ANALYSIS OF REJECTION OF CASHLESS MEDICAL CLAIMS IN CREDIT DEPARTMENT OF A MULTISPECIALTY HOSPITAL

APEX HOSPITALS

PRESENTED BY :Tanya Gupta
ROLL NO :1227
FACULTY GUIDE :Dr. Susmit Jain

INTRODUCTION

The Credit department of any Private Hospital in India is responsible for the revenue of the hospital, out of which a significant figure, approximately 75% of revenue received by the private hospital . in this survey comes from Medical Aid Schemes run by government such as RGHS, CGHS, ECHS, ESIC etc. in the form of cashless medical facility to patients.

The patients affiliated under schemes do not have to pay anything in cash to the hospital for the treatment. Their treatment charges are born by the government.(Cashless claims)

The hospitals are observing increasing levels of deductions in the claim costs from the government medical schemes.

Hence an understanding of the significance of Government Medical Aid Schemes to the health care sector and the impact of these schemes on payment of claims is integral when understanding the complexities that private hospital credit departments have to deal with in credit management.

Methodology

STUDY DESIGN: Qualitative Retrospective Design

TIME PERIOD – March 23, 2022- June 19, 2022

LOCATION OF STUDY - Apex Hospital, Jaipur, Rajasthan

STUDY SUBJECTS- All mediclaims between 31 March 2021- 31 March 2022 showing a deduction of more than 10% in claim amounts.

SAMPLE SIZE: 400 rejected medical claims

SOURCE OF DATA- HMIS, Rajasthan Government SSO portal and process tracking Secondary data of medical claim processed and medical claims rejected was collected from the accounts department HMIS and process tracking

SCHEMES AUDITED

- **Mukhyamantri Chiranjeevi Swasthya Bima Yojna**
- **Rajasthan Government Health Scheme**
- **Employees’ State Insurance Corporation**

Approx 45 Lakhs deduction observed overall.

Mukhyamantri Chiranjeevi Swasthya Bima Yojna

- Claims audited between March 2021- March 2022
- Hospitals covered-Malviya Nagar Unit and Mansarovar Unit
- Total deduction observed - Approx 28 Lakh
- Malviya Nagar Unit Deductions- 20 Lakh, Mansarovar Unit – 8 Lakh

WRONG PACKAGE SELECTION

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The billing team should check the package selected vs. what is performed as per the discharge summary and update it on the portal accordingly.

Total deduction observed due to this reason – 3,89,900/-

Some rejection reasons as per Ayushman team-

- Package blocked for Groin Hernia Repair Inguinal but as per USG hernia at anterior abdominal wall, hence rejected
- Calculus present in upper ureter and package blocked for lower ureter, hence rejected.
- As per document diagnosis is breast mass but package blocked for Mesenteric Cyst Excision, hence rejected.

50% DEDUCTION+5% PENALTY

APEX HOSPITALS

- The claim submission should be done within 24 hours of discharge to avoid 50% deduction on package cost.
- The query should be replied within 15 days of being raised . Failing to do so will result in 5% penalty.

EXCERPTS FROM THE GUIDELINES

EHCPs shall be obliged to submit their claims online within 24 hours of discharge in the format prescribed. EHCP is also required to constantly monitor the progress on claim generation, submission and claim payments.

b. Late submission of claim will attract penalty by up to 50% of the package cost by the RSHAA for next 30 days. After expiry of 31 days of discharge no payment of the claim will be made to the hospital

raised in ONE GO. EHCP must reply the query online on portal within a maximum period of 15 days from the date of query raised. The response can be: NO COMMENT where no changes are desired to be made to query raised or clarification where response/additional information/additional document is submitted as a response to the query. In case EHCP does not respond to the query within the prescribed time limit, a penalty of 5% of package cost will be imposed on EHCP and the claim will be reverted back to the Insurer. Insurer can then settle the case on merit basis. In case the claim is approved and paid, 5% penalty will be deducted. But if the case is rejected, no penalty will be applicable.

Deduction Reasons

Mention TID on barcode of Medicine box

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A machine generated label with TID, Date and Patient name should be mentioned on the bar code of medicine box.

-Rejection reason found in claims from Jan 2022 onwards.

-Rejections were observed prominently in Oncology and Dialysis department claims.

-Total deduction -1,18,800/- observed between Jan 2022-Mar 2022.

Admit Time Less Than 24 Hours

APEX HOSPITALS

Operational team should ensure 24 hours stay of patient on day of discharge.

Total deductions observed due to this reason – Approx 40,000/-

Discharge Photo for Radiotherapy patients

- Patient died in between treatment or didn't revert to hospital for completion of treatment.
- Live Discharge photo ain't captured hence claim rejected
- **Discharge photo to be captured after everyday procedure as a precautionary measure.**

OPERATIONAL ERRORS

APEX HOSPITALS

The following types of Operational errors were found in the dialysis unit from March 2021-Dec 2021.

