

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 – Heritage Health Insurance TPA Private Limited
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	194,861	76	4
No of lives serviced	436,600	639,973	7,081,758

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

Sr. No.	Name of State	Name of District
1	Guajrat	Ahmedabad
2	Gujarat	Baroda
3	Tamil Nadu	Chennai
4	Tamil Nadu	Coimbatore
5	Tamil Nadu	Madurai
6	Kerala	Ernakulam
7	Delhi	Delhi
8	Telengana	Hyderabad
9	Maharashtra	Mumbai
10	Andhra Pradesh	Visakhapatnam
11	West Bengal	Kolkata
12	West Bengal	South 24 Parganas
13	West Bengal	Howrah
14	West Bengal	Nadia

d. Data of number of claims processed –

Outstanding number of claims at the beginning of the year	No. of claims received during the year	No. of claims paid during the year	No. of claims repudiated during the year	No. of claims outstanding at the end of year
10144	269468	255978	16042	7592

e. Turn Around Time (TAT) for cashless claims (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	93.84%	91.95%	95.18%	92.43%
2	Within 1-2 Hours	3.89%	5.22%	3.38%	4.89%
3	Within 2-6 Hours	2.15%	2.63%	1.37%	2.11%
4	Within 6-12 Hours	0.11%	0.21%	0.07%	0.57%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	>24 Hours	0.00%	0.00%	0.00%	0.00%
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 (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	57,375	92.47%	106,046	93.56%	96,468	99.83%	259,889	95.54%
Between 1-3 Months	3,383	5.45%	4,658	4.11%	162	0.17%	8,203	3.02%
Between 3-6 Months	966	1.56%	2,307	2.04%	2	0.00%	3,275	1.20%
More than 6 Months	320	0.52%	333	0.29%	-	0.00%	653	0.24%
Total	62,044	100%	113,344	100%	96,632	100%	272,020	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	36
2	Grievances received during the year	248
3	Grievances resolved during the year	280
4	Grievances outstanding at the end of the year	4

Place:

Date:

Chairman cum Managing Director
National Insurance Company Ltd.