



Claim Submission Management (D.Bera)

Santosh Soumyadarshi Dash(0699)

Pharmaceutical Management-16



Mentor- Prof. Ashok Ku.Peepliwal



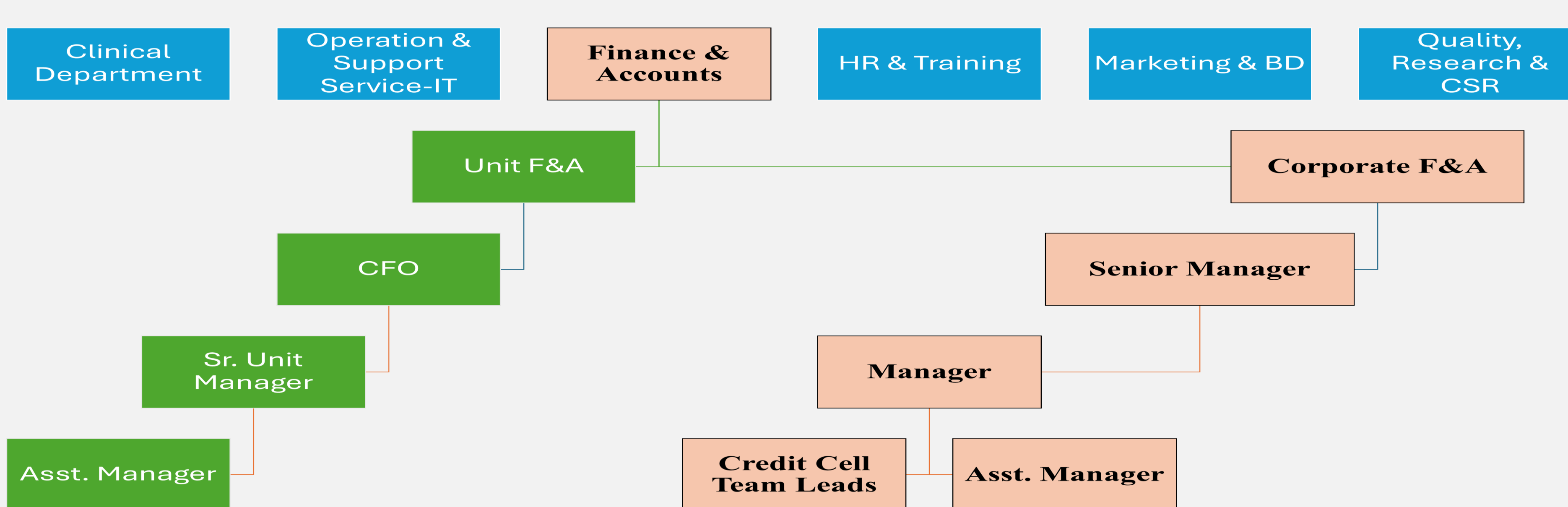
BRIEF HISTORY AND DESCRIPTION OF APOLLO HOSPITALS

Apollo Hospitals, founded in 1983 by Dr. Prathap C. Reddy, is India’s leading integrated healthcare provider, pioneering corporate healthcare and advanced clinical practices. With 72 hospitals, 10,200+ beds, 4,500+ pharmacies, and the Apollo 24/7 digital platform, it delivers seamless teleconsultation, e-pharmacy, and home care. Apollo has performed 16,750+ kidney transplants, 3.7 lakh orthopedic surgeries, 2 lakh oncology surgeries, and 1 million minor procedures, touching 200+ million lives. Each day, it manages 100,000+ lab tests, 3,000 emergency cases, 800 surgeries, 700,000 pharmacy walk-ins, and 1,40,000 footfalls. Globally accredited (JCI & NABH) and driven by AI innovation and CSR initiatives like *Save a Child’s Heart* and *Billion Hearts Beating*, Apollo stands as a leader redefining quality, technology-driven, patient-centric healthcare.

