Summer Internship Project

HCG CANCER HOSPITAL, JAIPUR

IIHMR UNIVERSITY

SUBMITTED BY : DR.SHAINA GUPTA
ROLL NO. : 1192
HHM-BATCH 25

UNDER THE GUIDANCE OF MR. ANOOP KHANNA

MBA- HOSPITAL AND HEALTHCARE MANAGEMENT
(2020-2022)

HEALTHCARE GLOBAL ENTERPRISES LTD, Jaipur is Rajasthan's only complete cancer care center, having all amenities under one roof. HCG Jaipur takes a comprehensive approach to cancer care delivery. It is the blend of a competent and experienced team of professionals, as well as sophisticated technology, that ensures patients receive the best cancer medical care.

The HCG Cancer Centre is a 100+ bed hospital amid Jaipur, Rajasthan. Over the last nine years, we have continuously provided exceptional and ensured comfort to over 350,000 patients, including people from Kenya, Tanzania, Uganda, Nigeria, and Congo.

- Multidisciplinary Cancer Unit, including the most advanced Radiation Oncology Center, with cancer care as a multi-specialty coordinated approach.
- A 10-bed specialized unit with strict infection control measures.
- Emergency care unit provided, as well as well-equipped risk and trauma care.
- Motivated, well-trained, and polite staff that ensures patient satisfaction.

