

**To study unspecified package requests received
from Rashtriya Swasthya Bima Yojana
empanelled hospitals.**

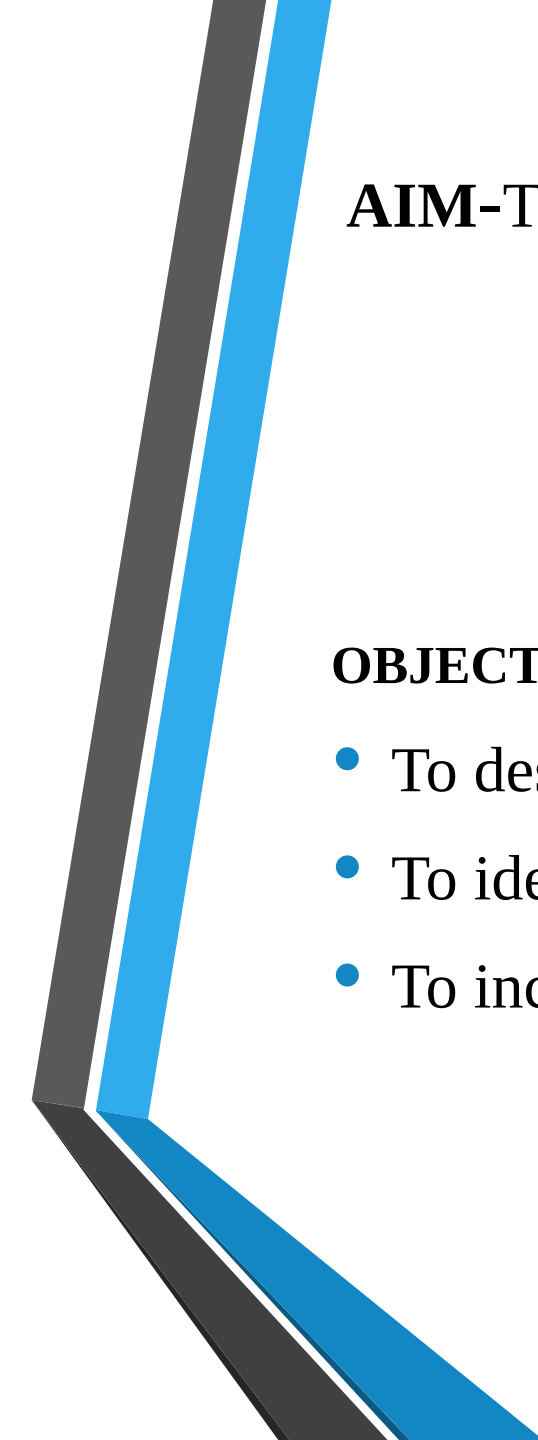


**GENERAL
INSURANCE**

Submitted by: Shekha D Das

INTRODUCTION- RELIANCE GENERAL INSURANCE

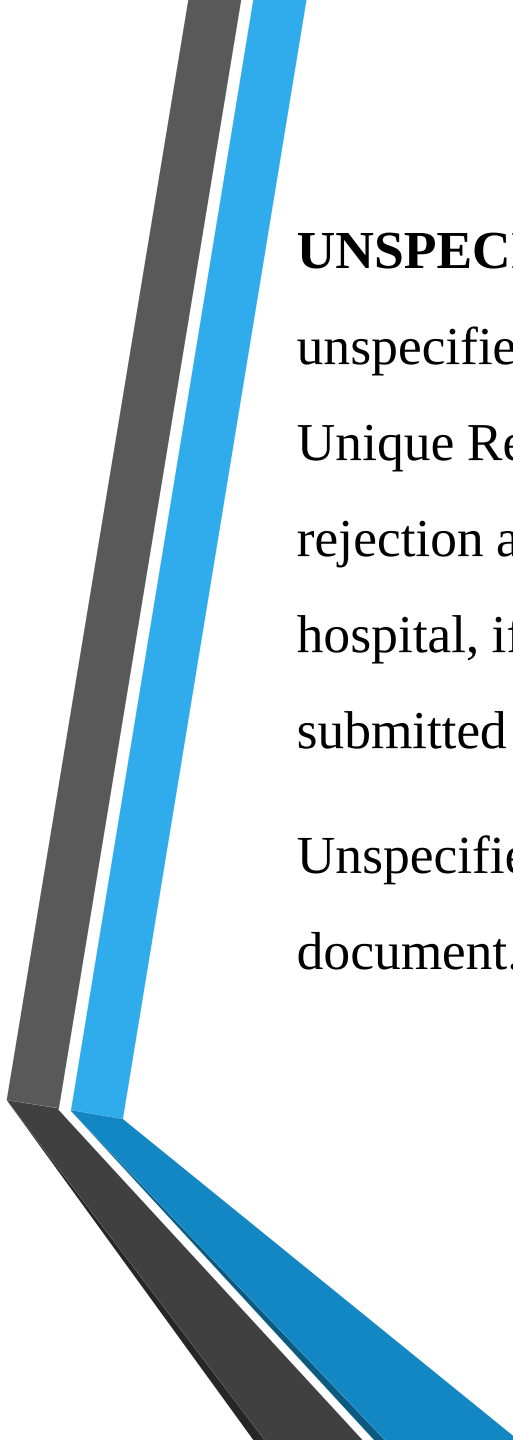
- Reliance General Insurance Company Limited is an Indian private insurance company. It is a part of Reliance Group. It is subsidiary of Reliance Capital Limited.
- Reliance General Insurance caters to health, motor, travel and home insurance. Health insurances has following dimensions: Health gain policy, Health wise policy, Wellness and Personal accident.
- R Care health comprises of Health Claims and Wellness. Health claim consists of various teams. These teams are Cashless, Reimbursement, Government Body Unit, Customer Relationship Management, Process and Quality and Provider Management Team.