MISSION AND VISION

Apollo Hospitals’ Vision is to “Touch a Billion Lives”, embodying its aspiration to expand health impact across communities globally. Its Mission is firmly grounded in the commitment “to bring healthcare of international standards within the reach of every individual,” and to maintain excellence in healthcare delivery, research, and education for the betterment of society.

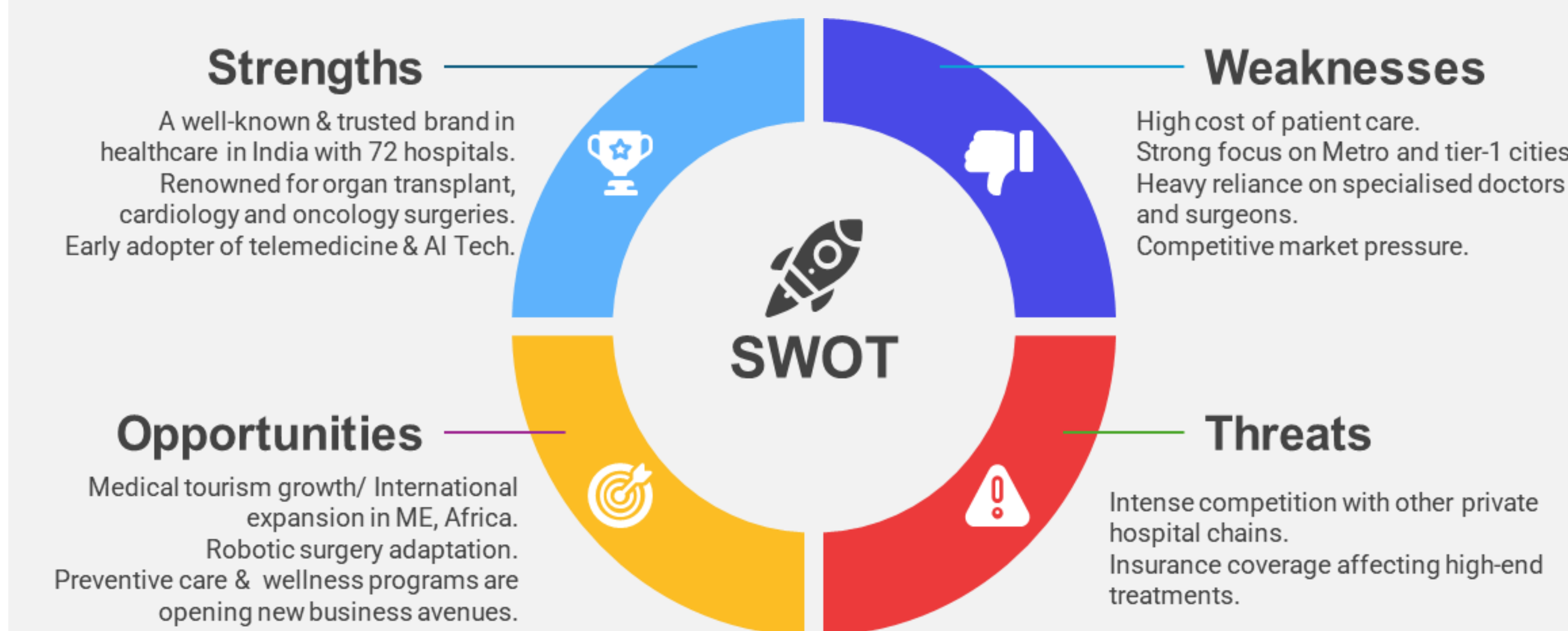
ORGANIZATION STRUCTURE



PRACTICAL VS THEORETICAL LEARNING: APOLLO CREDIT CELL & IIHMR

Aspect	Theoretical (IIHMR)	Practical (Apollo Credit Cell)
Learning Style	Structured curriculum	Real-time problem solving
Data Exposure	Sample/simulated data	Patient and financial data
Challenges	Hypothetical scenarios	Actual operational hurdles
Skills Gained	Conceptual knowledge	Technical proficiency
Complexity	Simplified models	Multi-layered situations