1. Claim submission after 24 hours of discharge
2. Patient admission time photo is captured at 3:09 pm while dialysis document states dialysis started at 3 pm. Not justified.
3. Patient discharge photo captured before completion of dialysis, not justified.
4. CBC report and RFT reports with sign stamp by pathologist not provided even after multiple queries raised.
5. Correct Date of Admission and Date of Discharge not provided even after query.
6. Patient Photo different in Pre patient and Discharge patient photo.
7. Dialysis being performed before pre auth approval hence claim rejected.

IMPROPER DOCUMENTS SUBMISSION

APEX HOSPITALS

Some of the reasons for improper document submission as per Ayushman team-

- Hospital didn't provide ICU Chart hence settled the amount in routine ward. TID- T19092111515632
- Having Only 3 Days Clinical Notes Hence Payment Given According to It. TID- T28022110599775
- As per query proper documents of EPO is not provided, hence reject the claim. TID-T0702221291629
- After Query Hospital Not Provide Machine Generated Cbc & Rft Report With Sign Stamp By Pathologist, Hence Rejected

Swasthya Margdarshak should check the queries raised by the team properly ,provide the documents being asked for and ensure timely query reply. If the same query is being raised again check if there's really a lack of proper documents from our end.

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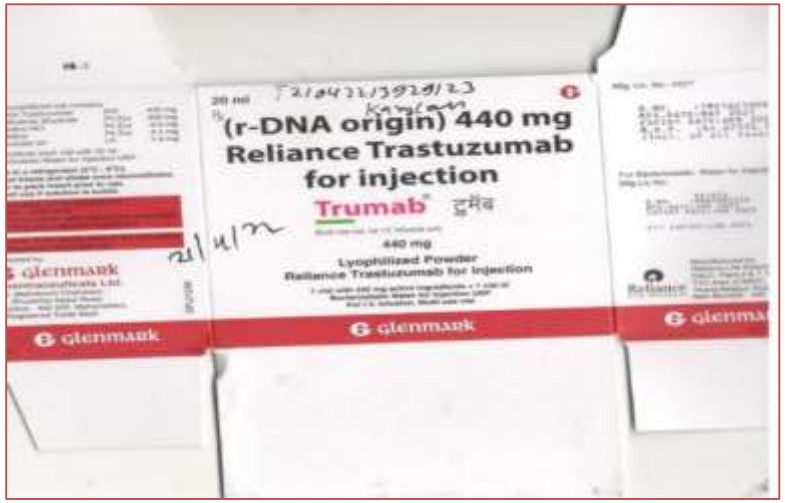
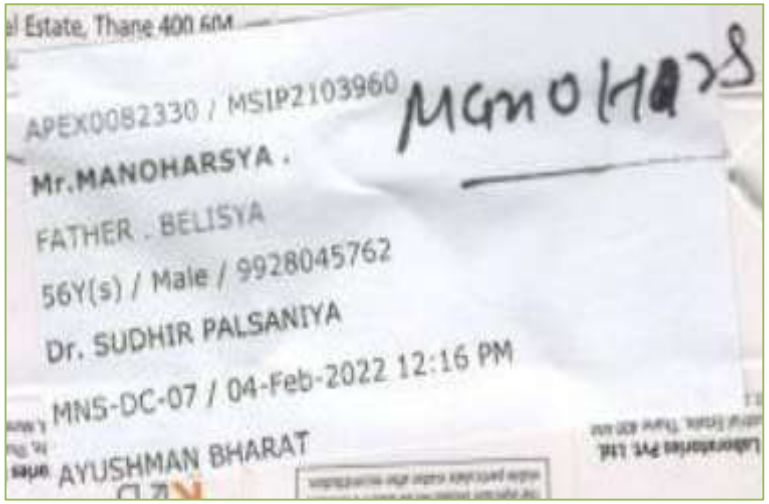
Current Situation



What is to be done



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- Live Discharge photo ain't captured hence claim rejected

- **Discharge photo to be captured after everyday procedure as a precautionary measure.**

Rajasthan Government Health Scheme (RGHS)

Claims audited from

August 2021- March 2022

Total IPD claim deductions observed – Approx 7 Lakh

Reasons for Deductions

1. **Billing error observed-** Wrong Package amount listed in the bill**.**

2. **Reimbursement error from RGHS team's end-** Discrepancy in total cost of Package vs what they reimbursed.

3. **Wrong Approval-90% Deduction.** Amount to be reimbursed 190590/-, Reimbursed amount-19590/-

4. **41% Deduction observed in Implant Amount.** Amount as per bill- 126,181/- Reimbursed amount- 40,000/-

A total deduction of approx 3 Lakh observed due to 2,3,4 reason.

