IIHMR UNIVERSITY

Dissertation

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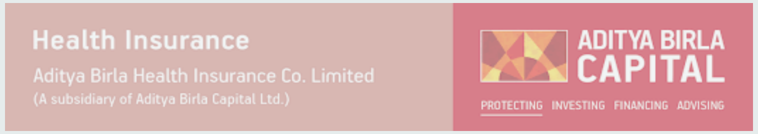
Contents

Introduction

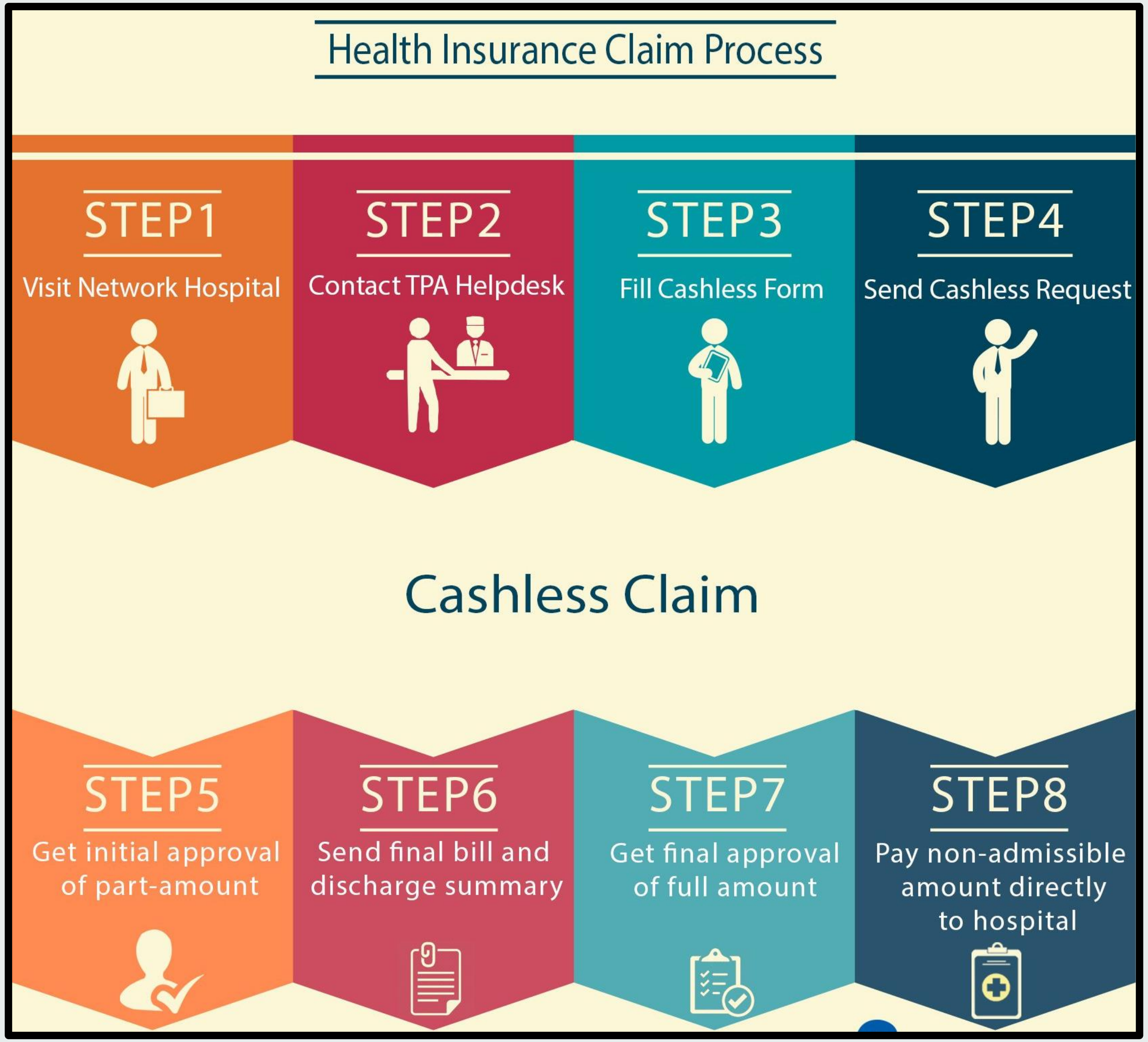


- **Aditya Birla Health Insurance** is a joint venture between Aditya Birla Group and MMI Holdings of South Africa.
- Mr. Mayank Bhatwal is the CEO of Aditya Birla Health Insurance.
- **Cashless claim** refers to a process in health insurance where an insured individual can receive medical treatment at a network hospital without making direct payments.
- Under a cashless claim, the insurance company settles the medical bills directly with the hospital, up to the approved coverage limit, as per the terms of the health insurance policy.
- This means that the insured person does not have to pay the entire medical bill out of pocket at the time of treatment, making it a convenient and hassle-free process.