AIM-To study unspecified package requests received from Rashtriya Swasthya Bima Yojana empanelled hospitals.

OBJECTIVES-

- To design specific packages unspecified package requests.
- To identify district wise trends.
- To include the identified package in the package list.



UNSPECIFIED CASES-The packages which are not defined by RSBY scheme are called unspecified packages. To verify the unspecified packages the insurance company requires Unique Reference Number, available sum insured and adjudication of the request i.e., approval, rejection and query. The insurance company verifies the requested package and amount by the hospital, if required Insurance Company provides the different package amount and code is submitted to the hospital.

Unspecified cases are either approved, queried or rejected as per the details mentioned in the document.

PROCESS FLOW

HOSPITAL

Performs registration 300 & uploads the transaction on TMS

Log ins to Insurance Company Portal

1. Enters the URN number.
2. Selects the specified transaction matching with the registration number.
3. Selects the request type.

Enters the requested details.
Enters the required package & amount.
Uploads the relevant documents.
Enters remarks and submits for approval.

Reviews the response uploads the relevant documents (if any) and resubmits the request for approval.

Document verification

Approve

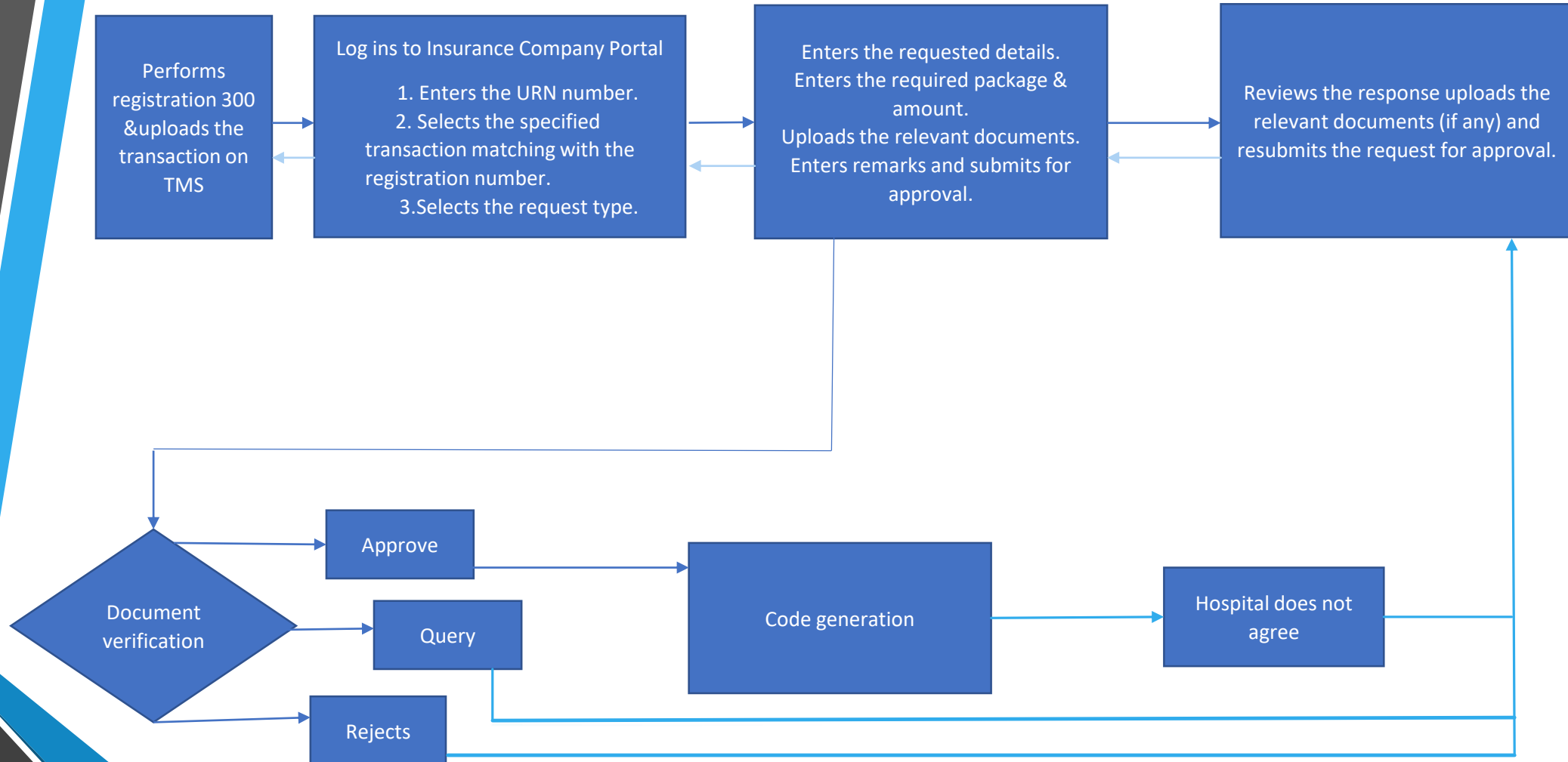
Query

Rejects

Code generation

Hospital does not agree

INSURANCE COMPANY

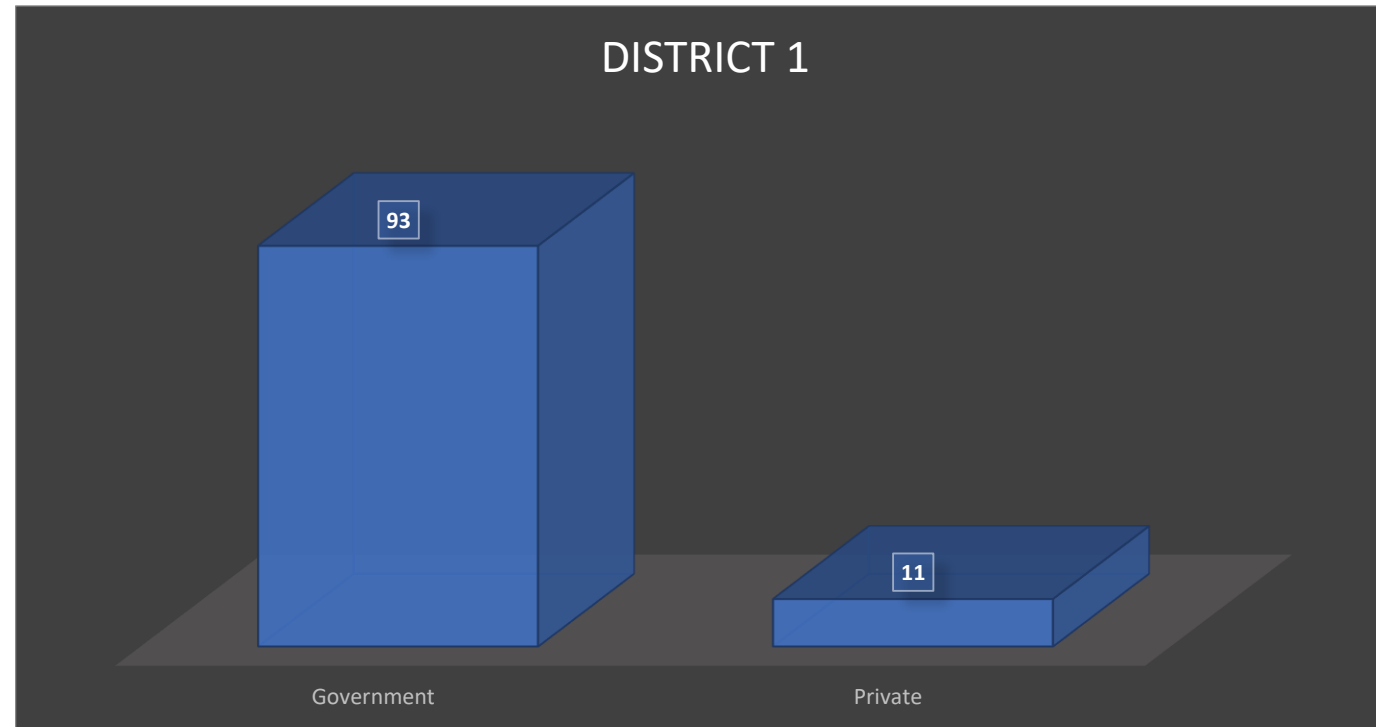




METHODOLOGY

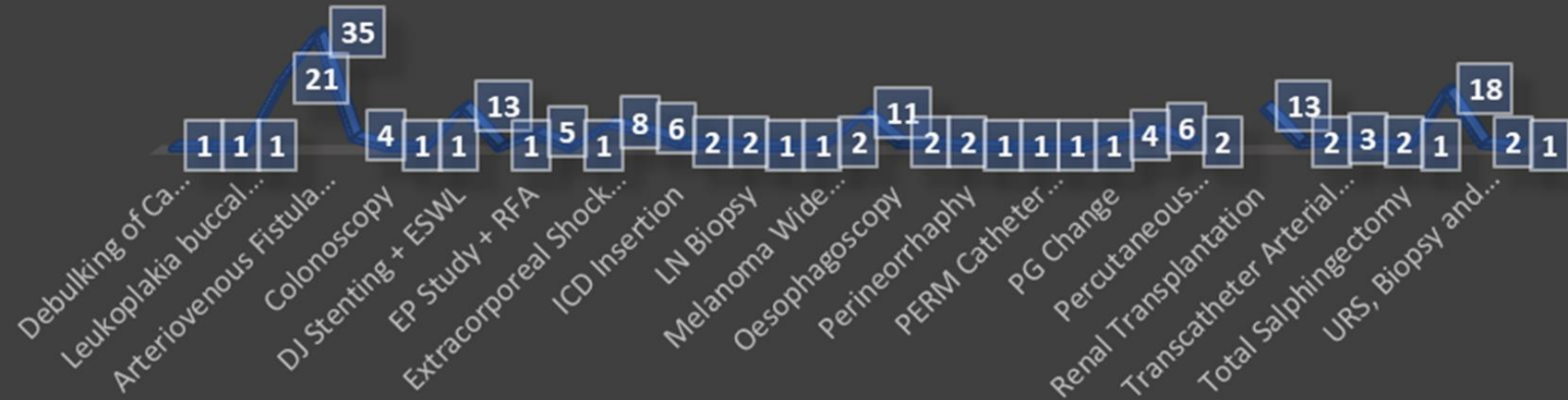
- STUDY DESIGN- Exploratory study
- SETTING- Reliance General Insurance , Hyderabad.
- DURATION OF STUDY- From 5th February 2018 to 4th May 2018.
- DATA COLLECTION METHOD- Secondary data (The source of primary data is the insurers of RSBY empaneled hospitals. Data is hit on the RGICL server).
- STUDY PARTICIPANTS- Beneficiaries of RSBY empaneled Hospitals.
- SAMPLE SIZE- 182
- SAMPLING TECHNIQUE-

