Internship
at
E-Meditek TPA Services LTD

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LIST OF ABBREVIATION

A.PLAN	Annuity Plan
AA	Active Agent
ADV. SEL	Adverse Selection
AL	Acceptance Letter
ANNIV	Anniversary
CC	Claim Concession
CI	Claim Intimated
CL	Check List
COND L	Condolence Letter
DB	Disability Benefit
DC	Death Certificate
DF	Discharge Form
DO	Divisional Office
DS	Discharge Summary
DOB	Date Of Birth
DOC	Date Of Commencement
DOM	Date Of Maturity
DISC	Discrepancy
FC	Free Cover
FUP	First Unpaid Premium
P HLY	Premium Half Yearly
P MLY	Premium Monthly
SA	Sum Assured
SI	Sum Insured
SOC	Settlement Of Claim
TAT	Turn Around Time
RC	Repudiate Claim
RBD	Recommended By Doctor
QR	Query Reply

Definitions

Definitions	
Third party administration(TPA)	An organization that administrates group insurance policies for an employer. They works with the employer as well as the insurer to communicate information between the two, as well as processing claims and determining eligibility.
Turnaround time (TAT)	Turnaround time is a total time required for completing a process
Focus group discussions(FGD)	A form of structured group discussion involving people with knowledge and interest in a particular topic and a facilitator.
Insurance Regulatory and Development Authority (IRDA)	Insurance Regulatory and Development Authority, an agency of Government of India for insurance sector supervision and development
National Electronic Funds Transfer (NEFT)	National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme, individuals, firms and corporate can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme.

1.1. INTRODUCTION

A **Third Party Administrator (TPA)** is an organization which processes claims and provides cashless facilities as a separate entity. Seen as an outsourcing of claim processing, TPA processes claims for both retail and corporate policies. The risk of loss incurred remains with the insurance company. An insurance company hires TPA to manage its claims processing, provider network and utilization review. While some TPA operates as units of insurance companies, most are often independent.

TPA is also involved in handling healthcare claims using a specialized set of manpower and technology, therefore hiring a TPA for the same is a more cost effective method.

The Insurance Regulatory and Development Authority of India (IRDA) defines **TPA** as a Third Party Administrator who, for the time being, is licensed by the Authority, and is engaged, for a fee or remuneration, in the agreement with an insurance company, for the provision of health services. TPA was introduced by the IRDA in 2001.

Being one of the prominent players in the managed care industry, it has the expertise and capability to administer all or a portion of the claims process. The services include claims processing, premium collection, enrollment and cashless processing. Insurance companies setting up its own health plan and outsource responsibilities to a TPA.

The TPA acts like a claims adjuster for the insurance company. In some cases the insurance company sets up an entire department within their own company to act as TPA as opposed to hiring a commercial TPA company.

1.2. OBJECTIVE

The primary objective of the internship is to evaluate the processes carried out at E-Meditek TPA Services LTD. It was an Initiative in Improving the Turnaround Time of processing claim files within the standard set time in the organization. The criteria for evaluation is to monitor the effectiveness of work, As an intern the key responsibilities had been to do data collection and its analysis, data management, report generation and making appropriate recommendations. Certain period was also spent in the head office of E-Meditek and hospitals to find out the problematic area and come up with suitable recommendations.

1.3. ORGANIZATION PROFILE

About E-Meditek TPA Services

The Vision of the organization is to be industry leader in TPA industry by building Customer Satisfaction through quality service, fairness, transparency, ethical business practices, high integrity and quick response.

The Mission is as a responsible customer focused health benefit TPA, the company will strive to understand the needs of insurers in its endeavor to provide quality service that can win the trust of policy holders and translates into portfolio growth for the insurer.

E-Meditek TPA Services is India's leading Third Party Administrator (TPA), they have been blending the art of health benefit administration with technology, innovations and best practices in constant endeavor to deliver the very best to over 7 million registered members. They have strong relationship with 24 insurers, 10000+ health providers and host of other partners and international alliances make it possible for to attain excellence in every activity that we undertake as a TPA. In addition, the extensive interface with Mass schemes, Pre-insurance Health Screening and International Travel insurance management signify their commitment to provide end to end solutions to valued principals and customers.