5. **For claims having deductions of more than 10% - Deductions observed prominently in Lab investigations .** Reason- All reports not provided. Approx 1,50,000/- deduction observed**.**

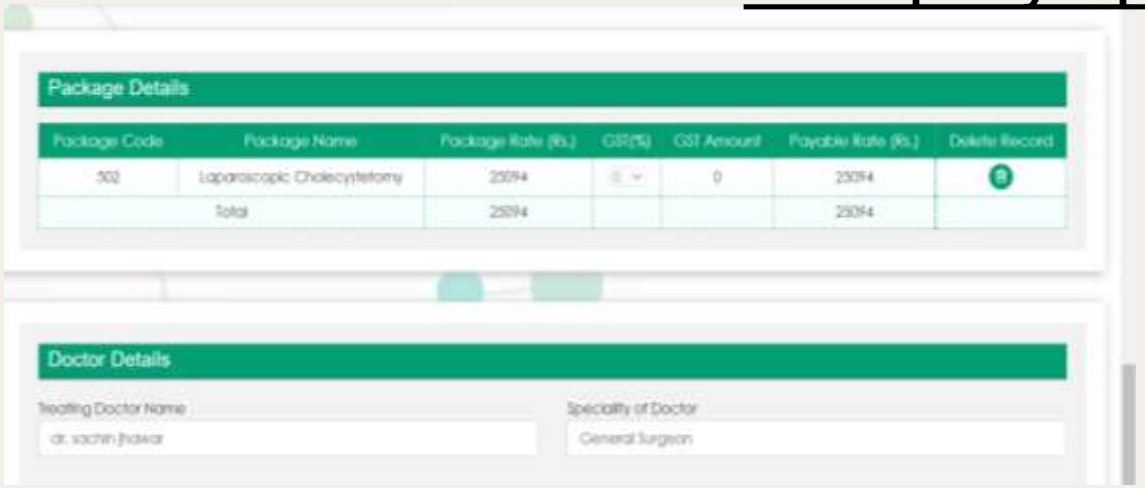
6. **Last day ward and consultation charges being deducted**. Approx 50000/- deduction observed

-RGHS Billing should be done separately by trained personnel.

-Proper query reply and document uploading to be ensured by the person accountable for handling the portal.

-A timely audit to be done by credit team to ensure correct reimbursement from RGHS team's end.

*Discrepancy in package cost



Package Details

Package Code	Package Name	Package Rate (Rs.)	GST(%)	GST Amount	Payable Rate (Rs.)	Delete Record
502	Laparoscopic Cholecystetomy	25094	0	0	25094	
	Total	25094			25094	

Doctor Details

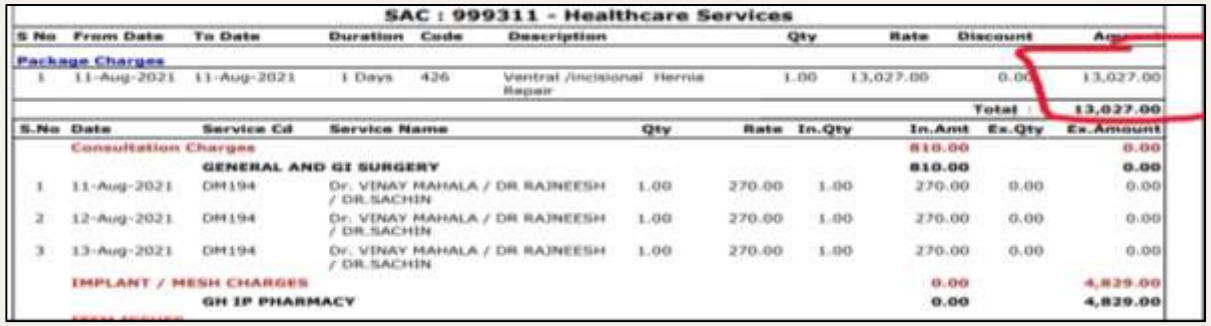
Treating Doctor Name: dr. sachin jhawar

Speciality of Doctor: General Surgeon

Actual Package cost from RGHS portal

The payable rate for Laparoscopic Cholecystetomy – 25,094/-
What they reimbursed- 21,821/-

*Wrong Billing



SAC : 999311 - Healthcare Services

S No	From Date	To Date	Duration	Code	Description	Qty	Rate	Discount	Amount
Package Charges									
1	11-Aug-2021	11-Aug-2021	1 Days	426	Ventral /incisional Hernia Repair	1.00	13,027.00	0.00	13,027.00
								Total :	13,027.00

S.No	Date	Service Cd	Service Name	Qty	Rate	In.Qty	In.Amt	Ex.Qty	Ex.Amount
	Consultation Charges						810.00		0.00
			GENERAL AND GI SURGERY				810.00		0.00
1	11-Aug-2021	DM194	Dr. VINAY MAHALA / DR RAJNEESH / DR.SACHIN	1.00	270.00	1.00	270.00	0.00	0.00
2	12-Aug-2021	DM194	Dr. VINAY MAHALA / DR RAJNEESH / DR.SACHIN	1.00	270.00	1.00	270.00	0.00	0.00
3	13-Aug-2021	DM194	Dr. VINAY MAHALA / DR RAJNEESH / DR.SACHIN	1.00	270.00	1.00	270.00	0.00	0.00
	IMPLANT / MESH CHARGES						0.00		4,829.00
			GH IP PHARMACY				0.00		4,829.00

Package amount listed in bill

Package Details

Package Code	Package Name	Package Rate (Rs.)	GST(%)	GST Amount	Payable Rate (Rs.)	Delete Record
426	Ventral /incisional Hernia Repair	11328	0	0	11328	