PROJECT TOPIC - PATIENT SATISFACTION ON TPA SERVICES

ON

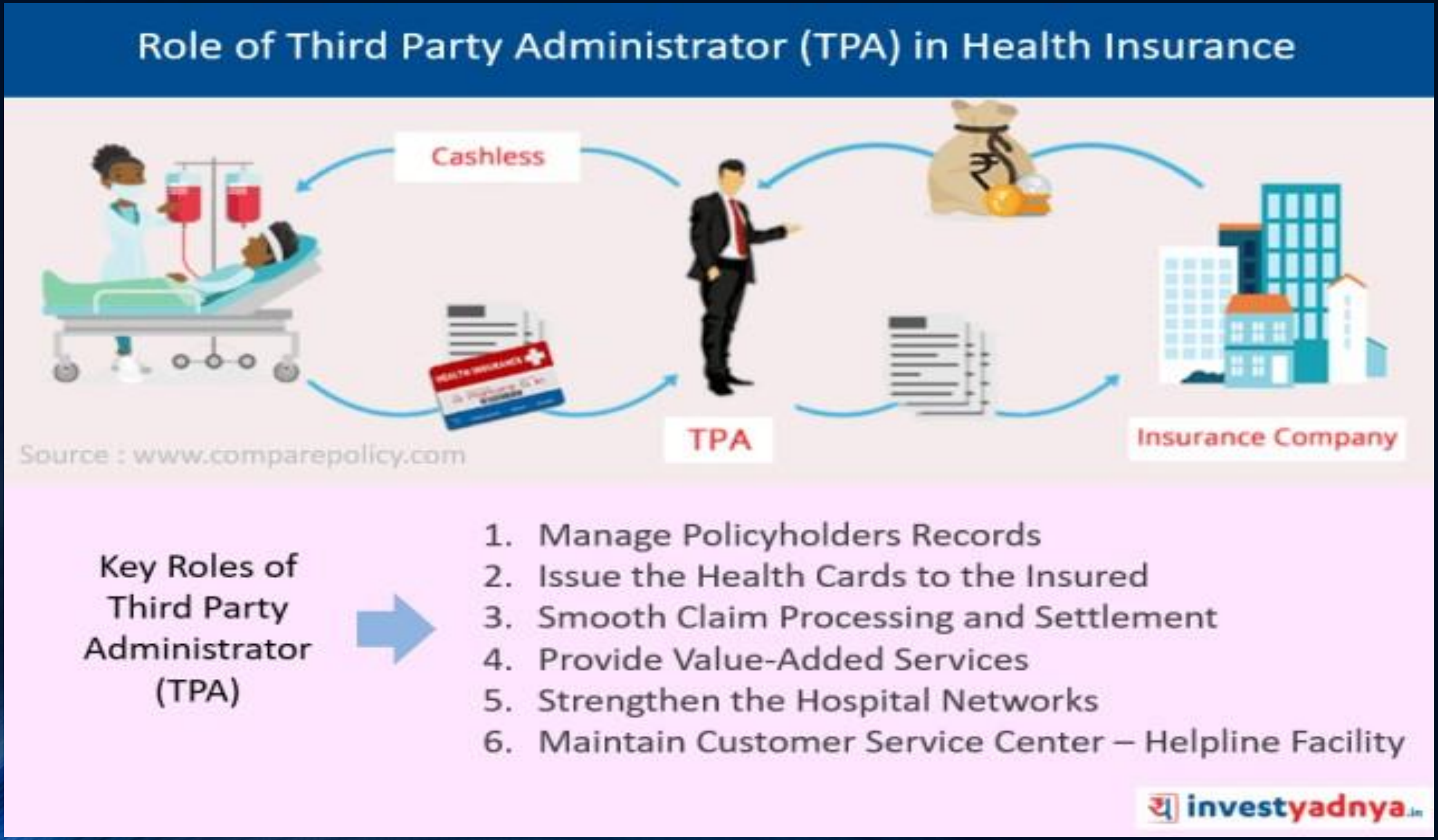
INTRODUCTION

Patient satisfaction is an important and widely used indicator of quality measurement in health care. Patient satisfaction affects clinical outcomes, patient retention, and requests for medical misconduct. It affects timely, efficient, and patient-centered delivery of health care. TPA plays an important role in patient satisfaction as it guarantee that better services are provided to the patients in an ease manner.

TPA (Third Party) are service providers mandated by the IRDA (regulatory and insurance development authority) to provide health-related claims for the benefit of both the insurer and the insurer. While the benefits of faster and better service insurance, insurers benefit from reduced administrative costs, fraud claims, and claims management.

Because it performs a function that was previously administered by the insurance company or the company itself, the TPA could be seen as issuing claims management services.

KEY ROLES OF TPA SERVICES



TPA SERVICES INCLUDES:

- **ID CARD-** The TPA'S first responsibility is to sanction an identity card with a unique identifying number and offer an insurance policyholder with a handbook on the claim's procedure as well as a list of networked hospitals.
- **PRE-AUTHORIZATION APPLICATION-** The pre-authorization appeal for planned treatment must be completed. The doctor who is proposing hospitalization or the TPA manager must fill out this form. The doctor's identity, registration number, and contact details must all be included on the form. If the TPA'S medical officer has any questions, he can call the consulting doctor.

CLAIMS PROCESS- TPA'S MAJOR RESPONSIBILITY IS TO HANDLE BOTH CASHLESS AND REIMBURSEMENT CLAIMS.

1. **CASHLESS CLAIMS-** The insured must provide a TPA-issued identity card or policy number to the network hospital. Preauthorization is sent by the hospital. If the claim is deemed to be valid, the TPA sends a letter permitting the hospital to proceed, along with the maximum coverage limit.
2. **CLAIM REIMBURSEMENT-** TPA Should be contacted as soon as possible to inform them of the claim. TPA should receive official papers such as claim forms, hospitalization data, diagnostic tests, treatment invoices, and policy duplicates. TPA will pay the claim if it is proven to be valid.

MEDICLAIM PATIENTS

Patients with a Mediclaim policy are individuals who have their own insurance coverage.

TPAs are affiliated with HCG Hospital:

HCG
adding life to years

EMPANELMENT AT HCG HOSPITALS JAIPUR

TPA / Insurance

- Aditya Birla Health Insurance
- Alankit Health Insurance TPA ltd
- Apollo Munich Health Insurance Company Limited
- Cholamandalam MS General Insurance Company Ltd
- Cigna TTK Health Insurance
- East West Assist TPA
- Ericson Insurance TPA
- Family Health Plan Ltd.
- Future Generali India Insurance
- HDFC ERGO General Insurance Co. Ltd.
- Health India TPA of India
- Health Insurance TPA of India
- Heritage Health TPA
- ICICI Lombard General Insurance Company Ltd
- Liberty General Insurance Limited
- MD India Health Insurance TPA Pvt Ltd
- Medi Assist TPA (Medibuddy)
- Medsave Health Insurance TPA Ltd
- National Insurance Company Ltd.
- Paramount Health Services TPA
- Park Mediclaim TPA Private Ltd.
- Raksha Health Insurance TPA Pvt
- Reliance General Insurance Co.Ltd.
- Religare Health Insurance co. ltd
- Safeway Insurance TPA Pvt. Ltd.
- Star Health and Allied Insurance Co. Ltd.
- Tata AIG General Insurance Company Ltd.
- The New India Assurance Company Ltd.
- The Oriental Insurance Company Ltd
- United Healthcare TPA Pvt Ltd.
- United Insurance Company Ltd.
- UnitedHealth Care Parekh Insurance TPA
- Universal Sompo General Insurance Co Ltd.
- Vidal Health Insurance TPA Pvt Ltd
- Vidal Healthcare Services Pvt Ltd
- Vipul Medcorp Insurance Pvt. Ltd

PSU & Govt Schemes

- Ayushman Bharat Mahatma Gandhi Swasthya Bima Yojna
- Rajasthan State Mines & Minerals Limited
- AMUL Dairy
- Rajasthan University
- North Western Railways
- Reserve Bank of India
- Nuclear Power Corporation Limited

Corporate & Associations

- ICAI of CIRC, Jaipur
- IIFL
- MIND IT
- Shree Cement
- Uber System India Pvt Limited
- Hero Moto Corp Ltd.
- Sudrania Fund Services
- Varun Bevereges Limited
- ITC Limited (Agri Business)

Mediclaim Admissions Procedure

Planned Admission:

Before being admitted, the patient must obtain prior approval from the appropriate TPA. They should contact the hospital's TPA assistance desk to complete the relevant procedures so that the approval may be obtained prior to admission. The admission counter personnel validate this permission from the hospital's TPA desk throughout the admittance process.

The request must be received by the TPA office at least 2-4 days before to being admitted to the hospital.

Any variation on day of hospitalization, hospitalization, type of ailment, or physician makes the operation invalid and no longer valid. A new permit is required.

The authorization is sent to the hospital after being addressed to it.

At the time of discharge, the patient must pay the consumables cost, as well as any discrepancy in the bed charge amount or any other payment due under the policy terms and conditions.

Unplanned Admission:

Upon arrival, patients must present valid insurance policy paperwork and are encouraged to call the hospital's TPA assistance desk to begin the approval procedure.

The patient must clear the applicable fee and any difference in bed costs or other charges in accordance with the terms and conditions of the policy at the time of discharge.

Emergency Admission:

- *Policyholders are recommended for seeking admission.*

Documents Required for Cashless Facility in TPA

1. MEDCLAIM CARD/ POLICY CARD
2. PAN CARD
3. PATIENT ID
4. PHOTO POLICY HOLDER
5. PAN CARD POLICY HOLDER
6. ADHAAR CARD POLICY HOLDER
7. INVESTIGATION REPORT
8. X-RAY FILM AND REPORT
9. DR. PRECRIPTION CURRENT AND FIRST

DISCHARGE & BILLING

As soon as the patient is released, a clam form is signed by the patient, and his/her original papers, together with the bill, are forwarded to TPA for processing. The following documents are supplied to patient at the time of discharge:

- A covering letter outlining the patient's specifics and claimed amount.
- Authorization letter duplicate.
- Admit report copy.
- Signed Original Claim form
- Breakdown of hospital bill printed on hospital letterhead.
- Patient's initial bill.
- Separation bill includes vouchers for medicine, consumables, and investigations.
- The patient's initial hospital file, which includes the discharge summary, procedure report, report for which amount claimed, such as blood report, x-ray plate, and x-ray reports.
- Reports from the other hospital of patient stay are included individually in the bill, as are any invoices and reports associated with the same. According to the agreement, payment is made at least one month after the claim is made.

