

Public Disclosures on quantitative and qualitative Parameters of Health services rendered
Information as at 31/03/2021

Name of the Insurance Company: Niva Bupa Health Insurance Company Limited
(formerly known as Max Bupa Health Insurance Company Limited)

a.	Name of Insurer/TPA	Service level Agreement number	Valid From DD/MM/YYYY	To DD/MM/YYYY
	Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)	-	-	-
	Medi Assist Insurance TPA Pvt 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
	Family Health Plan Insurance TPA Limited	HCP/Legal/86/2020	1-Aug-2020	31-Jul-2023
	Vipul Medorp Insurance TPA Pvt Ltd	HCP/Legal/88/2020	1-Aug-2020	31-Jul-2023

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	1395738	3074	0
No of lives serviced	3116828	4368104	0

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

Description	Individual	Group	Government
No of policies serviced	0	4	0
No of lives serviced	0	3764	0

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

Description	Individual	Group	Government
No of policies serviced	0	1	0
No of lives serviced	0	2692	0

b(iv). Number of policies and lives serviced in respect of which public disclosure is made by Family Health Plan Insurance TPA Limited:

Description	Individual	Group	Government
No of policies serviced	0	12	0
No of lives serviced	0	170425	0

b(iv). Number of policies and lives serviced in respect of which public disclosure is made by Vipul Medorp Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced	0	1	0
No of lives serviced	0	1492	0

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	21,667	2,89,748
2	Arunachal Pradesh	All Districts	242	774
3	Assam	All Districts	6,327	41,484
4	Bihar	All Districts	35,745	1,50,725
5	Chhattisgarh	All Districts	7,994	72,545
6	Goa	All Districts	6,924	20,905
7	Gujarat	All Districts	86,262	4,99,681
8	Haryana	All Districts	1,03,410	6,90,607
9	Himachal Pradesh	All Districts	5,554	19,627
10	Jammu & Kashmir	All Districts	4,800	13,477
11	Jharkhand	All Districts	11,220	61,891
12	Karnataka	All Districts	1,11,776	5,53,901
13	Kerala	All Districts	51,763	4,64,973
14	Madhya Pradesh	All Districts	26,250	2,16,468
15	Maharashtra	All Districts	2,14,812	10,25,117
16	Manipur	All Districts	787	2,245
17	Meghalaya	All Districts	663	4,055
18	Mizoram	All Districts	244	726
19	Nagaland	All Districts	281	1,263
20	Odisha	All Districts	14,221	1,38,426
21	Punjab	All Districts	88,249	3,10,364
22	Rajasthan	All Districts	60,326	3,44,912
23	Sikkim	All Districts	331	2,341
24	Tamil Nadu	All Districts	49,508	4,61,248
25	Telangana	All Districts	80,282	3,48,906
26	Tripura	All Districts	746	4,530
27	Uttar Pradesh	All Districts	1,56,660	5,79,094
28	Uttarakhand	All Districts	14,102	55,461
29	West Bengal	All Districts	41,057	2,14,734
30	Andaman & Nicobar Is.	All Districts	127	386
31	Chandigarh	All Districts	10,089	26,996
32	Dadra & Nagra Haveli	All Districts	559	3,461
33	Daman & Diu	All Districts	459	1,527
34	Delhi	All Districts	1,84,574	8,52,485
35	Lakshadweep	All Districts	18	69
36	Puducherry	All Districts	783	9,780

* All policies active during the financial year are included in this count

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

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	4	3664

c(iii). Geographical Area of services Renderd 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	1	2692

c(iv). Geographical Area of services Renderd in respect of which public disclosure is made FHPL TPA P Ltd:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	12	170425

c(v). Geographical Area of services Renderd in respect of which public disclosure is made Vipul TPA Pvt Ltd:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	1	1492

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

TPA	No. of claims outstanding at the beginning of year 2020-21	No. of claims received during the year 2020-21	No. of claims paid during the year 2020-21	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2020-21
Inhouse (Health&PA)	1018	137382	122351	89%	12697	9%	3352

* 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 India TPA P Ltd:

TPA	No. of claims outstanding at the beginning of year 2020-21	No. of claims received during the year 2020-21	No. of claims paid during the year 2020-21	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2020-21
Medi Assist Insurance TPA P	69	1804	1583	88%	217	12%	73

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

TPA	No. of claims outstanding at the beginning of year 2020-21	No. of claims received during the year 2020-21	No. of claims paid during the year 2020-21	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2020-21
Raksha Health TPA Pvt Ltd	15	204	194	95%	13	6%	12

* 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(iv). Data of number of claims processed FHPL TPA Pvt Ltd:

