



TPA
THIRD PARTY ADMININSTRATOR

Presentation Title

**STUDY OF PATIENT'S SATISFACTION
BASED ON THE TPA SERVICES AT
MAX HOSPITAL, GURGAON, HARYANA.**

UNDER THE GUFIDANCE OF
Prof. VEENA NAIR

LIHMR UNIVERSITY®



SUBMITTED BY-

SALONI WALIA
MBA-HEALTH & HOSPITAL MANAGEMENT
BATCH (2020 -2022) ROLL NO:1184



**THIRD-PARTY
ADMINISTRATOR**

PRESENTATION CONTENTS

1. Introduction.
2. Objective.
3. Methodology.
4. Data Analysis & Data Findings.
5. Recommendation.
6. Conclusion.
7. References.





Max Hospital Gurgaon (A unit of ALPS hospital Ltd.)

📍 Opposite Huda city center metro station, B block Sushant Lok- 1, Gurgaon 122001, Phone- +91-124-6623-000. www.maxhealthcare.in

MAX CHAIRMAN MESSAGE

**“Every day we come to honor a higher purpose,
To serve to excel”.**

INTRODUCTION

- The 72+ Max Hospital Gurgaon, has treated over 5 Lakh Patients, applying its expertise across 35 specialized fields including the core departments like cardiac sciences also vast utility in the laparoscopic surgery and also in neurosciences field, orthopedics field and surgeries like aesthetics and reconstructive.
- It is a contemporary healthcare capability armed with 12 ICU beds, 5 PICUS, 5 NICUs, and 5 Cardiac Care beds making one of the best medical centers in North India.
 - Max Hospital use state of the Art Technology, four high end modular Operation Theatres, and NABL accredited Max Lab and NABH accreditation.
 - Max hospital Gurgaon bids the advantage of unified medical care in a multi-disciplinary location. As a result, it has received multiple awards and industry accreditations.
 - Max healthcare institute limited is now one of the India's largest healthcare organizations as seen in this world. Max operate in total of 16 healthcare facilities of almost 3400 beds across over the states of Delhi, Haryana, Punjab, Uttarakhand and Maharashtra.
 - Max Healthcare is indorsed and driven by Mr. Abhay Soi who is the unrivaled executive and overseeing overseer of max clinic.



THIRD PARTY ADMINISTRATOR (TPA)

- **TPA** (Third Party Administrator) is a company that holds the power of license from **Insurance Regulatory Development Authority (IRDA)** for processing claim in various corporate and retail policies in addition to this they are also providing cashless facilities which are now standing as an outstanding entity of an **Insurance Company (IC)**.
- TPA was introduced by **IRDA in 2001** through notification on TPA – Health Service .
- TPA action as a mediator in between the insurance company & insured to smoothens the entire process of health insurance claim settlement. Having a special agency (TPA) licensed by the **IRDA** helps health insurance industry and the policy holders in various ways.
- While some of the TPA’s may operate as units of health insurance company. Health insurance companies being the special agencies set up by IRDA makes health care accessible for insured at the right time by handling the process of claim smoothly.
- TPA has the very basic role is that this is functioning as an intermediary between insurer and insured.
- TPA normally have a contract with the Insurance company. TPA’s production as an important part in the health insurance sector by ensuring with the better services to **Policy Holders (PH)**.

WORKING OF TPA

FIRST STEP Records of medical insurance policy are transferred to TPA.	FIFTH STEP TPA keeps track of the treatment and pays hospitalization bills.
SECOND STEP TPA issues identity Card to the Policy Holders(PH).	SIXTH STEP For non network hospitalization reimbursement of claim is payable.
THIRD STEP Policy holders needs to inform the TPA to avail claim.	SEVENTH STEP TPA sends all the documents and bills to the insurer.
FOURTH STEP TPA issues an authorization letter to avail treatment.	EIGHT STEP Insurer reimburses the TPA.

OBJECTIVE

- To contemplate the job of Third Party Administrator on quiet fulfillment as persistent fulfillment has arisen as an inexorably significant wellbeing result.
- To have a reasonable knowledge regarding what all convections should be done at the TPA Desk when a safeguard patient needs to get conceded.

METHODOLOGY

Area of Study - Max Hospital , Gurgaon, Haryana.

Design – Non Interventional, Descriptive study is made by using survey.