OBJECTIVES OF THE STUDY

The project's main goal:

- Investigate the impact of third-party administration (TPA) on patient satisfaction, which have emerged as a progressively significant health consequence.
- Having a clear understanding of what requirements are met at the TPA table when an insured patient seeks admission.
- How effectively does the TPA service meet the demands of patients?
- What exactly are they doing and giving in terms of patient satisfaction?

RESEARCH METHODOLOGY

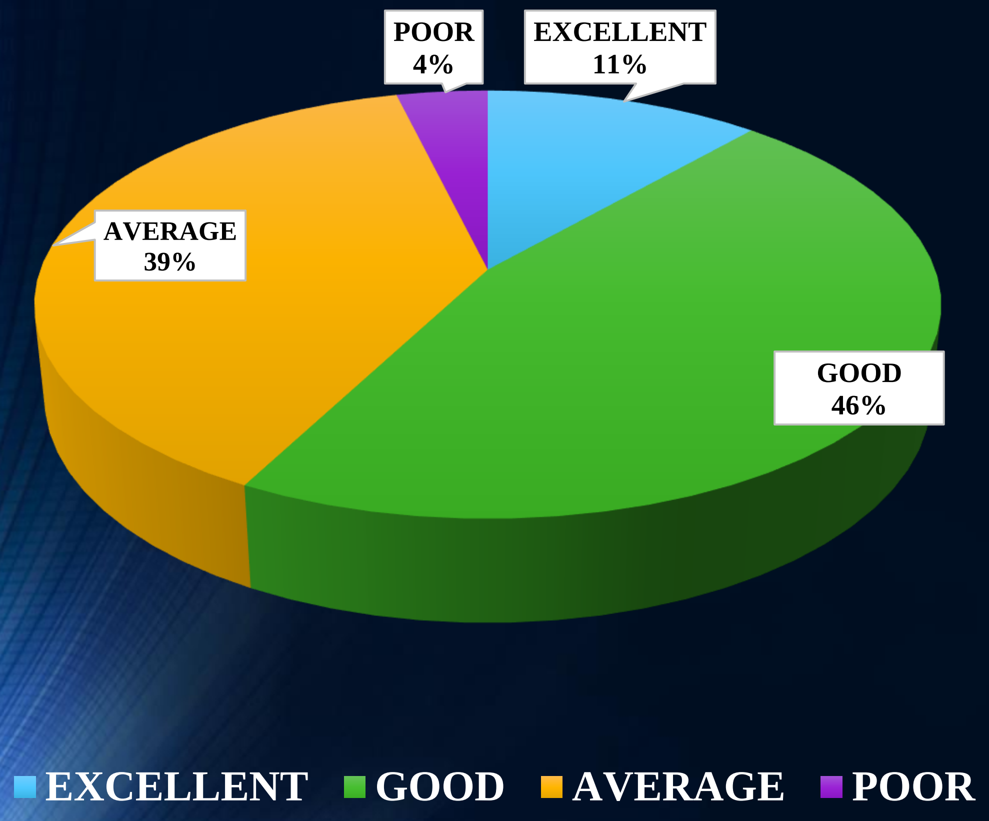
- STUDY AREA- HCG Cancer hospital, Jaipur
- STUDY DESIGN- Cross Sectional
- STUDY PERIOD- 17th May’21 – 15th July’21
- SPECIALISED DEPARTMENT- Operations
- STUDY POPULATION- Cashless Patients availing TPA services
- SAMPLE SIZE- 52 Cashless patients for patient satisfaction survey
- SAMPLING METHOD- It was an online survey study carried out between 17th may – 15th July. A Total of 52 patients were approached for their feedbacks regarding the TPA services in HCG Hospital, Jaipur. A Questionnaire was made for collection of feedbacks from the patients. As per the responses calculated, analysis was made, and recommendations were suggested.
- DATA COLLECTION- Through observation and by schedule
- DATA ANALYSIS- Analyzed data using Microsoft excel and Test statics
- TYPE OF DATA- Quantitative by simple random sampling method.