Package amount as per RGHS portal

Employees’ State Insurance Corporation(ESIC)

Claims audited from

Jan 2021- Jan 2022

Total IPD claim deductions observed – Approx 8 Lakh

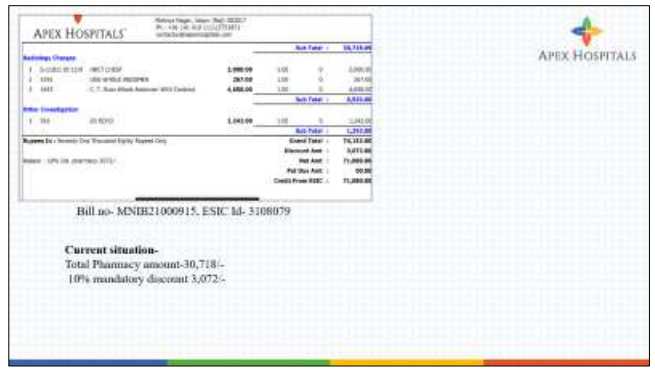
Reason for Deductions

Deductions prominently observed in Pharmacy

- 10% mandatory deduction on Pharmacy happening twice.
- 10% discount adjusted in pharmacy ,still extra deduction for non payable consumables
- Irrelevant deductions-
  A deduction of Rs.2837/-was found on the portal for Inj. Peg filgrastim 6mg as per LSD rates but in our bill, no such injection was mentioned.
- Injections are not payable.
  Average cost of maximum injections - 5000/-10,000/-. Some injections being as high as 75,000/- for Bryxta 400mg, 57,558/-for Transtuzumab440mg

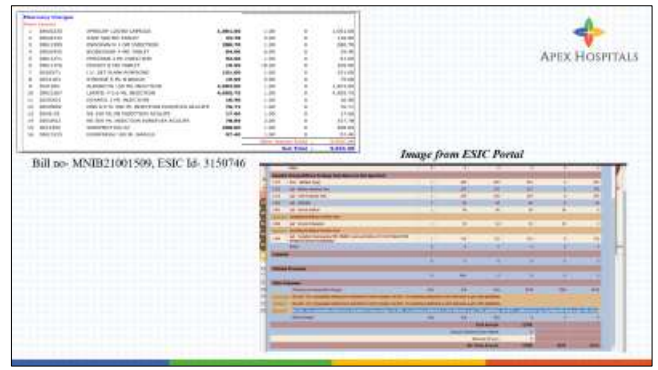
The Billing team should not give any discount on the bill from their end
Deductions for consumables to be monitored if legit or not.
A timely audit should be done whenever the amount is credited to halt any wrong deductions happening from the team's end repeatedly.