RESULTS

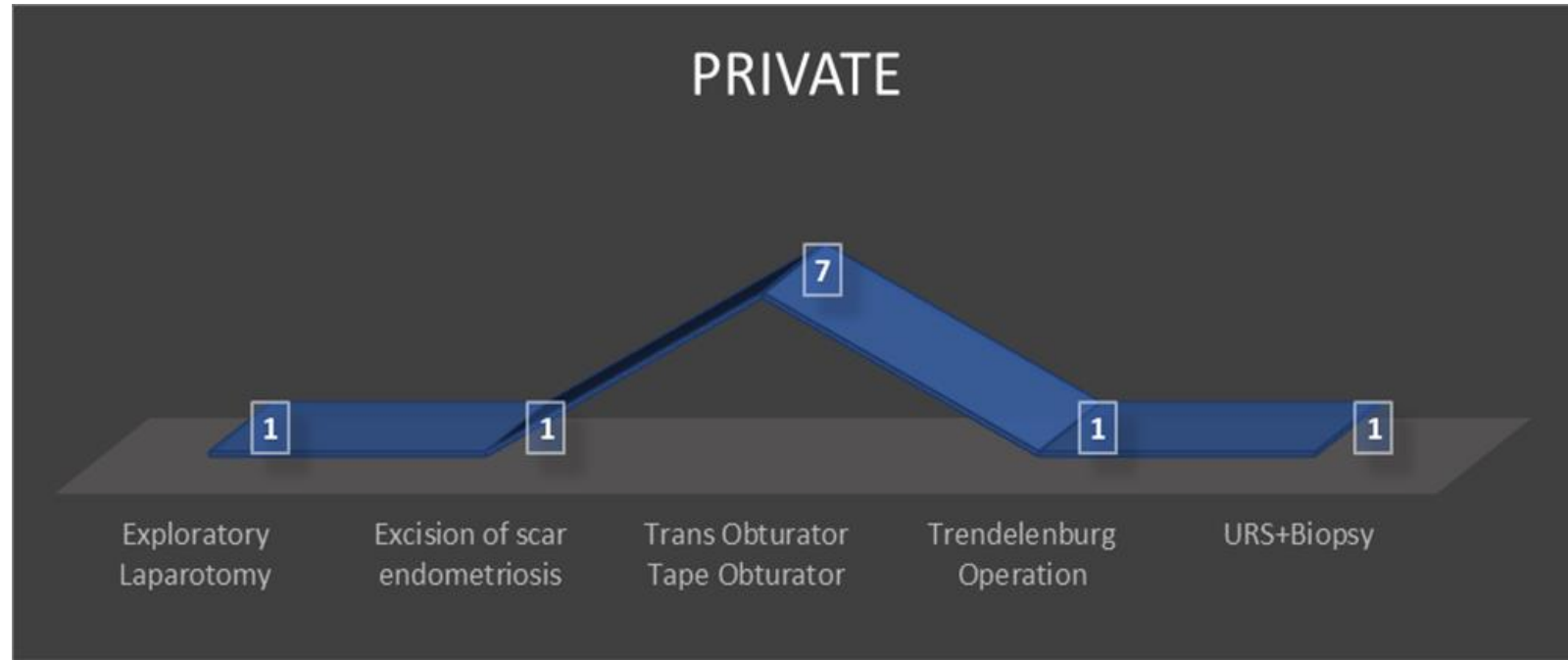


District wise analysis of data has been done to identify the trends. The data has been segregated according to government and private organizations.

GOVERNMENT



Government organizations in District 1 has highest trend for Arteriovenous Fistula Creation followed by Atrial Septal Defect Closure, Trendelenburg Operation, Renal Transplantation, DJ Stenting with Extracorporeal Shock Wave Lithotripsy and Mitral Valve Replacement



Private organizations have shown higher number of Trans Obturator Tape Operation procedures.