ANALYSIS OF DATA

OBSERVATION:

Most TPA service providers are considered overly responsive and work well with clients. The majority (46 percent) of policyholders were happy with the services.

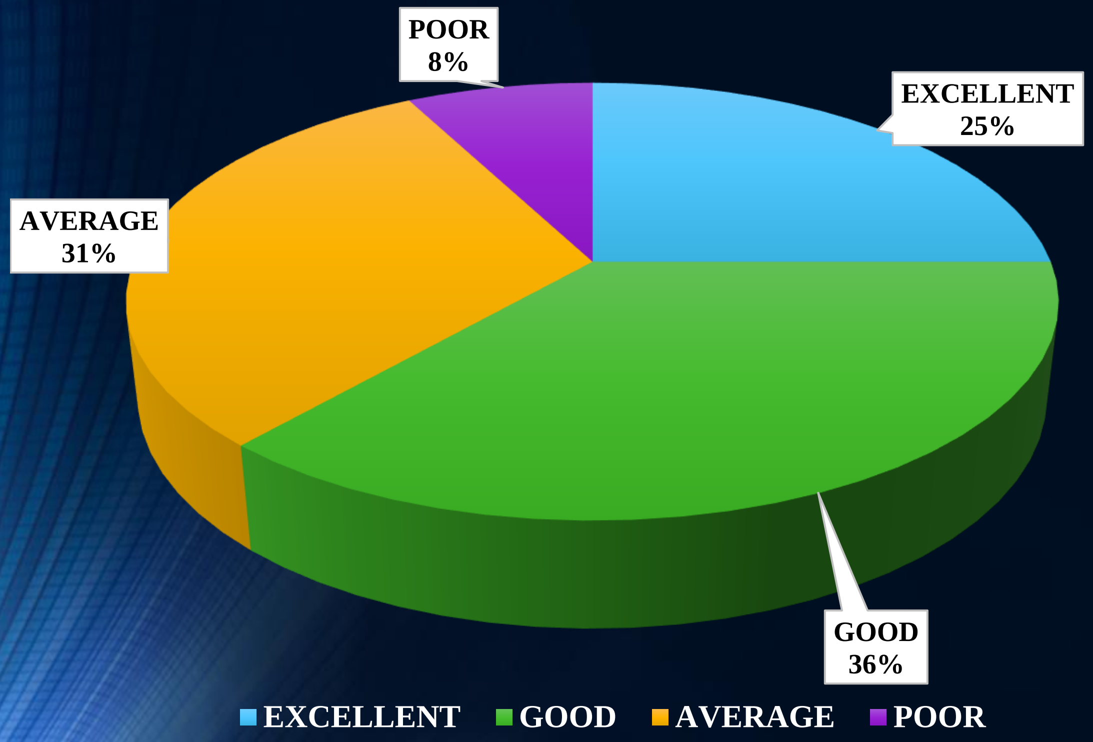
Pre-Admission Authorization Assistance



OBSERVATION:

All guidelines about the Pre-Admission Authorization were appropriately delivered to the patients as well as patient families by the hospital's TPA desk. They were given the hospital protocol's recommendations. Majority were reported to be satisfied