Bill No- MNIB21010250, ESIC Id- 3568080

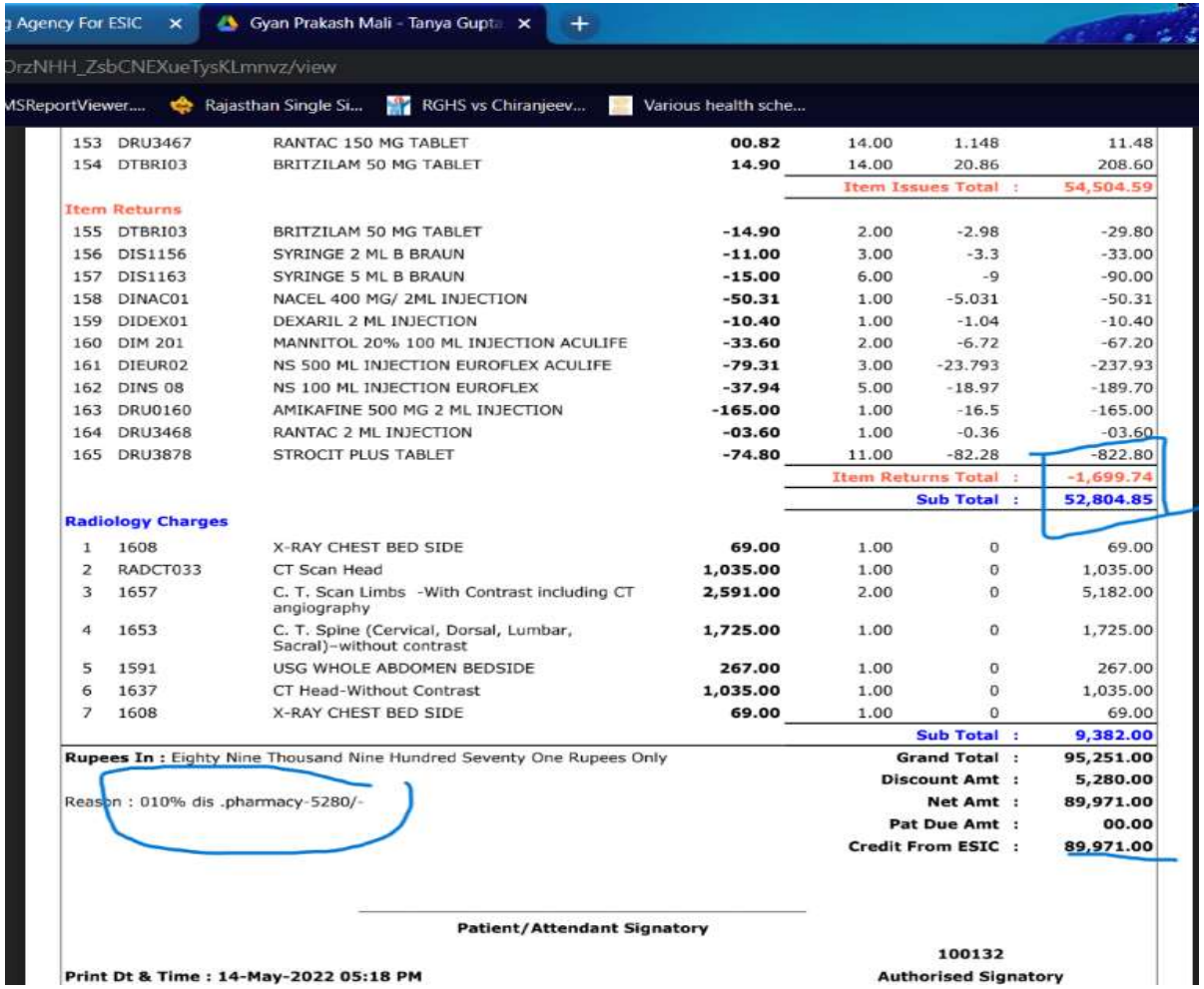


Bill no- MNIB21000915, ESIC Id- 3108079

Current situation-
Total Pharmacy amount-30,718/-
10% mandatory discount 3,072/-



Bill no- MNIB21001509, ESIC Id- 3150746



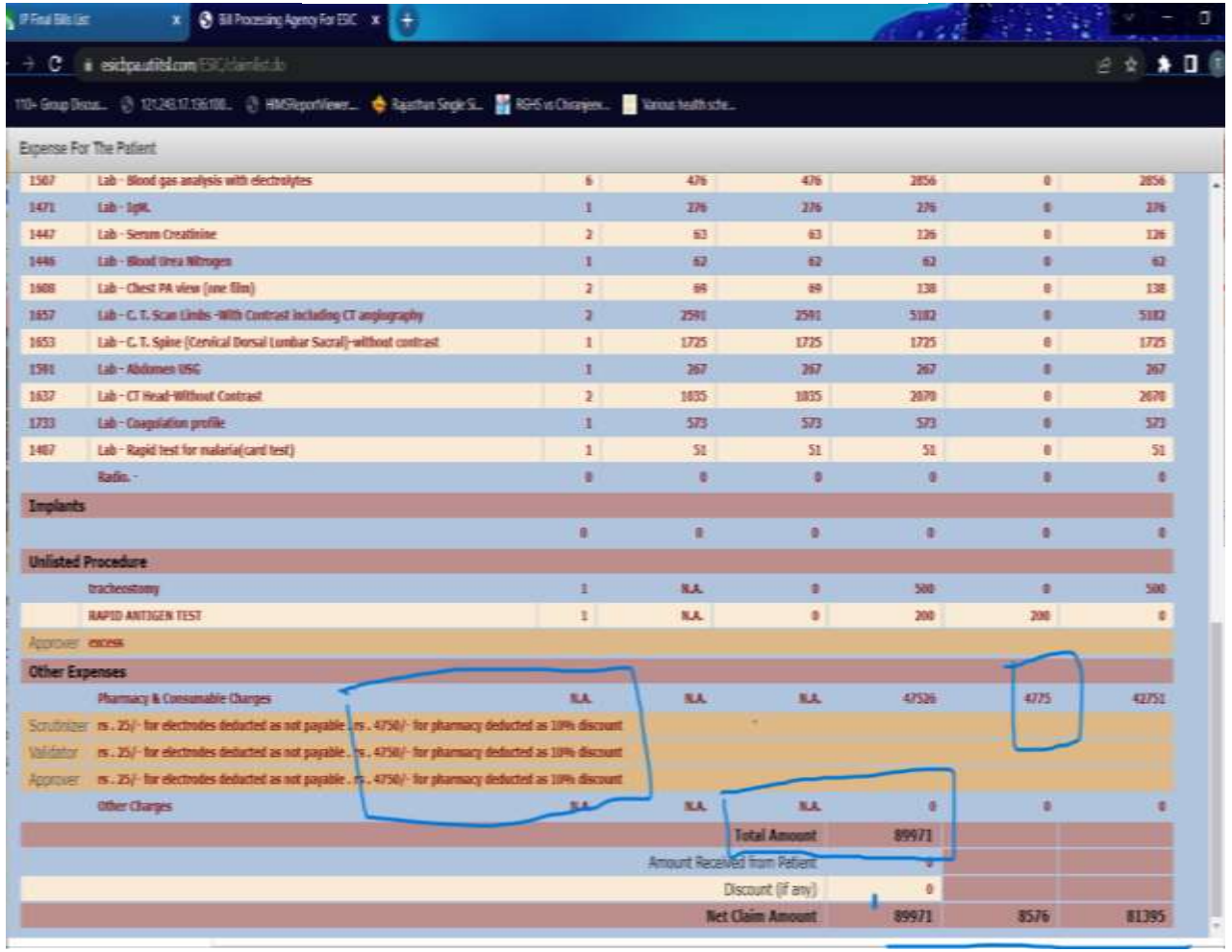
153	DRU3467	RANTAC 150 MG TABLET	**00.82**	14.00	1.148	11.48
154	DTBRI03	BRITZILAM 50 MG TABLET	**14.90**	14.00	20.86	208.60
					Item Issues Total :	**54,504.59**
Item Returns						
155	DTBRI03	BRITZILAM 50 MG TABLET	**-14.90**	2.00	-2.98	-29.80
156	DIS1156	SYRINGE 2 ML B BRAUN	**-11.00**	3.00	-3.3	-33.00
157	DIS1163	SYRINGE 5 ML B BRAUN	**-15.00**	6.00	-9	-90.00
158	DINAC01	NACEL 400 MG/ 2ML INJECTION	**-50.31**	1.00	-5.031	-50.31
159	DIDEX01	DEXARIL 2 ML INJECTION	**-10.40**	1.00	-1.04	-10.40
160	DIM 201	MANNITOL 20% 100 ML INJECTION ACULIFE	**-33.60**	2.00	-6.72	-67.20
161	DIEUR02	NS 500 ML INJECTION EUROFLEX ACULIFE	**-79.31**	3.00	-23.793	-237.93
162	DINS 08	NS 100 ML INJECTION EUROFLEX	**-37.94**	5.00	-18.97	-189.70