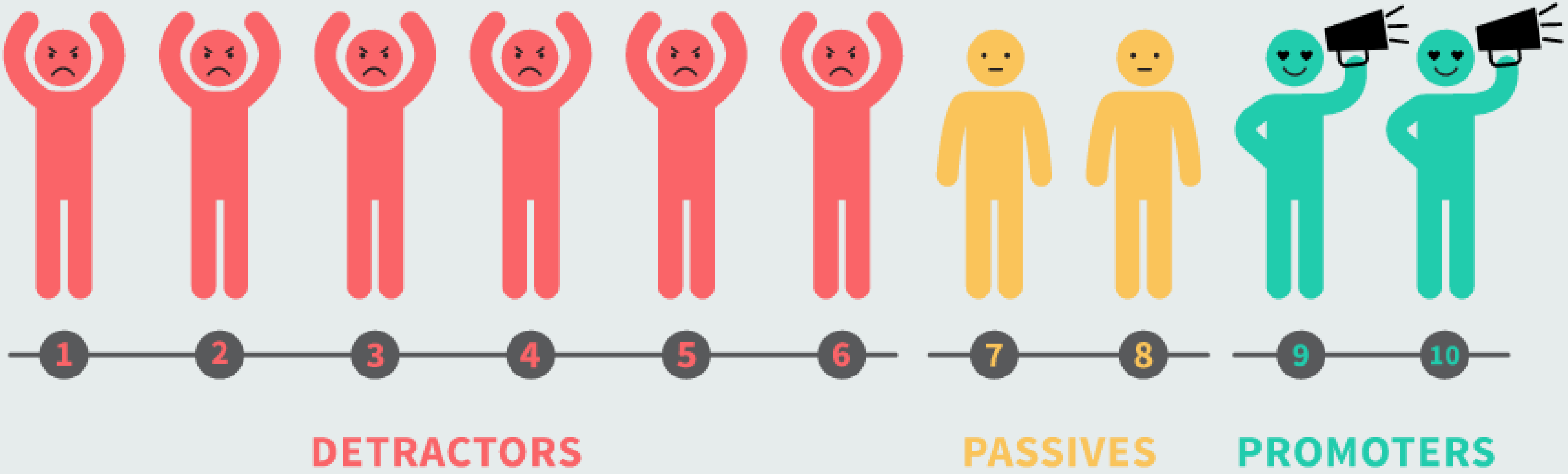
Cashless Claim Team

- The role of a cashless claim processor involves efficiently processing cashless claims, ensuring compliance with policy terms and guidelines, and facilitating smooth communication and coordination between the insured individual, healthcare providers, and the insurance company.
- **Cashless claim process :**

1. Hospitalization Intimation
2. Pre-Authorization Request
3. Submission of Documents
4. Verification and Approval
5. Communication to the Hospital
6. Treatment and Billing
7. Claim Settlement



Relationship between Net Promoter Score and customer loyalty in the context of cashless claims in health insurance.



Objectives of the study:

- To evaluate NPS performance as metric for evaluating customer satisfaction with health insurance cashless claims.
- To identify the factors that influences detractors with cashless claims in health insurance.

Research Question: What link exists, specifically when it comes to cashless claims for health insurance, between Net Promoter Score (NPS) and customer loyalty?