Sample Size – 124 TPA Patients list were taken from the Hospital Information system.

Study Area – All insured Patients.

Inclusion Criteria – All insured Patients are included.

Exclusion Criteria – Day care patients were excluded.

Mode of Data Collection – Primary Data is collected from the Hospital Information System by Conducting the survey using questioner. Survey was conducted using Google Form and analysis of the data collection is done.

Data Analysis – Descriptive statistical analysis is done with aid of Pie & Column charts.

Sources of Data

Primary Data Source – Questionnaire filled up by the 124 TPA patients.

- **Tools Used** – Google Form & MS Excel.
- For the study, the Patient Satisfaction based on TPA services **google form** were send to all TPA patients on their Contact number. The Patients were called and asked to fill the google form online.
- Google Form which had been sent to the patients was containing of all together 11 questions, and all the questions based on the TPA services provided at max hospital.

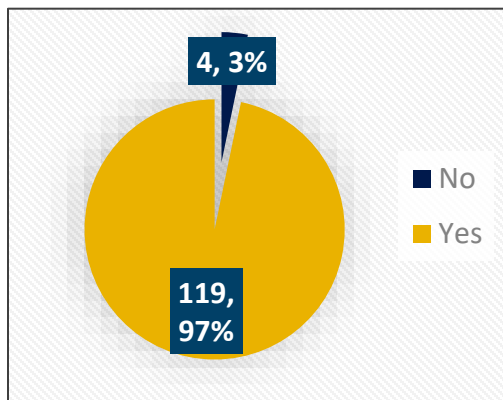
Secondary Data Source -

- Secondary data was collected from the Hospital Information System and from Hospital records.
- Work manual of departments. Registered record of particular department.
- Observed Patients records, brochures, Pamphlets, Magazines & counselling form. Observation was made on then data collected.

1. TPA services playing an important role at max hospital, Gurgaon.

YES	119
NO	4
GRAND TOTAL	124

GRAPHICAL REPRESENTATION



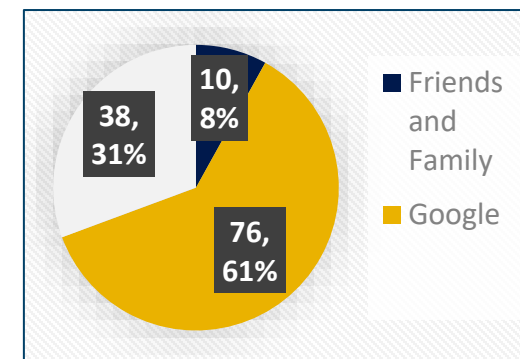
DATA FINDINGS

- The TPA services here at the max hospital have been rated highly effective with the short survey done. The beneficiaries were found to be highly satisfied based upon their responses.
- The survey was conducted within a closed group of 124 patients who had availed the services for their treatment in the current year (FY2021) and received over a 99% response rate.

2. Knowledge about various TPA services that are offered at the max hospital.

Friends and Family	10
Google	76
Max Official website	38
GRAND TOTAL	124

GRAPHICAL REPRESENTATION



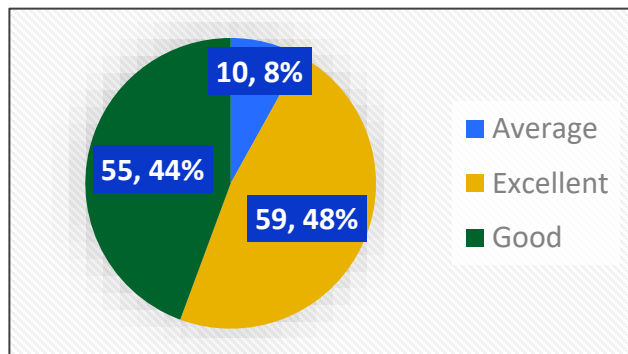
DATA FINDINGS

- over a 99% response rate. The TPA services here at the max hospital have been rated highly effective with the short survey done. The beneficiaries were found to be highly satisfied based upon their responses.
- The survey was conducted within a closed group of 124 patients who had availed the services for their treatment in the current year (FY2021) and received .