163	DRU0160	AMIKAFINE 500 MG 2 ML INJECTION	**-165.00**	1.00	-16.5	-165.00
164	DRU3468	RANTAC 2 ML INJECTION	**-03.60**	1.00	-0.36	-03.60
165	DRU3878	STROCIT PLUS TABLET	**-74.80**	11.00	-82.28	-822.80
					Item Returns Total :	**-1,699.74**
					Sub Total :	**52,804.85**
Radiology Charges						
1	1608	X-RAY CHEST BED SIDE	**69.00**	1.00	0	69.00
2	RADCT033	CT Scan Head	**1,035.00**	1.00	0	1,035.00
3	1657	C. T. Scan Limbs -With Contrast including CT angiography	**2,591.00**	2.00	0	5,182.00
4	1653	C. T. Spine (Cervical, Dorsal, Lumbar, Sacral)-without contrast	**1,725.00**	1.00	0	1,725.00
5	1591	USG WHOLE ABDOMEN BEDSIDE	**267.00**	1.00	0	267.00
6	1637	CT Head-Without Contrast	**1,035.00**	1.00	0	1,035.00
7	1608	X-RAY CHEST BED SIDE	**69.00**	1.00	0	69.00
					Sub Total :	**9,382.00**
Rupees In : Eighty Nine Thousand Nine Hundred Seventy One Rupees Only					**Grand Total :**	**95,251.00**
					Discount Amt :	**5,280.00**
Reason : 010% dis .pharmacy-5280/-					**Net Amt :**	**89,971.00**
					Pat Due Amt :	**00.00**
					Credit From ESIC :	**89,971.00**

