Improving Tele-MER Conversion TAT At Aditya Birla Health Insurance Co. Ltd. MBC Thane

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INTRODUCTION

- Tele-MER is a process of doing telemedical check-ups by just contacting on phone calls by the doctors. All details and information about customer’s family disease history, his/her personal medical history if any must tell over the phone call made at the given time by the customer. If the disclosed information is false, then insurance companies can reject the application for the policy.
- For every company to grow they need to enhance their service, hence for this they always try to issue policies within a particular time. This study helps in understanding the process of the Tele-MER at Aditya Birla Health Insurance and identifies the turn-around time for Conversion of Tele-MER and identifies the factors affecting the TAT to improve it.

Rationale:

- When customer buy a policy, he/she wants the issuance of policy as early as possible. To do so insurance companies require to have less turnaround time at every step from when request has entered to final issuance of policy. Thus, this study was required to determine the factors affecting Tele-MER conversions to manage or eliminate the ones which are decreasing the conversions, which will lead to improve turnaround time of issuing of policy too.

RESEARCH QUESTION:

What are the factors affecting Tele MER conversions TAT in underwriting department at Aditya Birla Health Insurance?

OBJECTIVES:

- To study the process of Tele-MER in Aditya Birla Health Insurance.
- To assess the conversion rate of Tele MER.
- To find out the factors affecting the Tele MER conversion.

Methodology

The study was based on observation of process and the functioning of underwriting team by working in office daily for 9 hours a day. Other than this the study was done on secondary data to quantify the turnaround time of Tele-MER by each Partner by using MS excel.

MATERIAL AND METHODS:

SETTING: Department: Retail Underwriting at Aditya Birla Health Insurance office Thane, Maharashtra
Aditya Birla Health Insurance Co. Limited (ABHICL), a part of Aditya Birla Capital Ltd. (ABCL), is a joint venture between Aditya Birla Group and MMI Holdings of South Africa.

Research Design: Descriptive

STUDY POPULATION: Customers of ABHI.

DURATION OF STUDY: 3 months (data collection and observation 08-04-22 to 31-05-22)

SAMPLING TECHNIQUE: Convenient Sampling

SAMPLE SIZE:

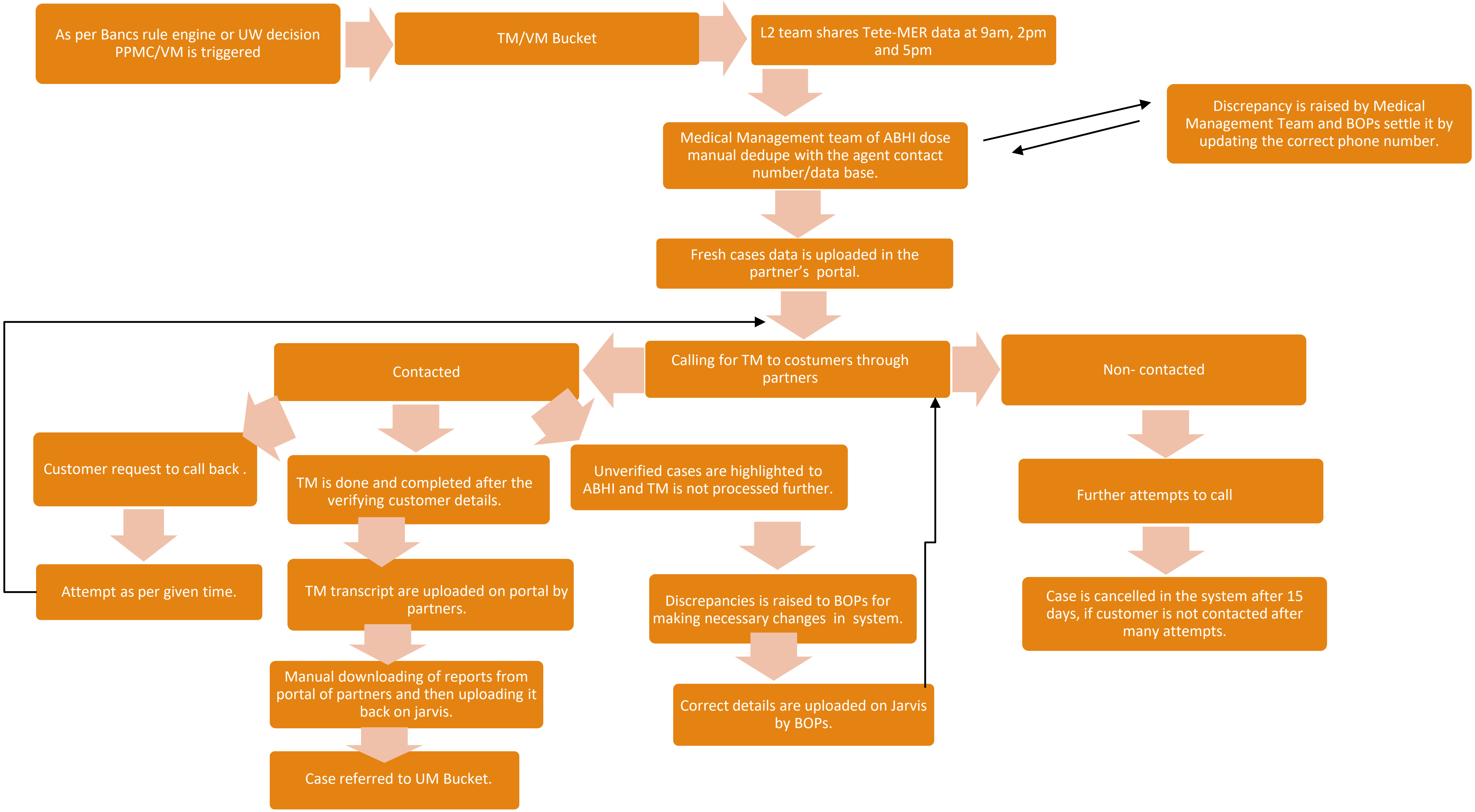
Partner	No. of cases
1	16998
2	12351
3	19216

DATA COLLECTION PROCEDURE:
Through the company portal and observation at the ABHI office thane.

DATA ANALYSIS PLAN: MS Excel

PROCESS AND RESULTS

Process of Tele-MER



MONTHLY CONVERTED CASES

Table 1: From total 16998 cases in last 5 months 15686 cases got converted from partner 1.

Partner 1						
	Jan	Feb	Mar	Apr	May	Grand Total
converted	3614	3324	4128	2214	2406	15686
Discrepancy	112	138	131	112	184	677
not converted	137	155	131	79	133	635
Grand Total	3863	3619	4390	2405	2723	16998

Table 2: From total 12351 cases in last 5 months 11724 cases got converted from partner 2.

Partner 2						
	Jan	Feb	Mar	Apr	May	Grand Total
Converted	2211	2000	3342	2262	1909	11724
Discrepancy	38	59	88	49	61	295
Not converted	85	48	76	45	78	332
Grand Total	2334	2107	3506	2356	2048	12351

Table 3: From total 19216 cases in last 5 months 18015 cases got converted from partner 3.

Partner 3						
	Jan	Feb	Mar	Apr	May	Grand Total
Converted	3580	3827	4822	2702	3084	18015
Discrepancy	67	182	171	94	143	657
Not converted	164	125	122	44	89	544
Grand Total	3811	4134	5115	2840	3316	19216

