्योरेंस टीपीए ऑफ इन्डिया लिमिटेड
HEALTH INSURANCE TPA OF INDIA LTD.

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HITPA NEWS LETTER (APRIL/MAY/JUNE, 2018)

Newsletter 02/2018-19

July 5, 2018

Dear Sir/Madam,

Sub: Performance of your TPA for 2017-18 and 2018-19 (Q1)

It gives me immense pleasure to share progress and performance of HI TPA. During 2017-18 we recorded **277.75%** growth over previous year and beginning of 2018-19 has been even more encouraging, with allocation of Retail business by 3 companies and allocation of GIPSA employees group Mediclaim policy in March end. The performance of your TPA has been as under.

Sl. No.	Details	Financial year 2017-18	2018-19 (1 st April – 30 th June)
1	Operational branch locations	Delhi/NCR, Mumbai, Chennai, Kolkata, Hyderabad, Ahmedabad and Bengaluru.	Delhi/NCR, Mumbai, Chennai, Kolkata, Hyderabad, Ahmedabad, Bengaluru, & Kochi. Satellite branch office/field presence in all RO locations
2	Operating Offices allocated to HI TPA	350 offices of which 243 offices allocated on 22/03/2018	350 offices
3	Retail & Group premium serviced	Rs. 361 crores	Rs. 313 crores
4	Cumulative Lives enrolled	5.73 lakh Lives	10.58 lakh Lives
5	Calls handled on Toll-free 24*7*365/Mobile Helplines/Relationship team and zonal resources	4.05 lakh calls (inbound/outbound)	3.45 lakh calls (inbound/outbound)
6	Claims handled (including OPD and Domiciliary in group policies)	57,874 claims	48,963 claims
7	Claim Settlement Ratio	96%	75%
8	Claim amount paid	Rs. 173 crores	Rs. 45 crores
9	Hard fraud detected / Claim Savings & leakage control	Rs. 19.77 crores	Rs. 5.90 crores
10	Retail Incurred Claim Ratio	54.6 % on gross basis 81% on earned basis	76 % on Earned premium

	GIPSA staff policy:	Q1 (Other TPA)	Q1 (HITPA)
11	Total Reported claims: Incurred Claim Ratio:	: 11,735 : 189%	: 12,433 : 153%
12	Number of grievances	286	194
13	Number of employees	336 (including off-role, Excluding deputation team)	425 (including off-role, Excluding deputation team)
14	Average time for cashless 24*7*365	54 minutes	120 minutes excluding 10% outage cases - Apr-May, 59 - minutes in June
15	Average time for claim processing	5 days (upon receipt of required documents)	13- 15 days (upon receipt of required documents)
16	Time for card issuance	4 days (upon receipt of photographs/data)	10-15 days (upon receipt of photographs/data) for Retail, GIPSA employee cards under process
17	Network hospitals	2675 hospitals in 280 cities for Retail, Additional 550 hospitals for select corporate Customers in 50 cities	3500 hospitals in 286 cities for Retail, Additional 1740 hospitals under process for Empanelment

The increase of business in March 2018, did impact our services and TAT (Turn Around Time) for initial few weeks leading to escalations (though escalations never crossed 1-2% of transaction volume till date) and we are grateful to operating offices, marketing force and employees/retirees to have supported us during this period.

For serving GIPSA staff Mediclaim policy, we have issued Advisory Note(s), e-mailed to all DGMs/RO-charges, HO and also uploaded on our website, copy attached. We now have satellite office/field presence in all RO locations. Copy of pan India contact details is attached for your reference. These resources are being trained presently and have also started visiting HO/ROs for liaison and document collection etc. ID cards are being dispatched.

Regarding network hospitals for cashless facility, presently approximately 3500 hospitals are empanelled covering **286** locations/cities and further 1700 hospitals are under process, to be available from August onwards. Additionally, cashless can be organised on need basis in any other hospital (meeting criteria) for planned hospitalisation. During April-June 2018, our team organised cashless in **466** non-empanelled hospitals for GIPSA employees/corporate clients.



The claims payment process under GIPSA employees group Medclaim policy is almost streamlined. With the stabilization of servicing we would be again asking for increase in business. Lastly our IT phase II deployment is around the corner, hence few remaining issues like Mobile App, extra features in portals etc. would also be soon available for customers and GIPSA employees

We thank you once again for your support and look forward to your feedback and allocation of more business to make HI TPA stronger in coming months.

Thanking you

Yours sincerely



S. K. Mehra
Managing Director & CEO