Patient/Attendant Signatory

100132

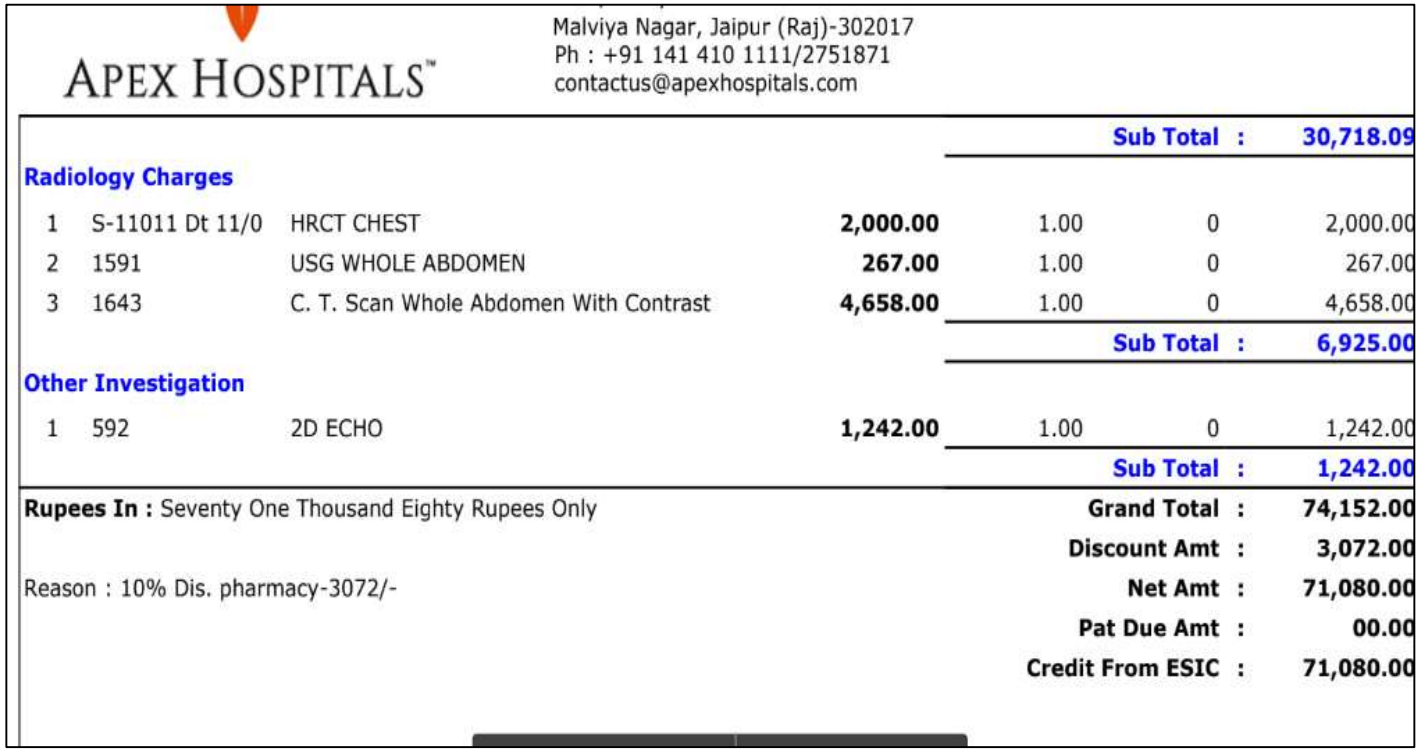
Print Dt & Time : 14-May-2022 05:18 PM **Authorised Signatory**

ESIC portal image



Expense For The Patient

1507	Lab - Blood gas analysis with electrolytes	6	476	476	2856	0	2856
1471	Lab - IgM.	1	276	276	276	0	276
1447	Lab - Serum Creatinine	2	63	63	126	0	126
1446	Lab - Blood Urea Nitrogen	1	62	62	62	0	62
1608	Lab - Chest PA view (one film)	2	69	69	138	0	138
1657	Lab - C. T. Scan Limbs -With Contrast including CT angiography	2	2591	2591	5182	0	5182
1653	Lab - C. T. Spine (Cervical Dorsal Lumbar Sacral)-without contrast	1	1725	1725	1725	0	1725
1591	Lab - Abdomen USG	1	267	267	267	0	267
1637	Lab - CT Head-Without Contrast	2	1035	1035	2070	0	2070
1733	Lab - Coagulation profile	1	573	573	573	0	573
1407	Lab - Rapid test for malaria(card test)	1	51	51	51	0	51
	Radio. -	0	0	0	0	0	0
Implants							
		0	0	0	0	0	0
Unlisted Procedure							
	tracheostomy	1	N.A.	0	500	0	500
	RAPID ANTIGEN TEST	1	N.A.	0	200	200	0
Approver	excess						
Other Expenses							
	Pharmacy & Consumable Charges	N.A.	N.A.	N.A.	47526	4775	42751
Scrutinizer	rs . 25/- for electrodes deducted as not payable . rs . 4750/- for pharmacy deducted as 10% discount						
Validator	rs . 25/- for electrodes deducted as not payable . rs . 4750/- for pharmacy deducted as 10% discount						
Approver	rs . 25/- for electrodes deducted as not payable . rs . 4750/- for pharmacy deducted as 10% discount						
	Other Charges	N.A.	N.A.	N.A.	0	0	0
				Total Amount	89971		
				Amount Received from Patient	0		
				Discount (if any)	0		
				Net Claim Amount	89971	8576	81395