CONVERSION TAT PERCENTAGE

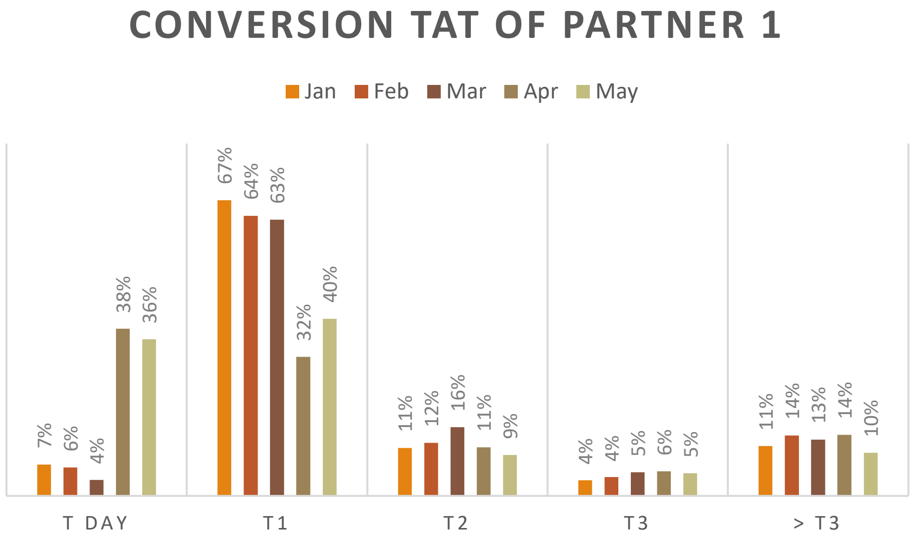


Figure 5: Maximum cases are getting converted in T1 days (almost 70%) by partner 1. N=15686

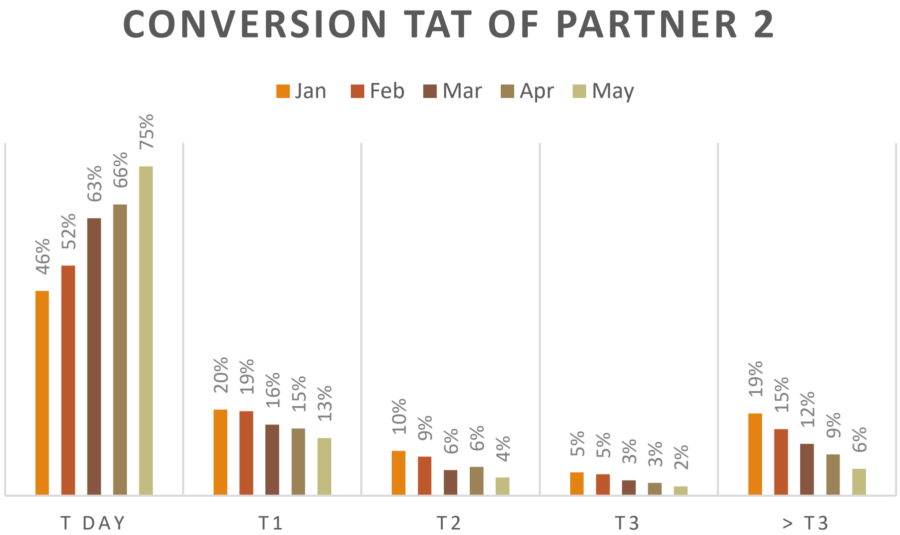


Figure 6: Maximum conversion get completed on the T-day (almost 75% in May month) by partner 2. N=11724