Study design: Descriptive Cross-sectional study design

Type of Data: Secondary data

Sample size: 2689 customer

Study duration: 1st April to 19th May

STUDY POPULATION:

I. INCLUSION CRITERIA – Inhouse Cashless claims.

II. EXCLUSION CRITERIA – Reimbursement and TPA cashless claims.

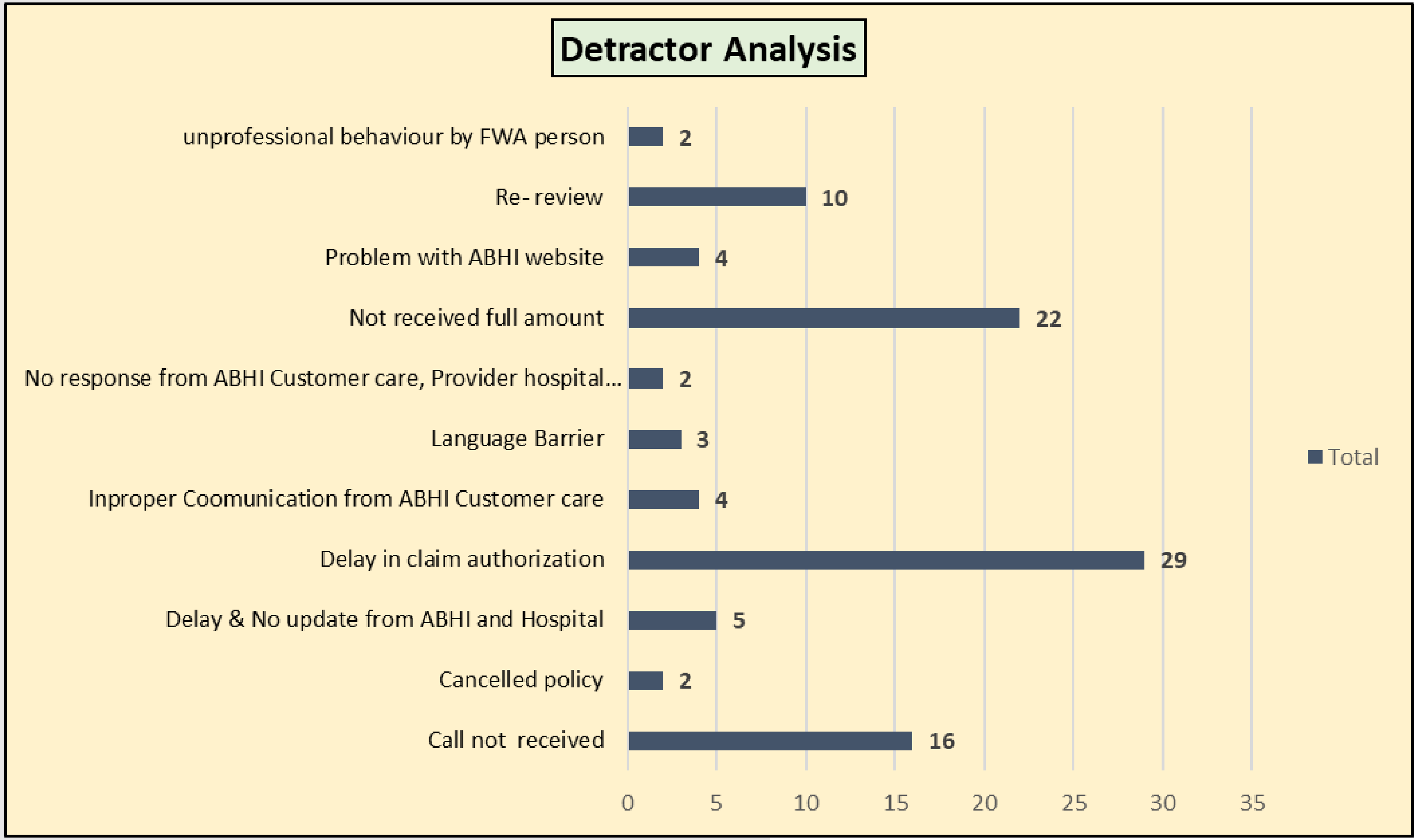
RESULT

Claims	Inhouse		
	Cashless		
MONTHS	MARCH	APRIL	Till 15th MAY
Promoter %	**76%** (740)	**75%** (717)	**71%** (467)
Passive %	**12%** (119)	**12%** (112)	**12%** (111)
Detractor %	**12%** (112)	**14%** (131)	**17%** (180)
NPS Score	65%	61%	54%