SWOT Analysis Infographicics



CHALLENGES FACED DURING INTERNSHIP:

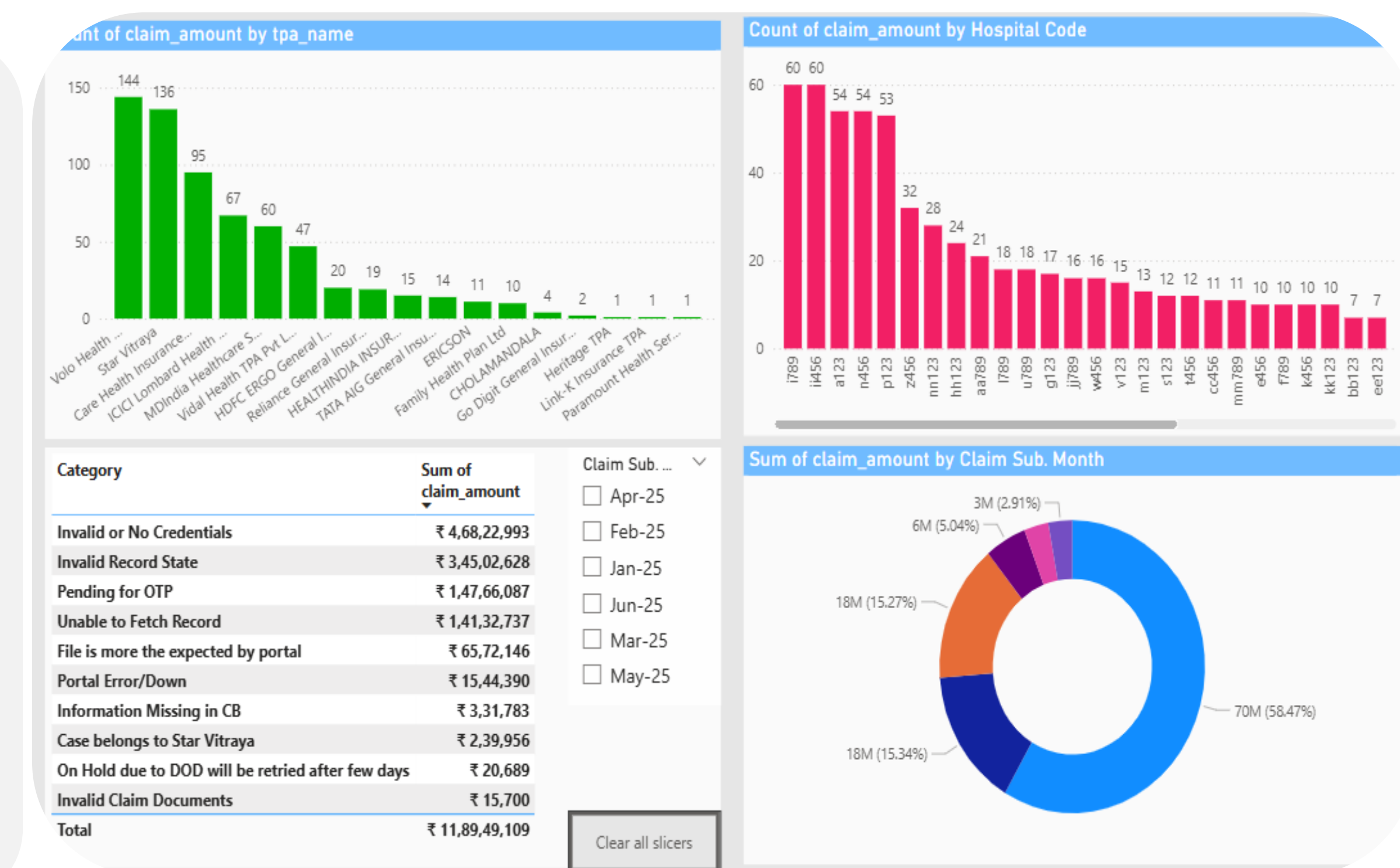
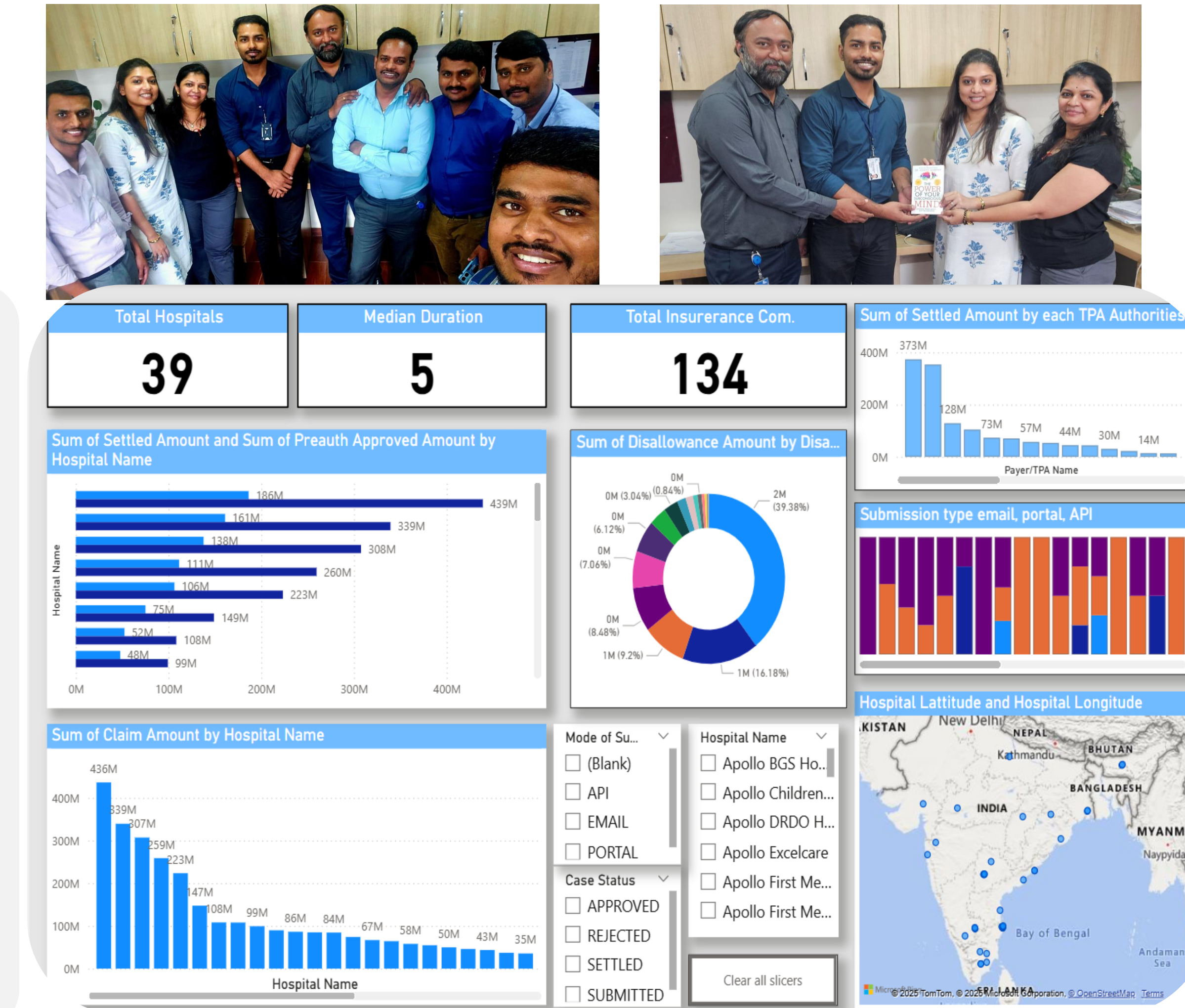
During my internship at Apollo Hospitals’ Credit Cell Department, I encountered challenges such as understanding complex claim submission workflows and adapting to multiple hospital information systems (ClaimBook, MedMantra, and TPA portals) within a short period. Navigating real-time financial data required strict attention to detail and adherence to confidentiality protocols. Additionally, aligning academic knowledge with practical processes, managing interdepartmental coordination for document flow, and handling time-sensitive claim resolutions were demanding yet enriching experiences that enhanced my problem-solving and technical skills.