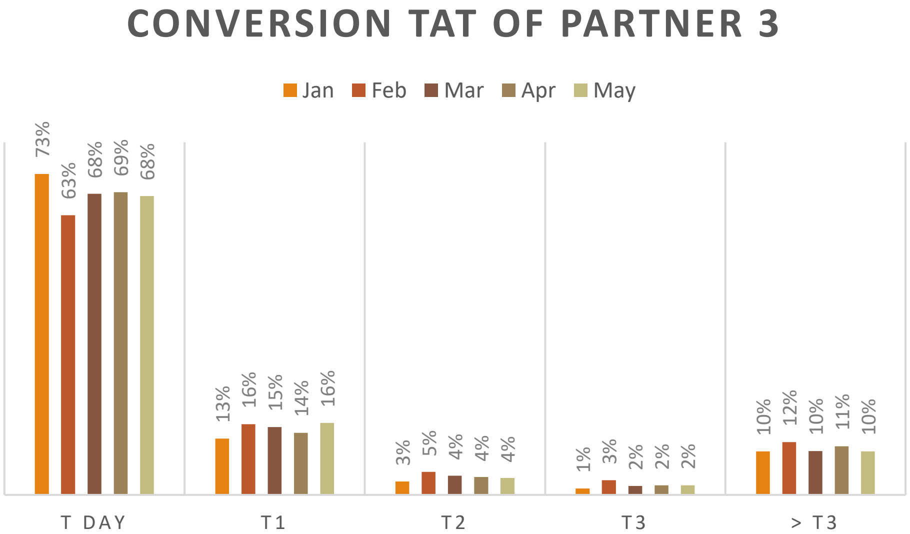


Figure 7: Maximum cases get converted in T-day (almost 73% in month of Jan) by partner 3. N=18015

DISCREPANCIES

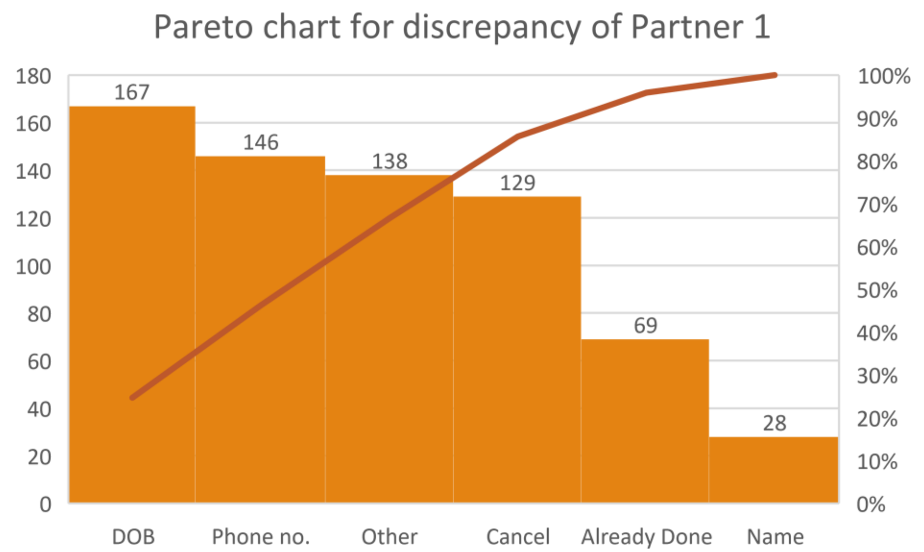


Figure 8: out of 677 discrepancies raised DOB discrepancies are maximum in 5 months.

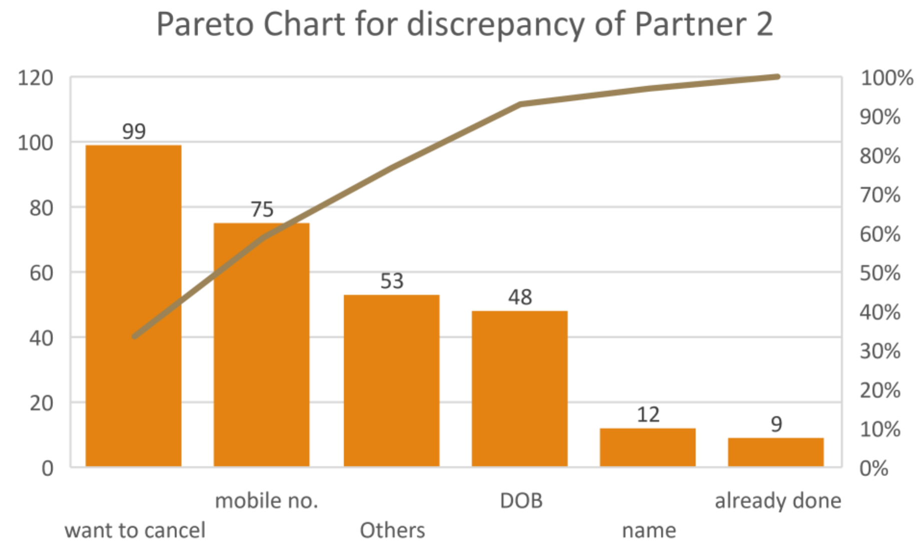


Figure 9: out of 295 discrepancies raised want to cancel policy discrepancies are maximum in 5 months by partner 2.

