Internship
at
E-Meditek Services Limited (EMSL) TPA, Gurgaon.

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PREFACE

IIHMR is a pioneering institute of Health and Hospital Management. It empowers students to become efficient and effective managers in their respective fields. The course structure is designed in a manner to give an entire overview of the health sector and its basic fundamentals during the second year. During summer training we are expected to get a better practical knowledge and functioning of health sector, operations and issues. The three months dissertation at the end of second year is an integral part of the PGDHM curriculum. As a trainee we are expected to study on the topic assigned to us by the organization and submit a dissertation report on it.

As a part of this I got the privilege of working for my dissertation training at E-Meditek Services Limited (EMSL) TPA, Gurgaon. It basically aims to provide the services to the insured persons.

There are several challenges for health financing in India including access to health care and suitable financial protection. This report provides an in depth introduction about a relatively new but promising health financing modality- The EMSL ensures cashless as well as the reimbursement transaction for the patients and this also help people to avail the health insurance.

ACKNOWLEDGEMENT

Work is never a work of an individual. I owe a sense of gratitude to the intelligence and co-operation of those people who had been so helpful towards the completion of this project.

It has been an enriching experience for me to undergo my dissertation at E-Meditek Services Limited (EMSL) TPA, Gurgaon. which would not have been possible without the support and goodwill of the people around. I want to express my gratitude towards **Mr Gopal Verma**, **MD**, EMSL for giving me an opportunity to work in the organization and complete my project. I also extend my warm thanks to **Dr. Dheeraj Singh** , **Assistant Vice President**, for his able guidance and giving us projects from time to time to upgrade our skills. I would like to extend my sincere thanks to **Dr Janradhan and Dr Kanupriya**, mentor here, without their help it was difficult for me to complete my project. I am also thankful to other staff for their support and help. Their inputs have enriched the quality and overall content of the analysis.

At the end I want to acknowledge my sincere thanks to our institute, **Institute of Health Management and Research** for providing me a platform to gain knowledge and skills in different aspects of Health Management. I would like to take this opportunity to thank **Dr S D Gupta**, **Director**, IIHMR, **Dr Ashok Kaushik, Dean** of the institute for arranging an internship at EMSL.

I am also thankful to my Guide **Dr. Shilpi Mishra Sharma** and all faculty members of the institute for proper guidance and assistance extended by them.

I am also thankful to my **parents, family and friends** for their moral support. Finally I extend my heartfelt gratitude to all those people whose insights and experiences have shaped the content of the study directly or indirectly.

However I accept the sole responsibility for any possible error of omission and would be extremely grateful to the readers of this project report if they bring any mistakes to my notice.

ABBREVIATIONS

BSI	Balance sum insured
MOU	Memorandum of Understanding
NH	Network hospital
NICL	National Insurance Company Ltd.
TPA	Third party assistance
SI	Sum Insured

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Introduction

In a country where less than 15 per cent of population has some form of health insurance coverage, the potential for the health insurance segment remains high. It seems that there is an urgent need to ramp up the health insurance coverage in the country as out-of-pocket payments are still among the highest in the world. Furthermore, according to the statistics of the World Health Organization (WHO), in 2011, India has spent only 3.9 per cent of gross domestic product (GDP) on the health sector which is the lowest amongst the BRICS (Brazil, Russia, India, China, South Africa) member countries pack. Moreover, amongst the BRICS nations, in 2011, Russia's out-of-pocket expenses stood highest at 87.9 per cent closely followed by India (86 per cent), China (78.8 per cent), Brazil (57.8 per cent), and South Africa (13.8 per cent). On the other hand, these expenses in developed economies of US and UK were comfortably poised at 20.9 per cent and 53.1 per cent respectively.

Claims can be defined as the formal request to the insurance company asking for the payment based upon the terms of the insurance policy. Insurance claim is reviewed by the TPA doctors for the validity and then paid to requesting party once approved. The process of claims commences only after treatment of patient is complete and patient is discharged from hospital and claim is submitted for approval. If the documents of the treatment are not submitted properly or in a correct manner then the cases are rejected or the claim amount is deducted and paid to the hospital.

Objectives

1. To understand the functioning of the TPA.
2. To understand the functioning of all department of E- Meditek

About the organization

E-Meditek TPA Services limited (EMSL) is a Third Party Administrator (TPA), it have been providing health benefit administration with technology, innovations to deliver the very best to over 7 million registered members. EMSL have the strong relationship with 24 insurers, 10000+ health providers and host of other partners and international alliance. In addition it has the extensive interface with Mass schemes, Pre-insurance Health Screening and International Travel insurance management who signify company commitment to provide end to end solutions to their valued customers

EMSL core competence lies in reducing claims cost while ensuring quality care for their valued customers, checking fraud & abuse, promote preventive care & wellness programs with advanced analytics and predictive modeling. The technology platform helps and support services to growing customers with their ever growing demands with wide range of health insurance products.

EMSL were the first TPA to introduce E Card, SMS Alerts, Auto mailers in the TPA industry and are constantly upgrading their service delivery for ease and convenience of all stake holders, including system integration with insurers and providers. Their skilled and trained manpower is the biggest asset and their internal processes like concurrent audit, fraud alerts, Gatekeeper negotiations/case management, verification & investigation of suspect cases, tariff arrangements and discounts with hospitals etc. are unmatched in the industry, resulting in one of the lowest claims cost.