CHALLENGES FACED DURING INTERNSHIP:

The internship enhanced my understanding of credit management processes, insurance claim workflows, and hospital revenue cycle operations. I gained hands-on experience with ClaimBook, MedMantra, and TPA portals, improving my technical and analytical skills. Additionally, I learned the importance of accuracy, interdepartmental coordination, and time-bound problem-solving in real healthcare finance operations.

SUGGESTIONS FOR IMPROVEMENT

Implementing more automation in claim verification and submission can further reduce turnaround times and errors. Enhancing interdepartmental digital integration between billing, TPA, and credit teams will streamline workflows and improve data accuracy. Regular training sessions for staff on updated claim processes and software tools can enhance efficiency. Additionally, introducing real-time performance dashboards can help monitor claim status, identify bottlenecks quickly, and improve overall operational decision-making.



Apollo Group Brands

Covering Letter

To: MD India Healthcare Services (TPA) Pvt. Ltd.

The Branch Manager

First Floor, Lakshmi Enclave, 41, Hosur Rd. near Forum Mall, Nanjappa Layout, Adugodi, Bengaluru, Karnataka 560030

Dear Sir/Madam,

This is to bring to your kind attention that we have enclosed a claim document(s) of your member who have availed cashless treatment based on your approval. Below enclosed are the claim and bank details for your reference.

Claim Details

Member ID	MD95518746	Date of Admission	16-Jun-25
Member ID	20000304222	Date of Discharge	17-Jun-25
Patient Name	XXXXXXXXXXXXXX	Total Bill Amount	80237.03
Bill No.	AHBP245692	Total Patient Paid Amount	23972
In-Patient No.	AHBP245692	Total Discount Amount	8,404
Insurance Company	The New India Assurance Company Limited	Total Approved Amount	54,787
Top-up Claim No.		Total Claiming Amount	54,787

Bank Details

Bank Name	XXXXXXXXXXXXXX	IFSC Code	XXXXXXXXXXXXXX
Branch	XXXXXXXXXXXXXX	Bank MICR Code	XXXXXXXXXXXXXX
Bank Account No.	XXXXXXXXXXXXXX	Routing Number	XXXXXXXXXXXXXX
Account Type	XXXXXXXXXXXXXX	GST No.	XXXXXXXXXXXXXX

Documents Check List

	(#) to confirm attachment
1. Final Approval Letter	
2. Pre-auth request form	
2.1. Consultation letter and investigations before admission (based on availability)	
2.2. PART-B PPN declaration CNYC form with photo of the primary policy holder	
2.3. PAN Card copy of Primary policy holder	
2.4. Aadhar Card copy of primary policy holder	
2.5. Patient ID proofs (Aadhar/ PAN Card / Govt. ID proof)	
3. Final bill with Tax-Invoice and detailed break up	
4. Discharge/ Death summary	
5. Investigation reports	
6. Implant stickers/ pouches (based on availability)	
7. Misc documents	

Remarks:

Thanking you,

Sender Details:

Name: SM229454

Email ID: creditcell_bgh@apollohospitals.com

For APOLLO HOSPITALS ENTERPRISE LIMITED
(Empower Hospital & Research Centre Limited)