DETRACTOR ANALYSIS

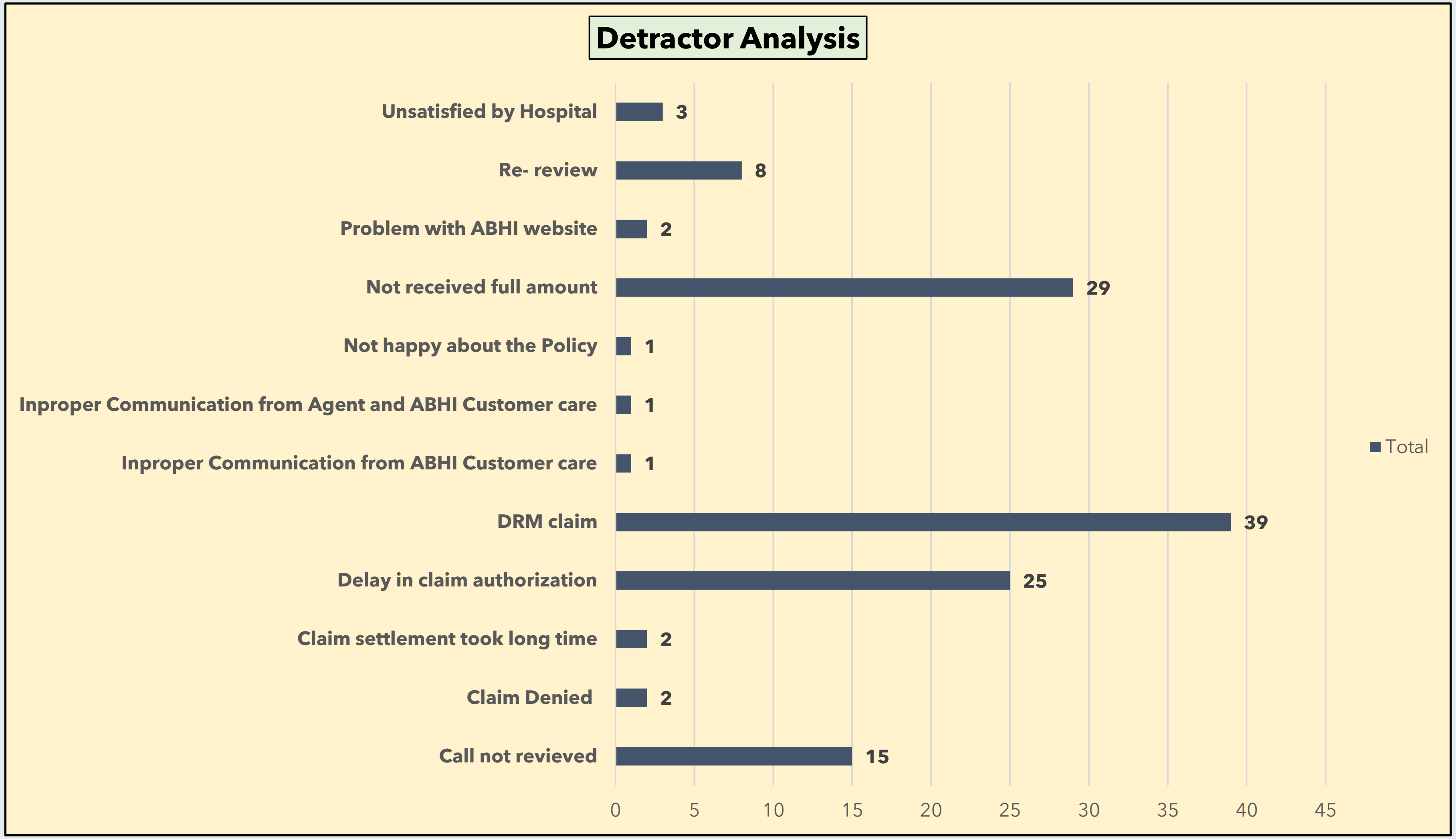
MARCH

- TOTAL DETRACTORS – 112
- AVAILABLE TO RECONNECT- 99