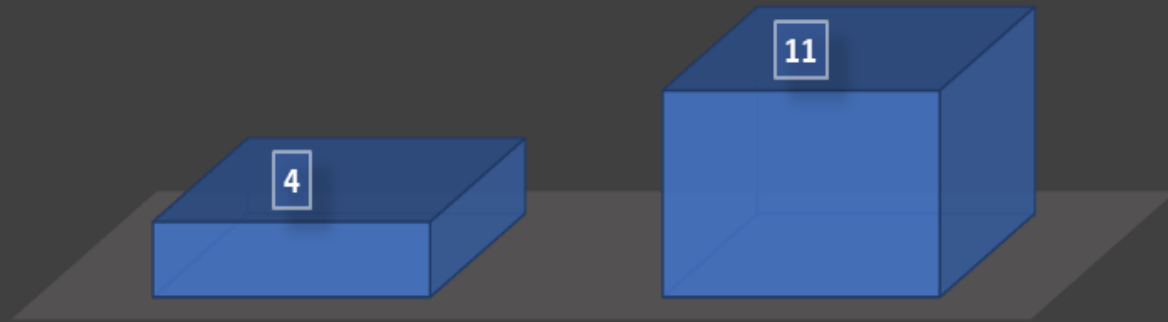
DISTRICT 2

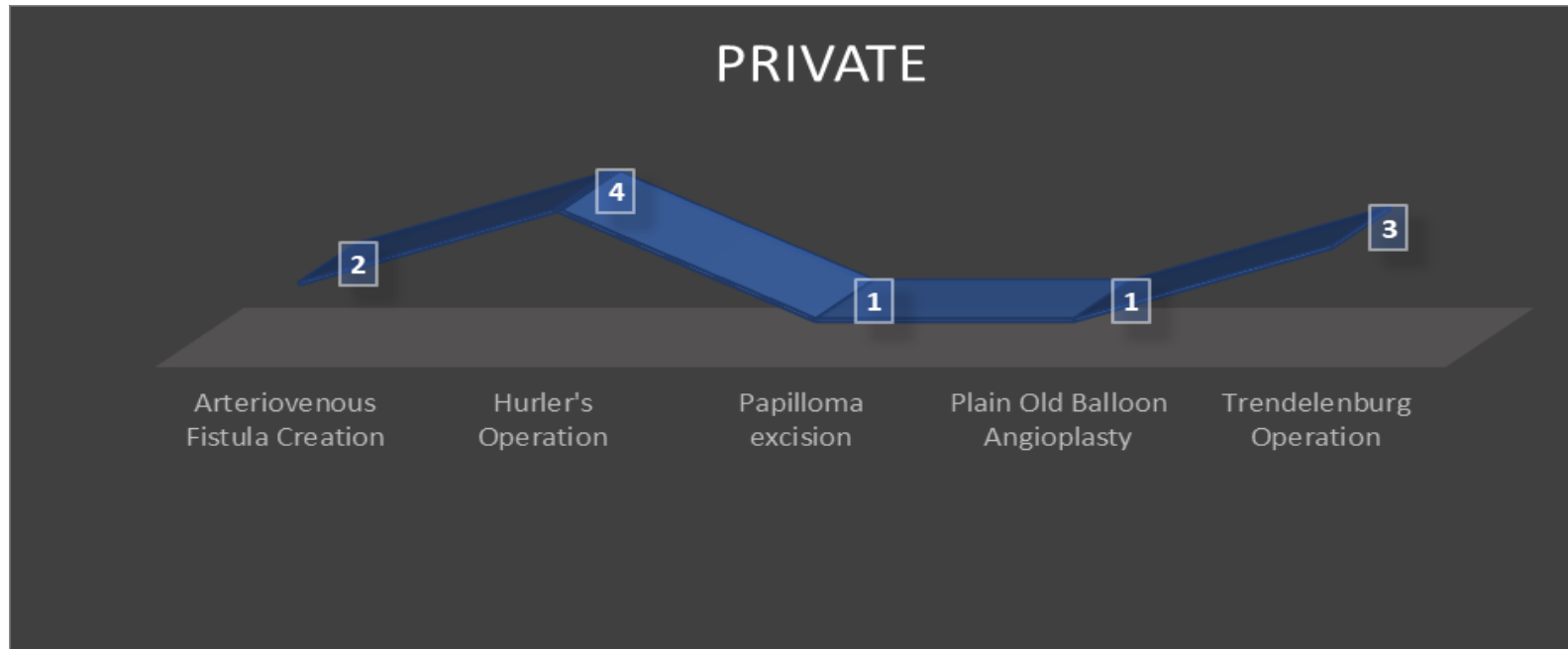
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Government

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Private

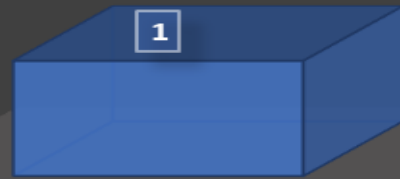




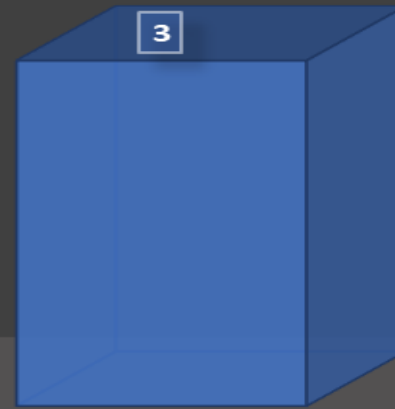
In District 2, private hospital has shown higher number of Hurler's Operation.