3. Organisation of TPA Services here at the Max hospital.

Average	10
Excellent	59
Good	55
Grand Total	124

GRAPHICAL REPRESENTATION



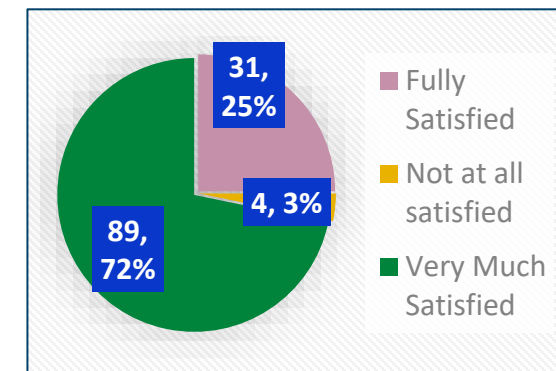
DATA FINDING

- The survey indicates that approximately half the people found the TPA services to be excellent.
- A small group of people also indicate that the services were good and indicate room for improvement.

4. Satisfaction Level by assistance at the TPA Help Desk.

Fully satisfied	31
Not at all satisfied	
Very much satisfied	89
Grand total	124

GRAPHICAL REPRESENTATION



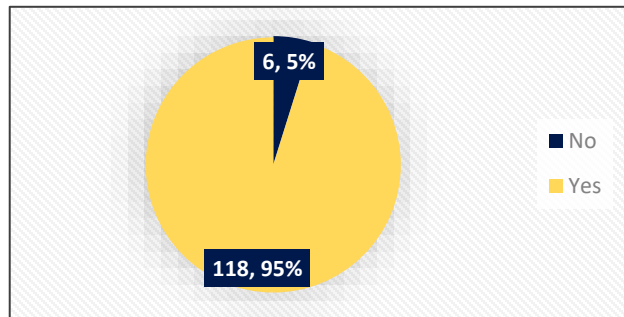
DATA FINDING

- The survey indicates the level of satisfaction by help desk services of the TPA to the beneficiaries.
- A high percentage of people find it on the highest level of satisfaction, but also about 3% of people found the help desk services to be insufficient for them to help.

5. Assistance of all tests prescribed by the doctor reimbursed under your TPA plan.

YES	118
NO	6
Grand Total	124

GRAPHICAL REPRESENTATION



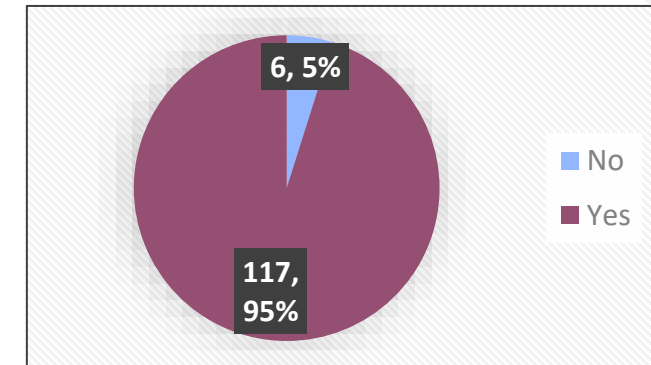
DATA FINDINGS

- The survey indicates that a high percentage of people found that the recommended tests by the consulting doctors, were covered under the TPA plan.
- There is a small deviation of 5% where the recommended tests did not meet the criteria of the TPA plan and were not covered under it.

6. Satisfaction level by getting admitted under the TPA services.

NO	6
YES	117
Grand Total	124

GRAPHICAL REPRESENTATION



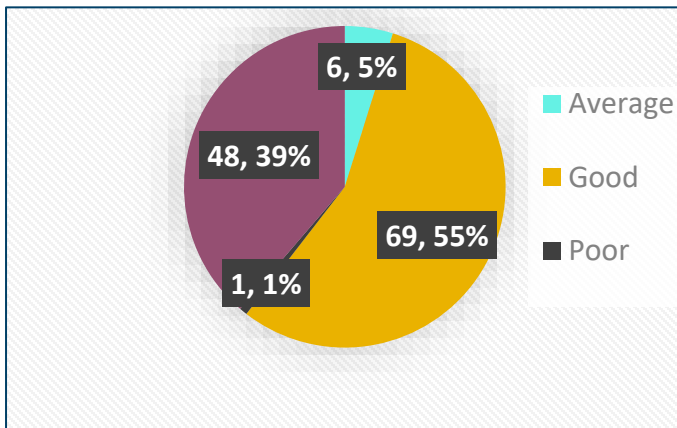
DATA FINDING

- The survey indicates people were highly satisfied in getting themselves admitted at the MAX under their TPA services.
- Almost 95% voted to be highly satisfied with getting themselves admitted under the TPA services here at max hospital.