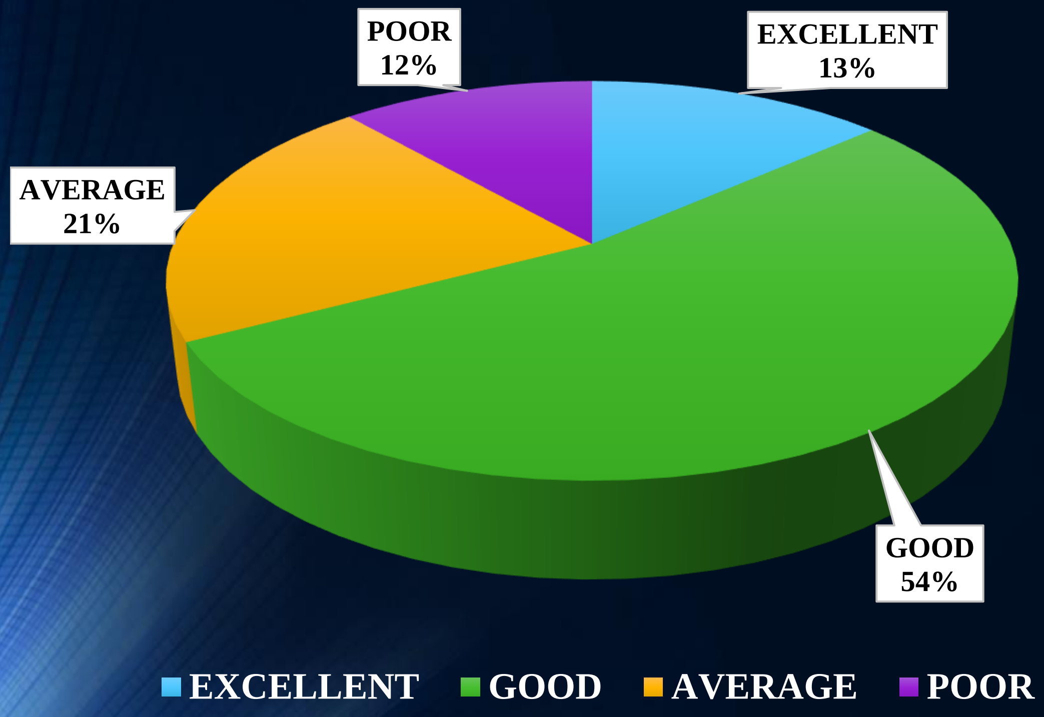
Assistance during Admission



OBSERVATION:

Because they were not accompanied by any TPA employees during their hospitalization, just a small percentage of the patients were pleased.

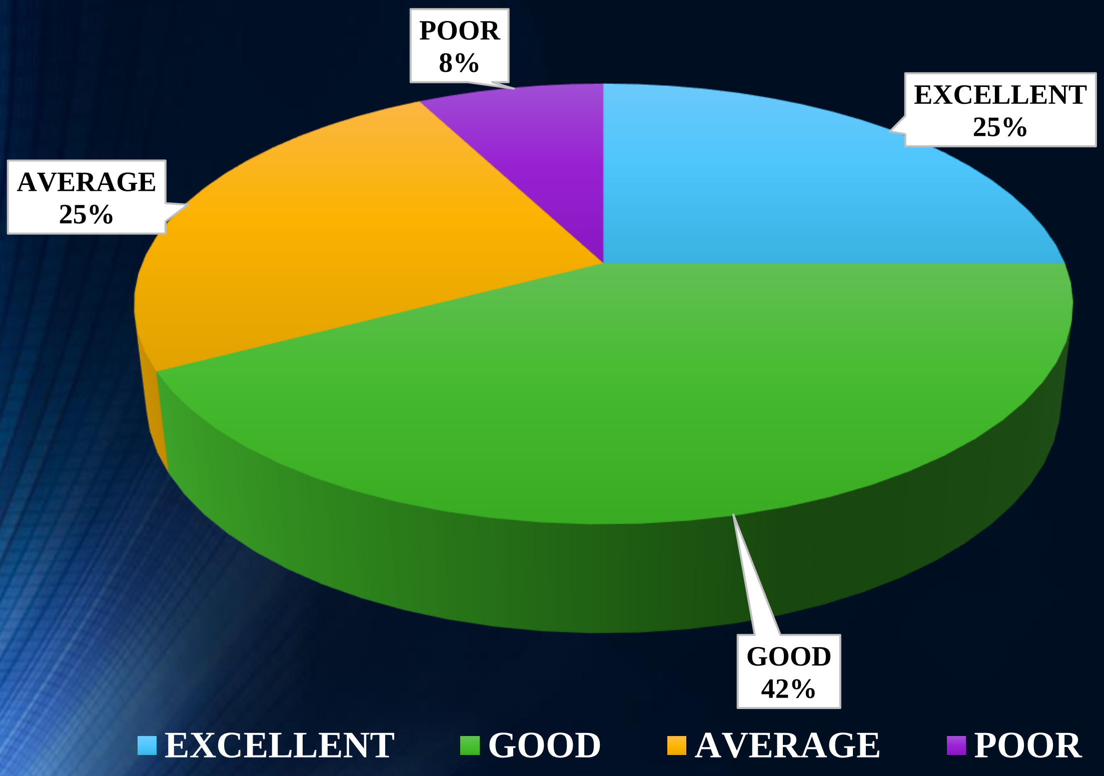
Assistance during Discharge



OBSERVATION:

Patients were found to be happy in most situations since TPA personnel were spotted visiting patients following release to help them and obtain feedback on any complaints they had during their stay in the hospital.

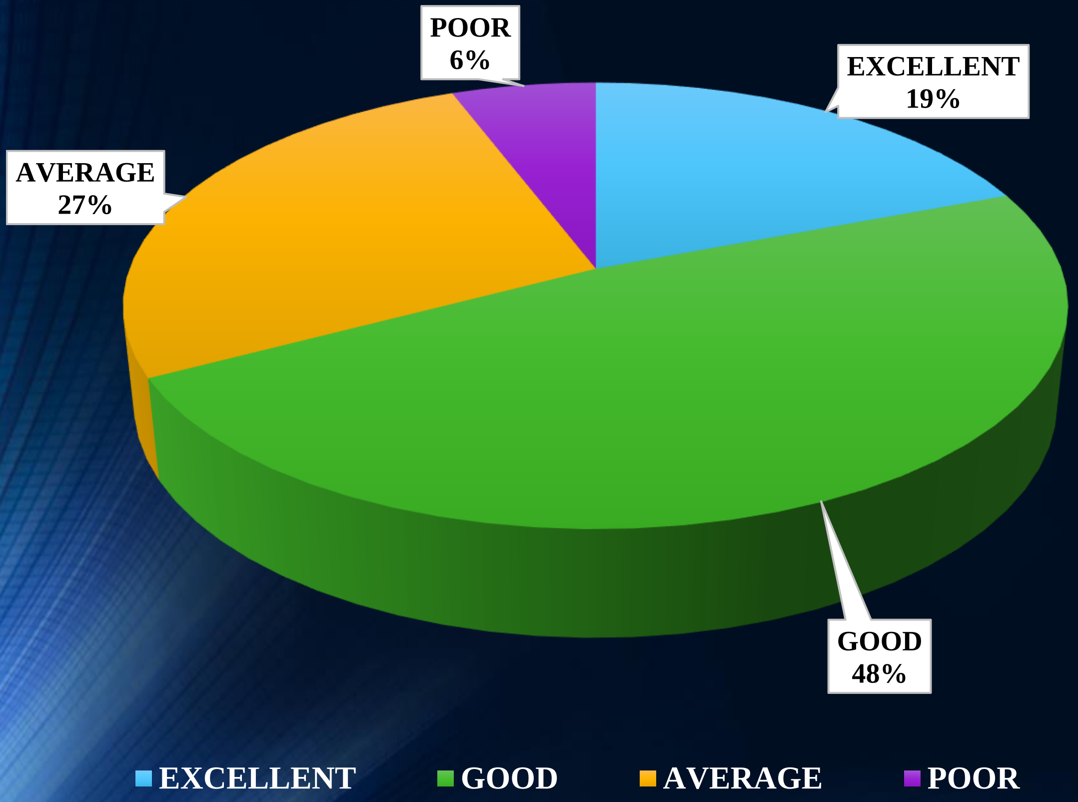
Response During Claim Intimation



OBSERVATION:

The policyholders were pleased with the response they received during the claim notification process. Most of them were grateful for the prompt answer.