- Cashless and hassle free hospitalization benefits at network hospitals/nursing homes
- Member enrolment, benefit confirmation, online profile management
- Empanelment of service providers, negotiation of tariffs and discounts
- 24*7*365 Helpline and Customer Support
- Claims adjudication and payment
- Claims cost containment and fraud control
- Analytics/Under Writing Support

Network Service Provider

E-Meditek has a strong network of over 9000 providers across country that include speciality care and tertiary care facilities. At E-Meditek, we can customise the hospital network with respect to insurer and large corporate. It is the earnest approach to capture the maximum information of these hospitals including their

tariffs, discounts and facility details and the same is available at EMSL Care Compare Portal. Care Compare Portal empowers to compare the rates, discounts and facilities of different hospitals to suit requirements in terms of both quality and costs.

Web portal

All activities related to the EMSL are implemented through web portal of EMSL. The maintenance and development cost of the same is borne by the insurer. The patient records are maintained through database which is secured enough to protect the database. The web portal has following features:

- General information of the EMSL
- E-empanelment system
- Emergency approval system
- Call center application
- Patient registration in network hospitals
- Details of inpatients and outpatients in the network hospitals
- Preauthorization
- Surgery details
- Discharge details
- Claim settlement
- Electronic clearance of bill with payment gateway
- Follow up of patient after surgery/therapy

Online claim settlement

The Insurance Company settles the claims of the hospitals online within the given time limit , receipt of the Originals bills, Diagnostics reports, Case sheet, Satisfaction letter from patient, Discharge Summary duly signed by the doctor, acknowledgement of payments of transportation cost and other relevant documents to Insurer for settlement of the claim. The online progress of claim settlement is scrutinized and reviewed by EMSL.

There are various services of E-meditek are as follows:

1) Pre-Policy Health Checkup Administration

E Meditek organizes Pre Policy Health Check up for both Life Insurers and General Insurers. The Objective of this Business unit is to provide quicker policy issuance of Insurers prospective clients who require medical check up. E Meditek built state of art application to administer the pre policy health check up. The unique feature of this application is providing seamless service for all stake holders like customer, Insurer and Medical Service providers. The application enables for customer - to post the medical request online , for Medical Service Provider - to upload the medical images directly on to the site and for insurer - to view the medical reports online for quick underwriting decisions. This application also enables corporate companies to manage their employee's pre employment health check up and annual health check up PAN India.

Presently E Meditek engaged in providing the Pre policy health check up services for SBI Life, LIC and Future General Life Insurance companies. E Meditek administers the health check up and wellness programs of Sahara Care House, UTStarcom etc.

2) Healthcare Provider & Compare Portal

Healthcare Provider & Compare Portal is a new initiative under taken by E-

Meditek to bring about greater convenience, efficiency and transparency in servicing health insurance customers, general and life insurance industry & healthcare service Providers.

The Healthcare Provider & Compare Portal has been designed to help customer make an informed choice on health care provider. Accessible through a secure login, the Portal provides relevant information as regards empanelled healthcare Providers – infrastructure & medical facilities with photo gallery, specialist doctors, Tariffs, standard packages and discounts, location (mapped to Google earth) and enables comparison of different Providers as per user requirement e.g. cost of a common surgical procedure, comparison of room tariffs etc. The Portal shall also support on-line submission & approval of Cashless authorisation and e-payments in a short period.

Approximately 1000 hospitals on E-Meditek panel are hosted on the Portal, expected to cover entire network in few month's time. In due course, similar information on network of radiological centres, dental clinics, OPD clinics, Pharmacies, physicians and diagnostic centres shall be made available on the Portal.

3) **Travel insurance:** The EMSL provides the travel insurance it has tied up with HAA (A US based TPA) since 2008 for servicing overseas travel claims of Indian travelers (worldwide) and to provide following services:

- Cash Less /Pre-Authorization Service for hospital as well as Outpatient / Dental Claims at Network Hospitals / Physicians.
- Medical Benefit Administration, reprising of medical invoices
- Emergency Medical Treatment
- Repatriation of mortal remains
- Accidental Death
- Checked in Baggage Loss
- Baggage Delay
- Loss of Passport
- Sickness Dental Relief

Under the tie-up, presently following insurance companies are availing of different services:

- Bajaj Allianz General Insurance
- HDFC Ergo General Insurance
- Star Health
- Reliance General Insurance
- Future Generali
- Bharti AXA General Insurance

Services include support for:

- Emergency Medical Treatment

- Repatriation of mortal remains
- Accidental Death
- Loss of Baggage
- Baggage Delay
- Loss of Passport
- Sickness Dental Relief
- Others as per customized requirement

4) Emeditek wellness

E- meditek wellness maintain good health through programs designed to encourage preventive care, to reduce the incidence and impact of life style diseases prevalent among affluent section, among older insured population. And also make available ready to use self help calculators as vital indices of health status, discounts at pharmacies, physician network & maintain personal Health records in electronic format for reference at click of a button anywhere in the world.

EMSL wellness programs include the following services:

- Health camps (on site/off site)
- Health talks and mailers
- Health Risk Profiling, screening, prevention and maintenance
- Electronic Health records

5) E-Meditek Technologies

E-Meditek Technologies Pvt.Ltd. is part of the E-Meditek Group of Companies that has 5 business operations having branches at 53 locations across India, in addition to International Alliances, business relationships and clients.