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GOVERNMENT

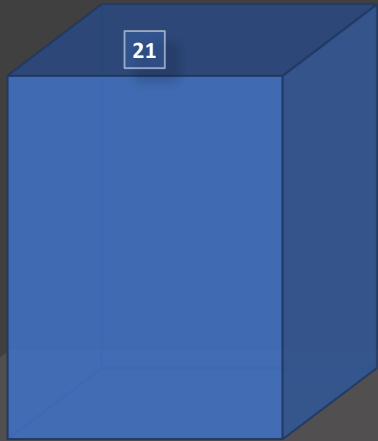


AC wash



Stapler Haemorrhoidectomy

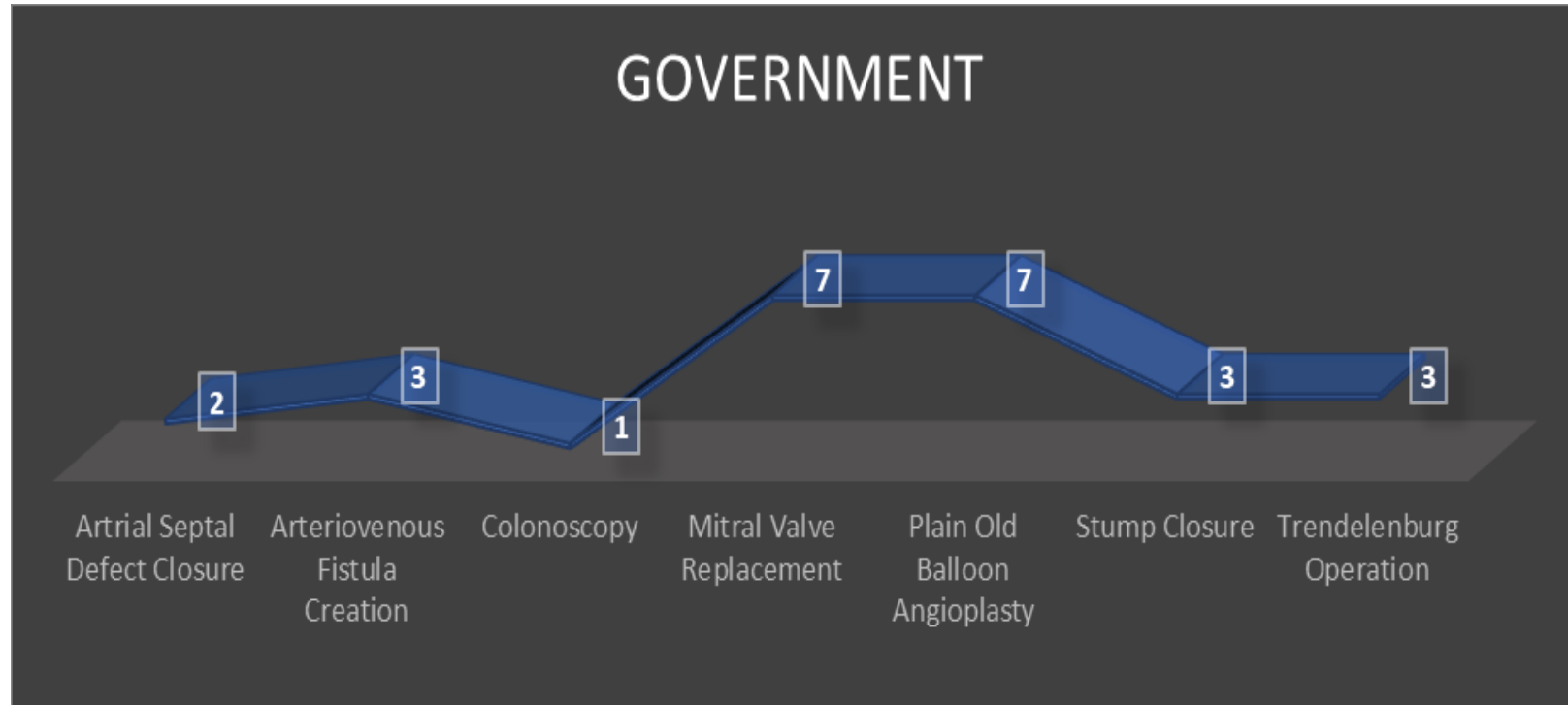
DISTRICT 3



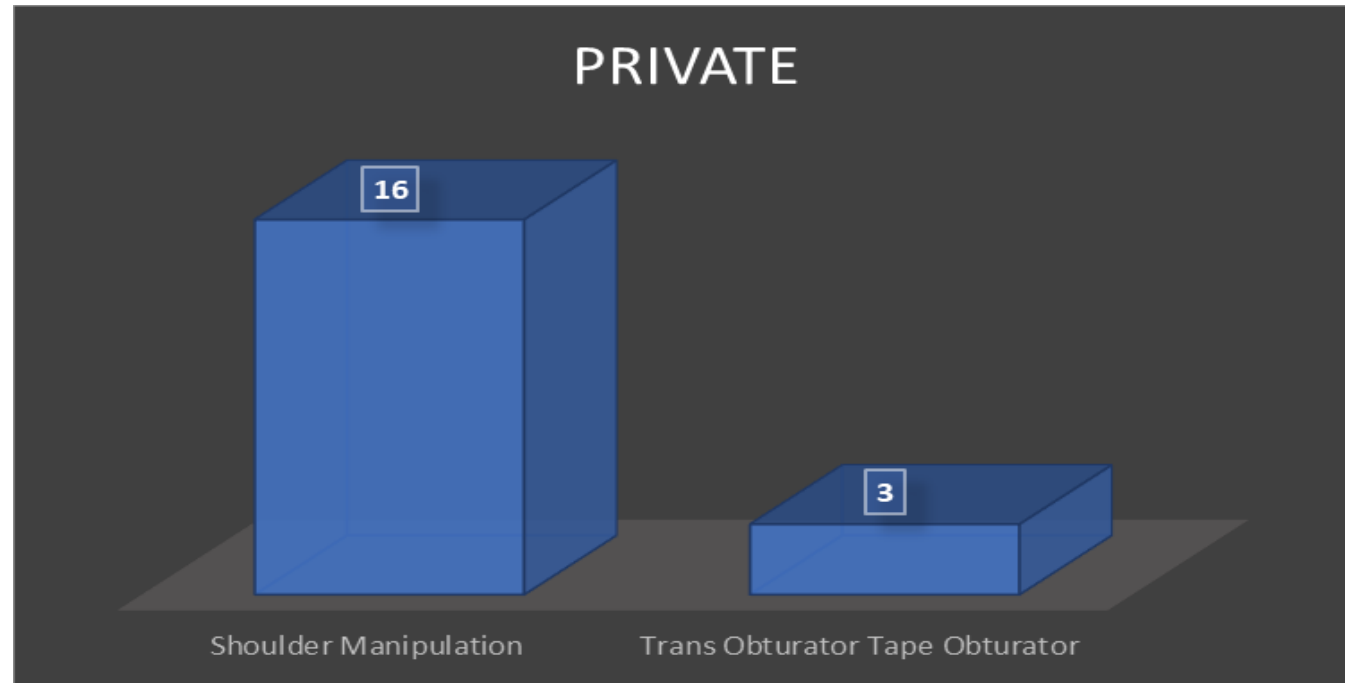
Government



Private



In District 3, Government organizations have shown higher number of Mitral Valve Replacement cases along with Plain Old Balloon Angioplasty



In District 3, Shoulder manipulation cases are there followed by Trans Obturator Tape Operation.