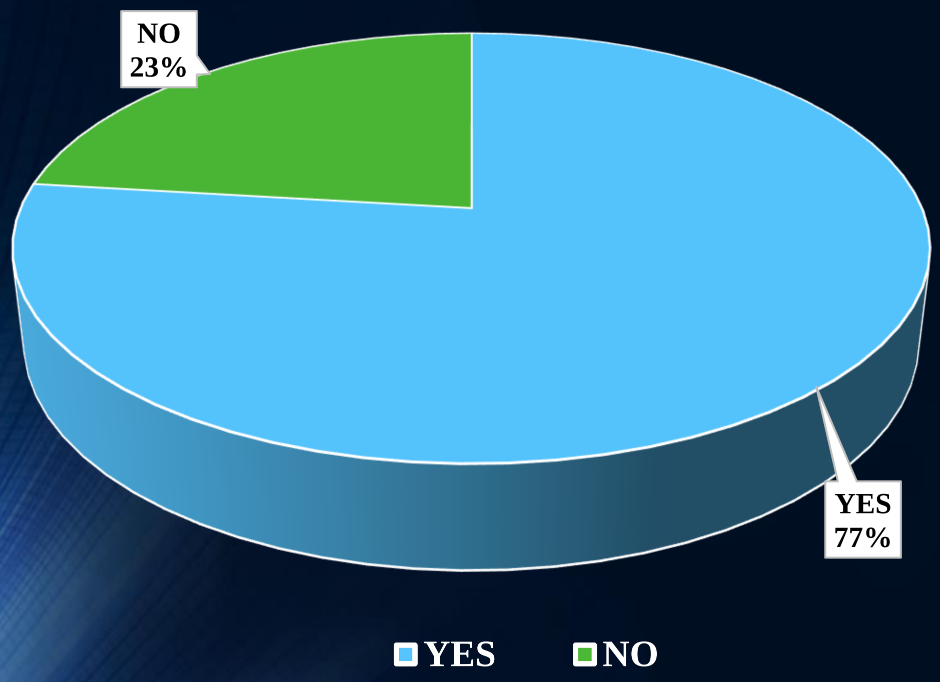
Response to Claim Status Inquiry



OBSERVATION:

TPA staff have been judged as effective in providing relatives of patients with information to continue the procedure with the hospital's helpdesk.

SATISFACTION WITH THE TPA SERVICES



OBSERVATION:

The TPA's overall services were deemed to be satisfactory by most policyholders.

RECOMMENDATIONS

- To enhance service TPAs must manage their empaneled hospitals/nursing homes/corporate accounts with the utmost efficiency and expertise.
- The TPA must keep the patient's needs in mind and sympathize with the patient to provide him approval at the appropriate moment for the hospitals, so that his/her treatment is not delayed.
- The hospital needs to send the bill on time. Delays transfer of credit result in delays in obtaining such funds from the relevant authority.
- The credit period for bill settling should be reduced. They must complete the bill processing within the credit time specified in the agreement.

CONCLUSION

Since the beginning of the private involvement in the insurance business in India, there has been a change at sea. Health insurance is a means for financing people's health-care requirements. To deal with the issues that have arisen because of escalating health-care expenditures, the health-insurance sector has taken on a new level of professionalism with TPA. **The main function of TPA is to provide better services to policymakers. Their main purpose is to act as a link between insurance and insurance, to facilitate nonprofit services during hospitalization.**

- In the healthcare business, the initiation of TPA helps both the insured and the insurer. While insured benefits from 24-hour service, the insurer gains from lower administration costs.
- Faster and more targeted claims administration.
- Lower overhead and claim managing cost.
- Greater control over claim results.
- Providing cashless services.
- Customer relationship protection.
- Reputational safeguards for the brand.
- Containment of potential fraud by private healthcare providers

Mochchakkeram
Terma Kasih
Multumesc
Merci
Mamana
Kiitos
Juspaxs
Kia Ora
Grazie
Obrigado
Asante
THANK
YOU
Matondo
Dank Je
Merci
Vinaka
Nirringrazzjak
Obrigado
Obrigado
Multumesc
Spasibo
Cam on ban
Mochchakkeram
Spasibo
Matondo
Salamat
Nirringrazzjak
Salamat
Arigato
Matur Nuwun
Chokrane
Raibh Maith Agat
Kiitos
Obrigado
Mochchakkeram
Maake