7. Response during Claim Intimation •

Average	6
Good	69
Poor	1
Verv Good	48
Grand Total	124

GRAPHICAL REPRESENTATION



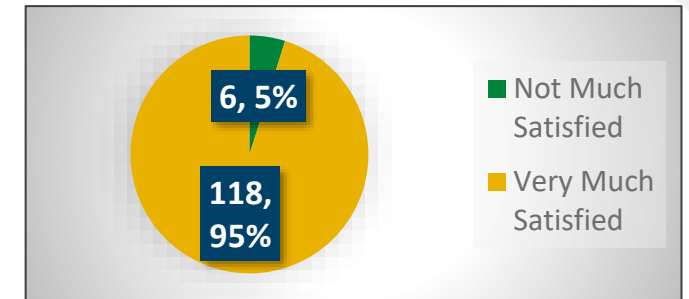
DATA FINDING

- The survey indicates that the responses during the individual's claim intimation were highly proactive and satisfactory.
- Collectively, 95% people voted for the response to be on a scale of good and very good, whereas a small percentage of people showed dissatisfaction by voting towards a poor response or an average response.

8. Satisfaction Level by the time of reception of approval under all TPA services.

Not much satisfied	6
Very much satisfied	118
Grand Total	124

GRAPHICAL REPRESENTATION



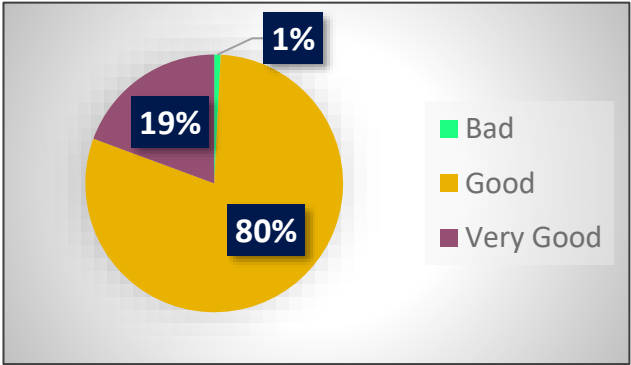
DATA FINDINGS

- The survey indicates highly satisfactory experience in terms of reception of approval under all TPA services provided at Max.
- Over 95% beneficiaries were satisfied by the turnaround time (TAT) over the approval under TPA services.
- A small distress showed by a count of 6 among the 124 count of survey group.

9. Staff member's attitude regarding TPA services here at max hospital.

Bad	1
Good	99
Very good	24
Grand Total	124

GRAPHICAL REPRESENTATION



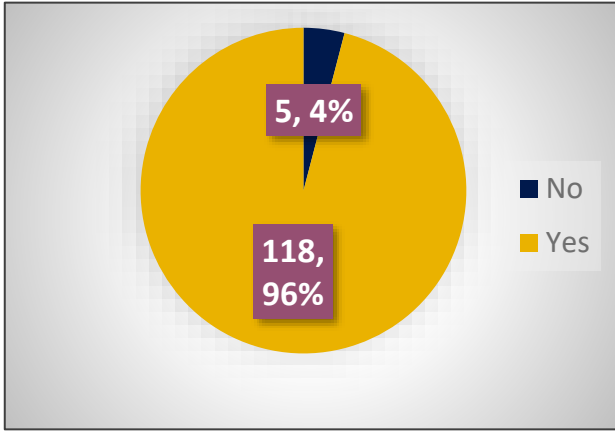
DATA FINDINGS

- The survey indicates the staff member's attitude was good and above in almost 99% cases.
- About 20% people voted above the scale of good and just shy of 80% voted for good and acceptable attitude.