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

E-Meditek was the first TPA to introduce E Card, SMS Alerts, and 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. The 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.

Services Provided by E-Meditek

E-Meditek as leading TPA in the country offers Health Benefit Administrations under various health insurance policies issued by 15 insurers as its mainline activity. E-Meditek is the only TPA to offer host of other services such as Pre-Policy Health Check Ups, RSBY Implementation and claims administration and Hospital Bill Re-pricing for Overseas travel claims. They have also initiated number of wellness programs in recent years as proactive approach to challenge the cost of healthcare as preventive measures.

TPA Services (Health)

Cashless and hassle free hospitalization benefits at network hospitals/ nursing homes

- Member enrollment, benefit confirmation, on line profile management
- Empanelment of service providers, negotiation of tariffs and discounts
- 24*7*365 Helpline and Customer Support
- Claims adjudication and payment
- Analytics/Under Writing Support

Travel Insurance

EMSL has tied up with international firms for servicing overseas travel claims of Indian travelers. Our Services include support for:

- Emergency Medical Treatment
- Accidental Death
- Loss of Baggage
- Baggage Delay
- Loss of Passport
- Sickness Dental Relief
- Others as per customized requirement

Pre-policy Health Checkup

- Finalization of rates, tariffs and document templates for different insurance companies
- Member health-check up, fixing appointment, picking up reports
- Digitizing reports and uploading for on line access

Mass / Rural Schemes

- Implementation of RSBY – beneficiary mobilization and field enrollment, empanelment of rural providers, providing IT support – machines and manpower, processing of claims and payment, liaison with nodal agencies/Ministry, uploading of data on World Bank server etc.
- Implementation of UHIS and similar schemes in different states.
- Self funded schemes of state governments.

Wellness Program

Programs designed to encourage preventive care, to reduce the incidence and impact of life style diseases prevalent among affluent section, among older insured population. The services include as shown in (Figure1.1)

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

FIGURE 1.1.WELLNESS TREE
(Figure shows Group of services provided by E-Meditek wellness center)