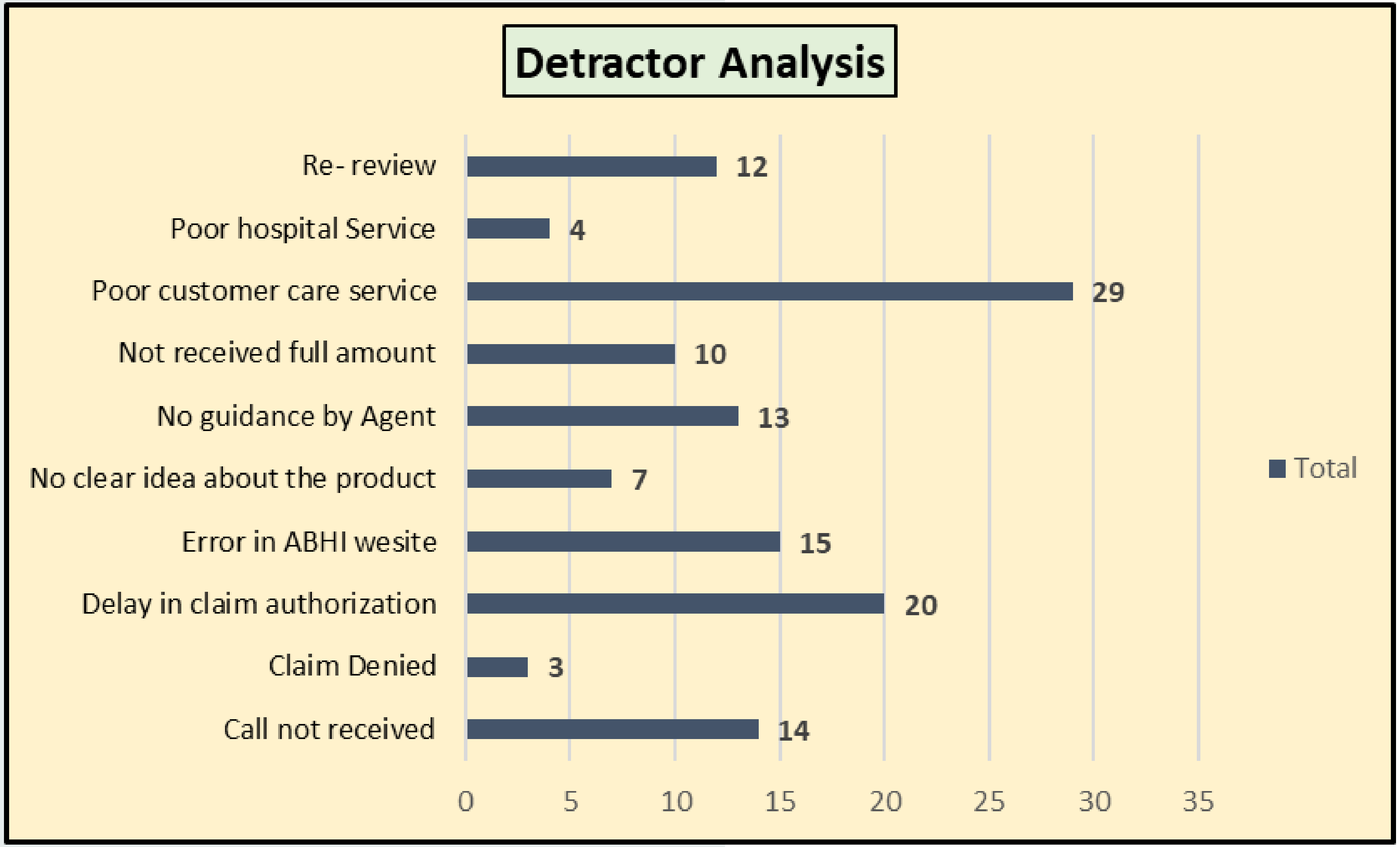
APRIL

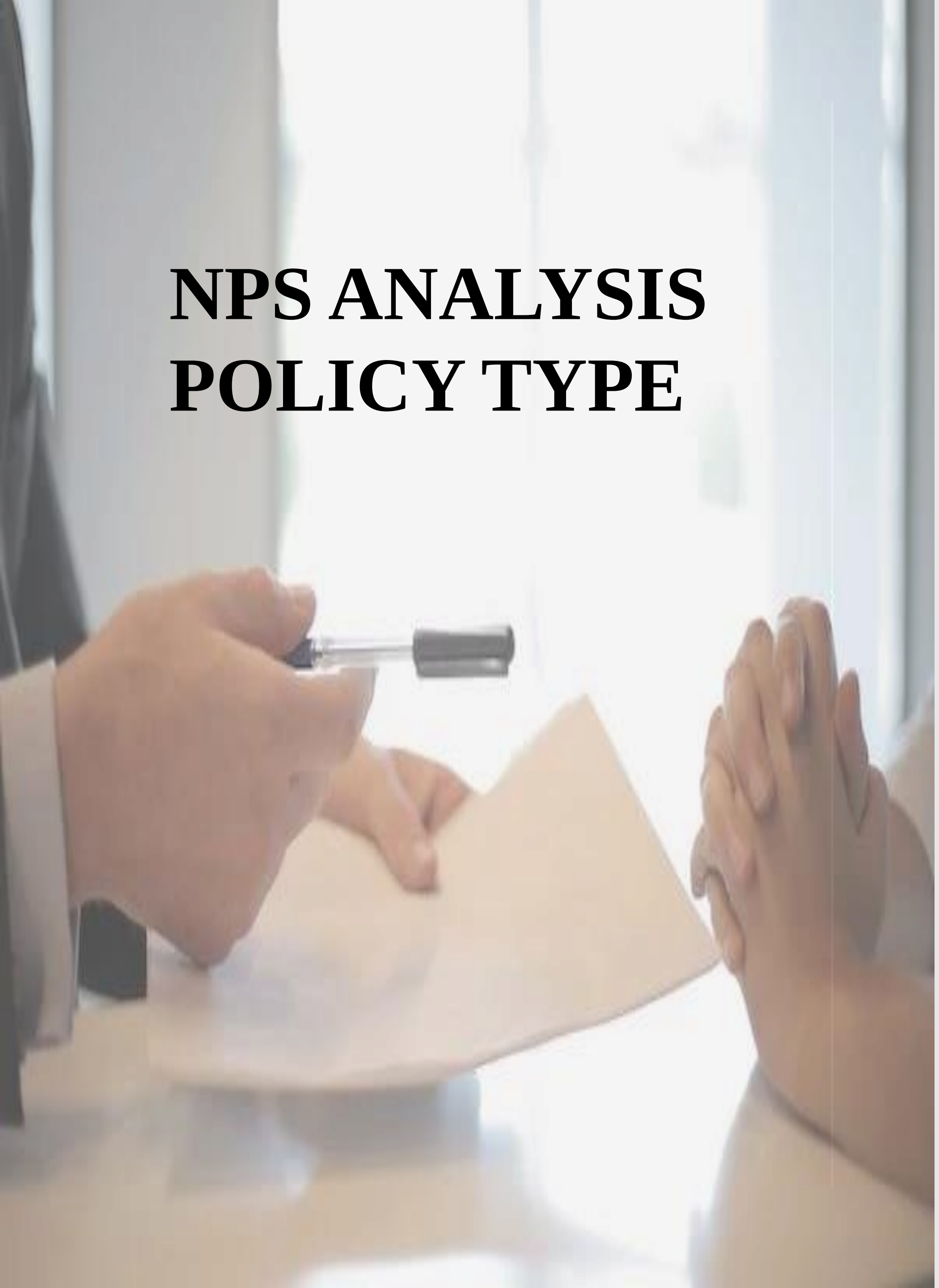
- TOTAL DETRACTORS – 131
- AVAILABLE TO RECONNECT- 128



Till 15th May

TOTAL DETRACTORS – 180
AVAILABLE TO RECONNECT- 127





NPS ANALYSIS POLICY TYPE

- ABHI provides two types of policies:

1. Family floater and
2. Individual

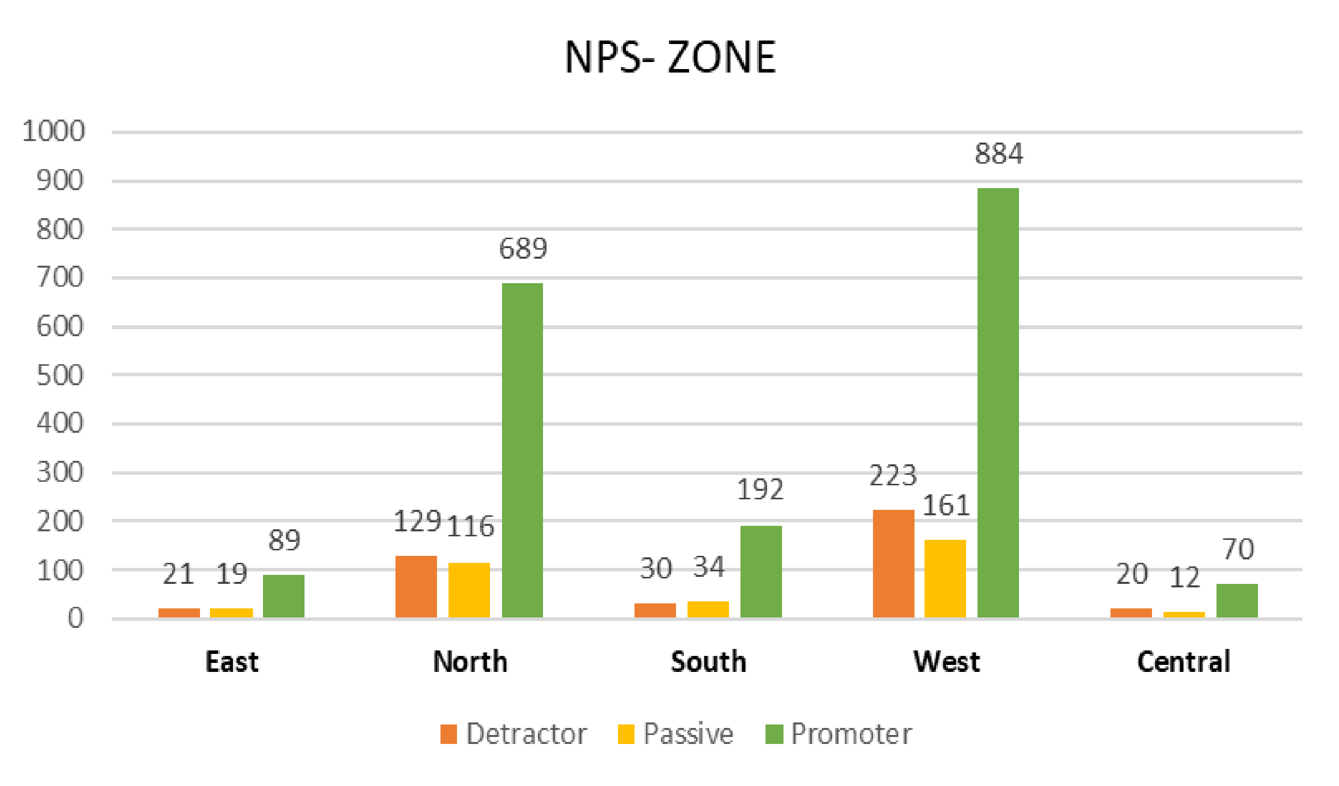
According to the above table most customers falls under category of Family floater(2124) which leads to1564 promoter's customer are there for Family floaters at the same time 304 detractors also falls under the same policy with NPS of 60% which is good score with large population under it, compared to the individual policy(565) holders with 360 promoters and 86 detractors and NPS score of 43% which marks as a poor performance.

Policy Type	Promoter	Passive	Detractor	NPS
Family Floater	1564	256	304	**60%**
Individual	360	86	119	**43%**

NPS ANALYSIS- ZONES

Out of 2689 customers most of the customer belong to north (934) and west (1268) zone and the least reside in the central zone (102) but at the same time Central has a poor NPS score of 49% and even with greater population west zone has a NPS of 58% which states for poor performance.

According to the graph it is evident that West zone has good promoter score, and central zone has poor performance with 70 promoters and 20 detractors.



ZONE	Promoter	Passive	Detractor	NPS
East	89	19	21	**53%**
North	689	116	129	**60%**
South	192	34	30	**63%**
West	884	161	223	**58%**
Central	70	12	20	**49%**

Conclusion

- **As a result of this study, it can be stated that NPS is crucial in determining the degree of consumer satisfaction with cashless claims because it fosters interest in transforming into a policyholder among new customer and identifies the errors that are driving away potential customer.**

- **The existing gaps can be addressed and improved by considering all the factors once the detractor calls are made, and the policyholder's loyalty can be preserved given that they are pleased with the services.**

- **Additionally, NPS facilitates improved communication with policyholders so that issues can be rectified and questions about claims can be cleared out, ensuring customer are happy that they invested in the correct company.**

SUGGESTION

- IMPROVING CUSTOMER CARE SERVICES
- UPGRADING THE SOFTWARE
- MAINTENANCE OF TAT
- TRAINING ABHI AGENTS
- EFFICIENT SERVICES AND BRAND LOYALTY

Learnings

- Effective communication.
- Prioritizing and managing the time according to deadlines
- Working towards providing higher quality results.
- Adaptability to the dynamic work culture and short turnaround time of the projects.
- Brainstorming over challenges.
- Interpersonal and talking skills while communicating with higher authorities while receiving feedback and trying to deliver accordingly
- Enhanced analytical and data interpretation skills.

THANK YOU