10. Satisfaction Level by TPA services provided at the discharge time.

YES	118
NO	5
GRAND TOTAL	124

GRAPHICAL REPRESENTATION



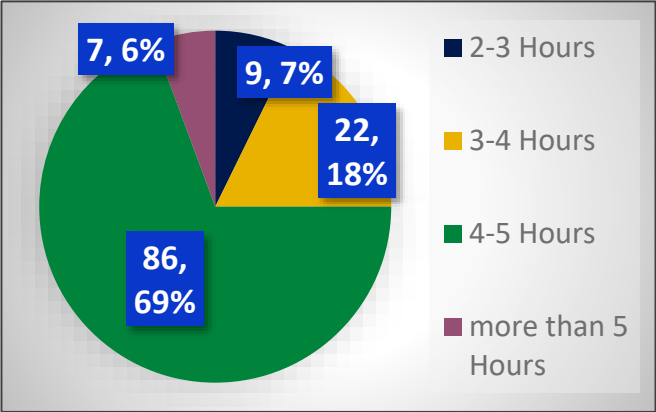
DATA FINDINGS

- The survey indicates that almost 95% beneficiaries were satisfied by the TPA services provider at the time of discharge.
- A small percentage of 5% had their experience otherwise and showed dissatisfaction.

11. TAT(turn around time) for cashless claim of the patients.

2-3 Hours	9
3-4 Hours	22
4-5 Hours	86
More than 5 hours	7
Grand Total	124

GRAPHICAL REPRESENTATION



DATA FINDINGS

- The survey indicates that the Turnaround time (TAT) for the TPA claims was well under 5 hours for 95% of the cases.
- About 5% of the cases received claim approval within the first 3 hours, whereas over 15% received it within the first four hours. At the fourth and fifth hour, we see maximum claim approvals for almost 75% beneficiaries. In a few handful of the cases, the TAT was over 5 hours, which comprise almost 5% of the total case.

RECOMMENDATION

- From my study I observe that there is a much need to handle the TPA services at the hospital in a more utmost corporative, effectiveness and more professionalism way.
- As TPA are new in exchange so they are having likewise learning by their everyday experiences. On the other hand, in my opinion they must formulate specific rules and regulations so that they can provide great services and should take care in all the aspect of their client base services.
- TPA should keep the earnestness of the patient in mind and understand with the patient by granting them approval at the right time, so that no one suffers and his/her treatment is not deferred.
- I would likewise propose that maximum clinic needs to send the bill on time on the grounds that as noticed deferral in the bill dispatch measure is additionally making delays in getting the sum from the stressed/concerned position
- There should be maintenance of the credit period so that the settlement time of bills should be reduced. All the bill should be finish processing within the credit period that is being mention in the agreement.

CONCLUSION

- From the Project report it is being inferred that health care coverage is a system to fund the medical services needs of individuals. To deal with the issues emerging out of expanding medical care costs, the polished methodology with TPA. The center assistance of a TPA is to guarantee better administration to strategy holders. Their fundamental capacity is to go about an Intermediary between the Insurer and the Insured and they work with cashless assistance at the hour of hospitalization.
- Presence of TPA benefit both the safeguarded and backup plan in the medical care industry.
- While they guaranteed profits by all day, every day administration, the safety net provider is profited by decrease in organization cost.
- Faster and centered cases the board.
- Lower overhead expense and decreased expense of guarantee the board.
- Immediate admittance to profoundly prepared case oversees.
- Improved authority over claims results.
- Provision of credit only administration at much simplicity.
- Safeguarding of all client connections.
- Protection of brand notoriety.
- Control of potential cheats by the private medical services suppliers.

REFERENCES

1. <https://www.ncbi.nlm.nih.gov/genbank/tpa>
2. <https://www.healthindiatpa.com/>
3. https://www.healthindiatpa.com/Hospital_Search.aspx
4. <https://www.adityabirlacapital.com/abc-of-money/what-is-a-tpa/amp>
5. <https://www.adityabirlacapital.com/abc-of-money/what-is-a-tpa/amp>
6. <https://www.policybazaar.com/health-insurance/general-info/articles/third-party-administrator-tpa-in-health-insurance/>
7. <https://www.acko.com/health-insurance/tpa-third-party-administrator/>
8. https://www.irdai.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo3649&mid=9.5.7
9. <https://www.medindia.net/patients/insurance/list-of-tpas.asp>
10. <https://www.maxhealthcare.in/tpa-and-panel-information>
11. <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/Regulations/Consolidated/IRDAI%20TPA%20consolidated%20Reg%20may%202020.pdf>
12. https://www.irdai.gov.in/ADMINCMS/cms/frmGeneral_Layout.aspx?page=PageNo25&flag=1
13. <https://www.bankbazaar.com/health-insurance/third-party-administrators.html>