1.4. ORGANIZATIONAL STRUCTURE E-MEDITEK TPA SERVICES LTD

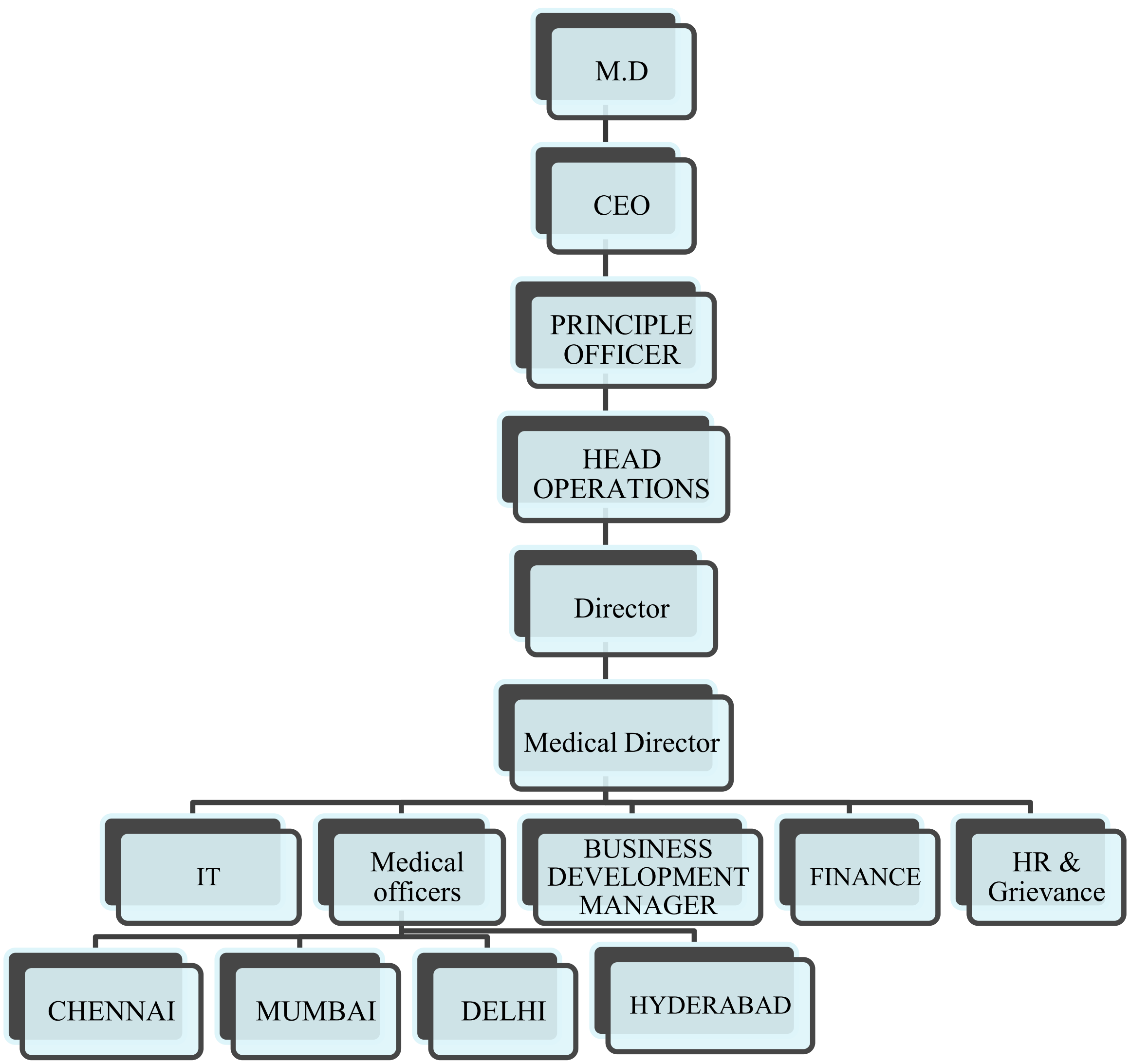

FIGURE1.2. ORGANIZATION STRUCTURE OF E-MEDITEK TPA SERVICES LTD.

1.5. INTERNSHIP EXPERIENCE

The Internship was for a period of 3 months starting from March 2014 to May 2014 where in the position held was that of a medical intern in the project A Study of Issues in claim processing in TPA and scope for Improvement. It is about the monitoring of multiple processes carried out in day to day basis from the time of file received in the TPA office till the settlement of payment done, to find out the key reasons of claim repudiation and denial of pre authorization forms and how to overcome with the problems of repudiation and denials.

The main purpose was to acquire a basic understanding of every practical aspects of the project, during the internship visits were also made to hospital's TPA Desk, and many insurance and corporate firms, at the end of internship a visit was also made to E-Meditek head office, Gurgaon to look into the administrative and Operational functioning of the organization.

1.6. KEY LEARNING

- This internship provided me the opportunity to know how the TPA firm works and also given exposure to understand various processes and allow me to monitor them and find out the loopholes.
- The time spent with the medical and administrative team of TPA had helped me in data collections. A random study of 200 files in a period of 2-3 months was carried out successfully with primary as well as secondary data.
- As a medical intern I have also learnt the Claim processing work and participated in number of tender/ technical bid meetings which has given me the experience of the business world.
- The organization has given me opportunity to represent E-Meditek TPA to get in to the new business as well.
- I also got an opportunity to conduct interviews in the branch office.
- The data analysis for the purpose of the report was also done which was then compared with the standards set by the organizations.
- As I was working in a branch office with less number of staff which helped me to keep eye on all major and minor processes.