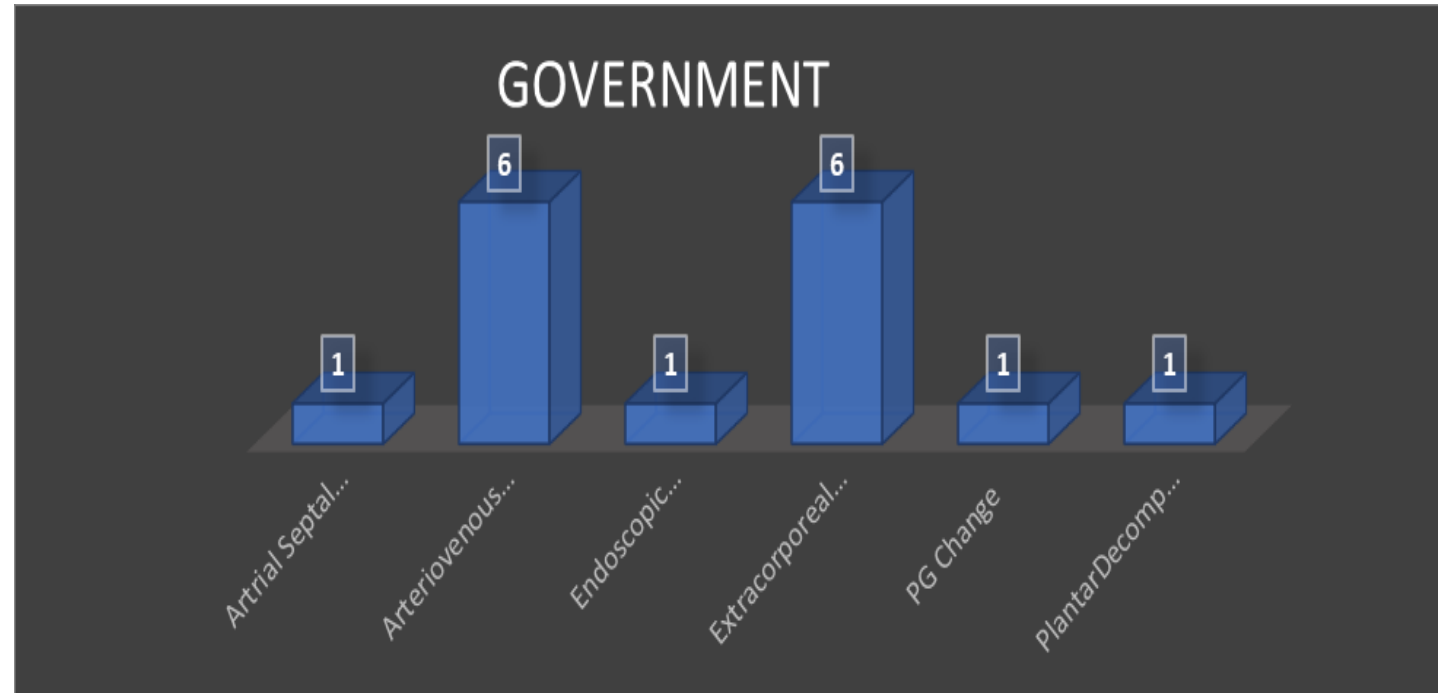
DISTRICT 4



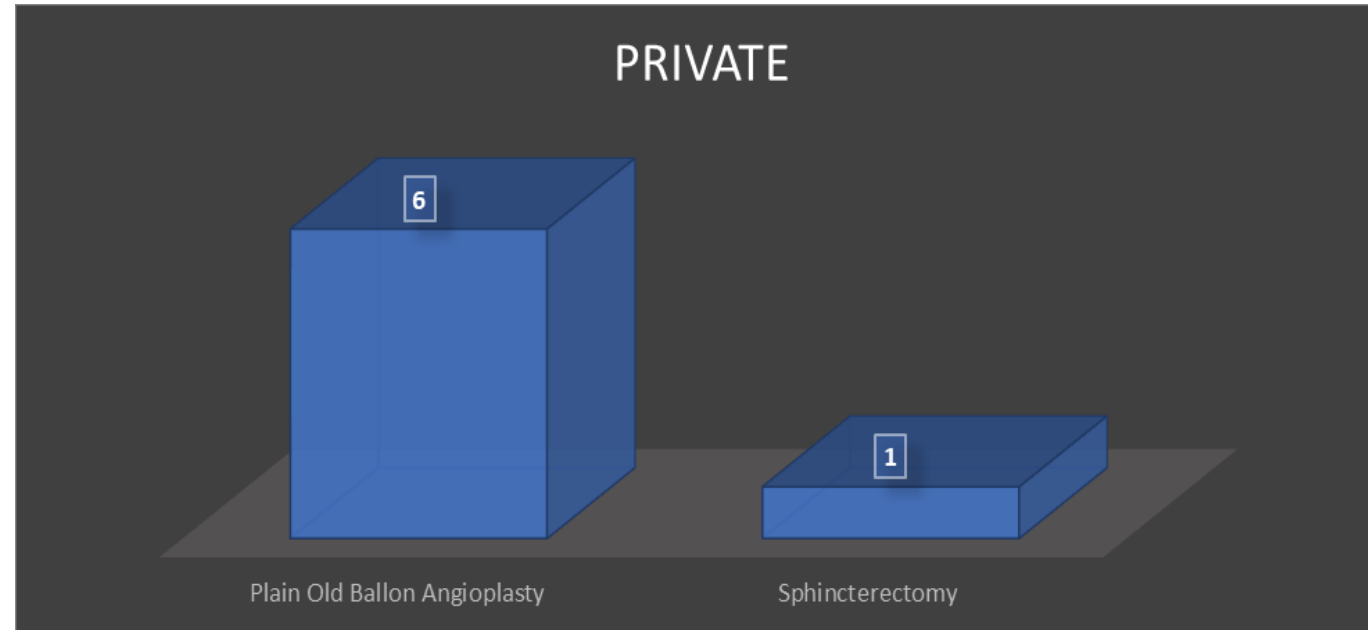
Government



Private



In District 4, higher number of Arteriovenous Fistula Creation and Extracorporeal Shock wave Lithotripsy has been observed in government organizations



Plain Old Balloon Angioplasty has been observed in private organizations.

- **PACKAGE DESIGN FOR UNSPECIFIED CASES**

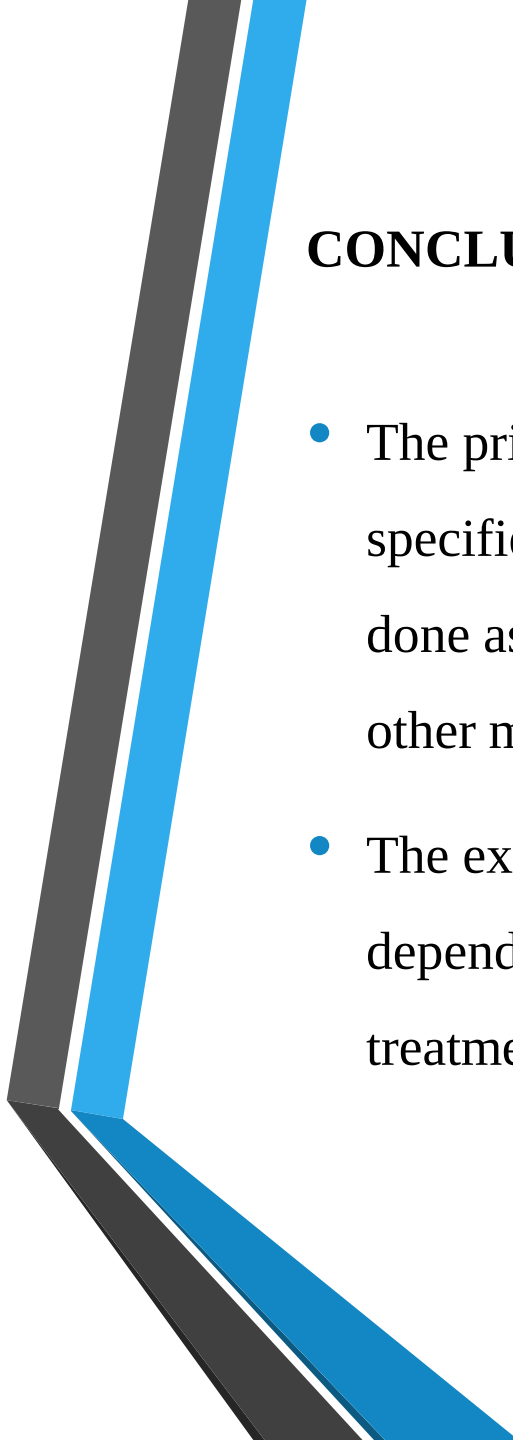


- To design packages for the unspecified cases following points have been taken into consideration:
- Maximum number of unspecified cases from the sample size has been identified and specific package has been designed.
- Pricing has been done as per Central Government Health Scheme.



DISCUSSION

- The factors affecting trends of diseases in particular districts and hospitals is dependent upon various determinants. These determinants are:
- Availability of resident doctors (specialists) in particular hospitals
- Availability of facilities of treatment.
- Availability of visiting doctors or consultants



CONCLUSION

- The primary reason for claims to fall under the unspecified category is unavailability of specified packages for the procedures. To address this need designing of packages have been done as per the amount allotted and according to the Central Government Health Scheme and other microinsurance companies.
- The existing pattern of trends of diseases indicate that the increase in number of cases is dependent on various determinants which primarily includes availability of doctors and treatment facilities in the particular district and hospital.



Thank
You