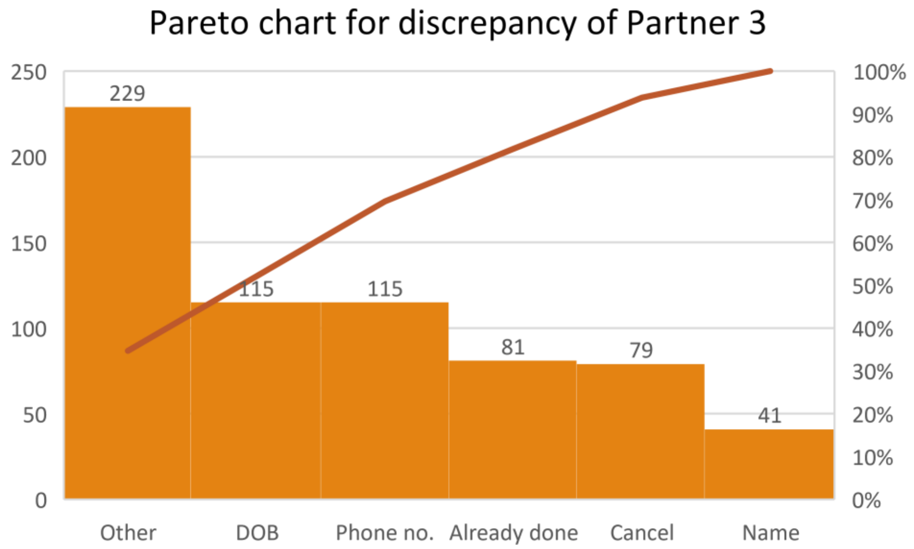


Figure 10: out of 657 discrepancies raised other (gender mismatch, change in proposer name, etc.) discrepancies are maximum in 5 months by partner 3.

Factors affecting TAT of Tele-MER other than discrepancies which are observed and discussed with other co-employees while working in the office are:

- Excel Maintains: manual maintain of excel sheet take lots of time and increase the risk of error.
- IT Issues
- Slow working of Jarvis specially in month end.
- System updates
- laptops/desktops or outlook stop working
- Bugs (tickets are shown resolved but they are not)
- Real Time delay
- Manual Uploading
- Tab Movements
- Late upload of data from back hand.

Key Results:

Average turnaround time is found to be T3 days. Partner 1 conversion TAT is high than that of partner 2 and 3. Discrepancies are increasing though Partner 2 raised least discrepancies. March was the month with high conversion and low not converted and discrepancies.

Conclusion:

The turnaround time for Tele-MER conversion can be decreased by doing modifications in the process and managing the data, also by doing in house Tele-MER that is Tele-MER calling from the doctors hired by ABHI.

RECOMMENDATION

Educating the employs about the Jarvis cash file which get collected and hence many times result in slow working of Jarvis.

Coordinating with IT to fix the issues as soon as possible as it sometime takes one whole day to resolve a small IT issue. Person could assign per department who will resolve the IT issues of all the members of that department.

Manual handling leading to real time delay can be resolve by updating of system and reducing the handling specially the uploading and downloading of reports.

Frequent monitoring of discrepancy raised to get it resolve it in less time. Also educating the branch teams about the importance of early clearance of discrepancy.

To reduce time which get wasted in uploading and downloading the file from one portal in-house Tele-MER can be started to keep the reports in one system, or those transcripts could directly upload in the system by the person appointed by ABHI.

Maintenance of daily MIS in excel from the raw data by IT is difficult and consume lot of time for this automated excel sheets should be created.

Coordination with TPA partners on the day-to-day bases along with daily random audits help in increasing conversion rate and decrease in conversion TAT.

REFERENCES

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