

**INTERNSHIP AT KOKILABEN DHIRUBHAI AMBANI HOSPITAL AND
MEDICAL RESEARCH INSTITUTE, MUMBAI**



for the partial fulfillment for the award of the degree of

Master of Business Administration (MBA)

in

Hospital and Health Management

by

Dr. Niyati Nikunj Naik

Under the Supervision and Guidance of

Dr. Seema Mehta

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INTERNSHIP REPORT

Name: Niyati Nikunj Naik

Roll No: 1758

Advisor: Dr. Seema Mehta

Dissertation Organization: Kokilaben Dhirubhai Ambani Hospital and Medical Research Institute, Mumbai

Department: Third Party Administration (TPA)

Tenure: 10th March 2025 to 31st May 2025

Introduction:

The Third-Party Administration (TPA) desk serves as a critical interface between hospitals and insurance companies, allowing for the efficient and timely processing of claims for insured patients. This internship aimed to understand the claim management process at Kokilaben Dhirubhai Ambani Hospital, Mumbai, and to analyze the reasons behind insurance claim denials.

This experience provided a comprehensive insight into the hospital's insurance workflows, documentation practices, and coordination with TPAs.

During this internship, I got the opportunity to closely observe the claim handling process and the operations at the TPA desk of a tertiary care hospital, at the ground level.

Objectives of Internship:

- i. To understand the general process of the TPA desk in a tertiary care hospital.
- ii. To study the pre-authorization and final claim settlement procedure.
- iii. To analyze claim denial patterns and trends among select insurance companies.
- iv. To identify the most common reasons for health insurance claim denials.
- v. To obtain practical exposure to claims management in a hospital setting.

Organizational Profile:

Kokilaben Dhirubhai Ambani Hospital and Research Institute, located in Andheri, Mumbai, is a 750-bed quaternary-care hospital with over 120 ICU beds. It is Mumbai's only hospital with full-time doctors ready for full-time care, offering all super specialties. It is among India's most modern tertiary care centres. As the flagship social initiative of the Reliance Group headed by Anil Dhirubhai Ambani, the hospital is designed to raise India's global standing as a healthcare hub, with emphasis on excellence in clinical services, diagnostic facilities, and research.

Vision:

" We aim to be a global healthcare institution that combines the best in medical treatment with strong ethical principles and a culture of care and compassion. "
- Late Shri. Dhirubhai Ambani

Mission:

" To be an institution that offers comprehensive quality healthcare services under one roof through transparent patient-centric care ensuring patient safety, privacy and dignity. An institution where Every Life Indeed Matters. "

Services Provided by Organization:

- Comprehensive Medical and Surgical Care across specialties such as cardiology, neurology, oncology, orthopaedics, nephrology, and more.
- Advanced Diagnostic and Imaging Services including MRI, CT, PET-CT, ultrasound, and pathology labs.
- Emergency and Critical Care Services available 24x7, including trauma, ICU, and high-dependency units.
- Organ Transplant and Robotic Surgery Programs with specialized centres for liver, kidney, heart transplants, and minimally invasive surgeries.
- Preventive Health Check-ups and Wellness Services tailored for individuals and corporate clients.
- Insurance and TPA Support Services to facilitate cashless claims for insured patients.

Key Activities/ Projects Undertaken Other than Dissertation:

Apart from my dissertation titled ‘A Study on the Contributing Factors Responsible for Claim Denials in a Hospital Setting’, the following projects were undertaken at the hospital:

- TPA Desk Analysis: Pre-authorization and Claim Query Trends with Workload Estimation on TPA Doctors.

Conducted a detailed observation of the day-to-day activities at the TPA desk, focussing on types of pre-authorization requests and claim-related queries. This study also includes an analysis of the daily average no. of pre-auth forms and claim queries to determine projected workloads and resource requirements.

- Evaluation of the Claim Approval Turnaround Time (TAT) for Star Health and Allied Insurance Company Ltd.

Star Health and Allied Insurance's claim processing durations were analysed, with a focus on the turnaround times for initial and final approvals. The goal was to identify any delays and potential process improvement possibilities.

- Development of an Animated Educational Video in Hindi on the Pre-authorization Process.

Created a patient-friendly animated video in Hindi to explain the steps of pre-authorization process at the TPA desk. The video aims to educate patients and their families on the required steps and documentation process for filing a claim.

- Worked together with the Medical Social Work Department to create a report profiling BPL patient who seek hospital treatment. The report included demographic and health information about these patients, which would be used to construct an MIS for BPL patient data management.

Key Learnings from Internship:

My internship in the TPA department at Kokilaben Hospital offered me invaluable insights and a rich learning experience. My key learnings are:

- Understood the complete workflow of TPA activities, including pre-authorization, claim processing, and discharge formalities.
- Gained insights into common reasons for claim denials, such as non-disclosure of pre-existing disease by insured, documentation errors, policy exclusions, etc.
- I learnt the value of timely and precise paperwork in reducing claim denials and improving processing time.
- Observed the necessary coordination between hospital departments, TPA executives, and insurance providers.
- Developed familiarity with insurance policies, billing systems, and the use of hospital management software for claim processing.
- Improved my communication and analytical skills through interaction with stakeholders and analysis of denial trends for process improvement.

This internship experience has significantly deepened my understanding of the hospital and health insurance sectors, while also equipping me with practical, hands-on skills essential for a successful career in this field. The knowledge and exposure gained during my time at the TPA department of Kokilaben Hospital will undoubtedly support my career growth in the insurance sector ahead. I am sincerely grateful for the opportunity to learn and contribute within such a dynamic healthcare setting.