AN ANALYTICAL STUDY OF REJECTIONS IN CASHLESS HEALTH INSURANCE CLAIMS AND THEIR TRANSITION INTO REIMBURSEMENT CLAIMS IN INDIA

Internship at Care Health Insurance

Report Submitted to

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by

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INTERNSHIP REPORT

OBJECTIVES OF THE INTERNSHIP:

1. To determine and classify the common causes of rejection of cashless claims in health insurance.

2. To establish the percentage of rejected cashless claims that are subsequently sent as reimbursement claims.

3. To investigate if the reason for rejection has a strong relationship with the ruling to claim for reimbursement.

4. To contrast the turnaround times for direct cashless approval and claims processed by way of reimbursement upon rejection.

INTRODUCTION

One of India's top independent health insurance providers is Care Health Insurance Limited, formerly known as Religare Health Insurance Company Limited. With a strong emphasis on customer-centric services, cutting-edge health goods, and a thorough claims procedure, the company has made a name for itself in India's quickly evolving healthcare finance market. Care Health Insurance, based in Gurgaon, Haryana, plays a crucial role in lowering the cost and increasing access to quality healthcare across India.

ORGANIZATION PROFILE

Background and Establishment

The Religare Group and two of its major shareholders, Corporation Bank and Union Bank of India, launched Care Health Insurance in 2012 under the name Religare Health Insurance. In 2020, the name was changed to "Care Health Insurance" to better reflect its commitment to people's health.

The company only offers health insurance products and is regulated by the Insurance Regulatory and Development Authority of India (IRDAI). Care Health Insurance has a distinct edge in the market as it focuses only on healthcare finance, as opposed to typical insurance companies that offer a range of services, including health insurance.

Vision, Mission, and Values

Care Health Insurance strives to be the most dependable health insurance provider, helping people live happier and healthier lives in addition to providing life insurance. The main goals are to provide top-notch, reasonably priced health insurance, provide transparency as a means of developing confidence, innovate for the convenience of customers, and promote wellness and preventative health.

Gurgaon is the corporate office.

The headquarters are located in Gurgaon at Vipul Tech. In addition to being the center of corporate operations, the Gurgaon office acts as a think tank for strategic planning, digital innovation, and superior customer service. Senior leadership teams, the IT department, the underwriting and risk assessment divisions, the claims processing department, corporate human resources, and the product development activities are all housed here.

SERVICES PROVIDED BY THE ORGANIZATION

- Care Health Insurance provides the finest health insurance policies for medical bills, which offer complete financial safety during times of need by covering different medical bills aside from the hospitalization bills you pay. The coverage available depends on the policy, conditions and terms.

- **Health Insurance Plans**
  - Individual health insurance offers total protection against hospital stays, treatment costs, and medical expenditures.
  - Family health insurance gives everyone in the family security by covering them all under a single health policy.
  - Senior Citizen Health Insurance: Plans specifically designed for senior adults that offer advantages including higher sum insured, no co-payment, and pre-existing sickness coverage.
  - A lump sum payment is made by Critical Illness Insurance upon the diagnosis of a certain critical illness.
  - Top-up health insurance adds additional coverage to current plans at affordable costs.
  - Prenatal and postoperative care, childbirth, and infant care are all covered by maternity insurance.

- **Personal Accident Insurance**
  - Provides financial protection against unintentional death, temporary or permanent disability, and medical costs associated with accidents.

- **Travel Insurance**

    - International travellers are protected against emergency medical situations, trip cancellations, luggage loss, and other travel hazards by purchasing international travel insurance.

- **Group Insurance Plans**
    - Group Health Insurance: Tailored health insurance plans that cover hospital stays, medical expenses, and wellness programs for company workers.
    - Employees are covered by group personal accident insurance against unintentional death, disability, and associated medical expenses.

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KEY LEARNING FROM THE ORGANIZATION

I obtained a thorough grasp of the whole lifespan of a health insurance claim, from submission, documentation, adjudication, to the ultimate decision (approved, query, rejection), thanks to my interactive exposure to the reimbursement claim process at Care Health Insurance. Additionally, I was aware of the distinction between reimbursement and cashless claims.

Delays in claim settlement were emphasized in the study, particularly for instances that were being investigated. discovered how crucial effective communication, standard operating processes, and simplified documentation are to cutting down on turnaround times and raising patient satisfaction.

I gained practical experience processing and verifying reimbursement claims while working full-time at Care Health Insurance's Claims Reimbursement Department. The position placed a strong emphasis on accuracy, following policy guidelines, and quickly resolving disputes. I developed excellent documentation and analytical abilities to ensure that every claim was carefully examined to prevent delays and inconsistencies. My capacity to assess supporting documentation critically, maintain the company's commitment to customer service, and have openness in the reimbursement process has all increased as a result of the experience.