TPA	No. of claims outstanding at the beginning of year 2020-21	No. of claims received during the year 2020-21	No. of claims paid during the year 2020-21	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2020-21
FHPL TPA Pvt Ltd	0	1141	886	78%	50	4%	205

* 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(v). Data of number of claims processed Vipul TPA Pvt Ltd:

TPA	No. of claims outstanding at the beginning of year 2020-21	No. of claims received during the year 2020-21	No. of claims paid during the year 2020-21	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2020-21
Vipul TPA Pvt Ltd	0	39	23	59%	4	10%	12

* 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

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	94%	65%	97%	70%
2	Within 1-2 Hours	1%	30%	1%	26%
3	Within 2-6 Hours	1%	5%	1%	3%
4	Within 6-12 Hours	0%	0%	0%	0%
5	Within 12-24 Hours	1%	0%	0%	0%
6	>24 Hours	2%	0%	1%	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 (in respect of number of claims) Medi Assist India TPA P 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	-	-	94%	85%
2	Within 1-2 Hours	-	-	4%	15%

3	Within 2-6 Hours	-	-	2%	0%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	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(iii). 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	-	-	93%	67%
2	Within 1-2 Hours	-	-	3%	29%
3	Within 2-6 Hours	-	-	0%	5%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	Above 24 Hours	-	-	3%	0%
Total		0.00%	0.00%	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 to the hospital)

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

e(iv). Turn Around Time (TAT) for cashless claims (in respect of number of claims) **FHPL 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	-	-	59%	35%
2	Within 1-2 Hours	-	-	30%	39%
3	Within 2-6 Hours	-	-	10%	25%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	Above 24 Hours	-	-	0%	0%
Total		0.00%	0.00%	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 to the hospital)

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

e(v). Turn Around Time (TAT) for cashless claims (in respect of number of claims) **Vipul 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	-	-	42%	38%
2	Within 1-2 Hours	-	-	31%	21%
3	Within 2-6 Hours	-	-	27%	42%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	Above 24 Hours	-	-	0%	0%
Total		0.00%	0.00%	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 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 (INHOUSE)

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 (%)p	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	102932	95%	25806	95%	0	0	128738	95%
Between 1-3 Months	4764	4%	1302	5%	0	0	6066	4%
Between 3-6 Months	130	0%	111	0%	0	0	241	0%
More than 6 Months	0	0%	3	0%	0	0	3	0%
Total	107826	100%	27222	100%	0	0	135048	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 India 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 (%)p	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	0	0%	1480	82%	0	0%	1480	82%
Between 1-3 Months	0	0%	276	15%	0	0%	276	15%
Between 3-6 Months	0	0%	39	2%	0	0%	39	2%
More than 6 Months	0	0%	5	0%	0	0%	5	0%
Total	0	0	1800	100%	0	0	1800	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	0%	146	71%	0	0%	146	71%
Between 1-3 Months	0	0%	54	26%	0	0%	54	26%
Between 3-6 Months	0	0%	7	3%	0	0%	7	3%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	0	0	207	100%	0	0	207	100%

*Percentage shall be calculated on total of respective column

f(iv). Turn Around Time (TAT) in respect of payment/ repudiation of claims by **FHPL TPA Pvt Ltd** :

Description (to reckoned from the date of receipt)	Individual		Group		Government		Total	
	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage
Within 1 Month	0	0%	855	91%	0	0%	855	91%
Between 1-3 Months	0	0%	81	9%	0	0%	81	9%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	0	0	936	100%	0	0	936	100%

*Percentage shall be calculated on total of respective column

f(v). Turn Around Time (TAT) in respect of payment/ repudiation of claims by **Vipul TPA Pvt Ltd** :

Description (to reckoned from the date of receipt)	Individual		Group		Government		Total	
	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage
Within 1 Month	0	0%	26	96%	0	0%	26	96%
Between 1-3 Months	0	0%	1	4%	0	0%	1	4%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	0	0	27	100%	0	0	27	100%

*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)	No. of Grievances (by FHPL TPA Pvt Ltd)	No. of Grievances (by Vipul TPA Pvt Ltd)
1	Grievances outstanding at the beginning of year	0	0	0	0	0
2	Grievances received during the year	1424	0	0	4	0
3	Grievances resolved during the year	1416	0	0	4	0
4	Grievances outstanding at the end of the year	8	0	0	0	0

Note: The above count is the total of all grievances received by the insurer during 2020-21

Place: Gurgaon

Signature of CEO/Whole Time Director

Date: 30th July 2021

Name of the Insurer: Niva Bupa Health Insurance Company Limited
(formerly known as Max Bupa Health Insurance Company Limited)