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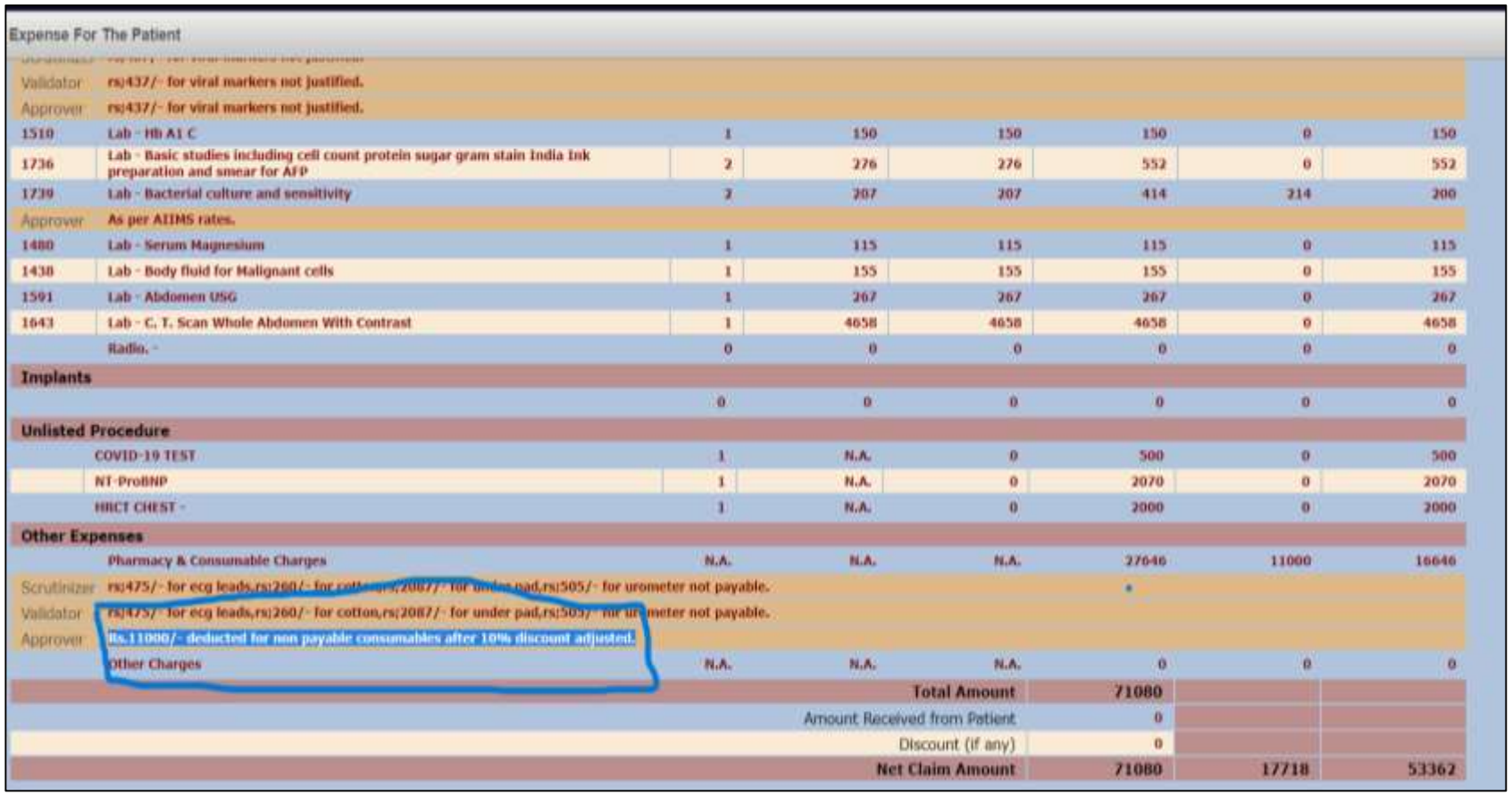
Malviya Nagar, Jaipur (Raj)-302017
Ph : +91 141 410 1111/2751871
contactus@apexhospitals.com

					Sub Total :	30,718.09
Radiology Charges						
1	S-11011 Dt 11/0	HRCT CHEST	2,000.00	1.00	0	2,000.00
2	1591	USG WHOLE ABDOMEN	267.00	1.00	0	267.00
3	1643	C. T. Scan Whole Abdomen With Contrast	4,658.00	1.00	0	4,658.00
					Sub Total :	6,925.00
Other Investigation						
1	592	2D ECHO	1,242.00	1.00	0	1,242.00
					Sub Total :	1,242.00
Rupees In : Seventy One Thousand Eighty Rupees Only					Grand Total :	74,152.00
					Discount Amt :	3,072.00
Reason : 10% Dis. pharmacy-3072/-					Net Amt :	71,080.00
					Pat Due Amt :	00.00
					Credit From ESIC :	71,080.00

Current situation-

Total Pharmacy amount-30,718/-

10% mandatory discount 3,072/-



Expense For The Patient

Validator	rs|437/- for viral markers not justified.						
Approver	rs|437/- for viral markers not justified.						
1510	Lab - Hb A1 C	1	150	150	150	0	150
1736	Lab - Basic studies including cell count protein sugar gram stain India Ink preparation and smear for AFP	2	276	276	552	0	552
1739	Lab - Bacterial culture and sensitivity	2	207	207	414	214	200
Approver	As per AIIMS rates.						
1480	Lab - Serum Magnesium	1	115	115	115	0	115
1438	Lab - Body fluid for Malignant cells	1	155	155	155	0	155
1591	Lab - Abdomen USG	1	267	267	267	0	267
1643	Lab - C. T. Scan Whole Abdomen With Contrast	1	4658	4658	4658	0	4658
	Radio. -	0	0	0	0	0	0
Implants							
		0	0	0	0	0	0
Unlisted Procedure							
	COVID-19 TEST	1	N.A.	0	500	0	500
	NT-ProBNP	1	N.A.	0	2070	0	2070
	HRCT CHEST -	1	N.A.	0	2000	0	2000
Other Expenses							
	Pharmacy & Consumable Charges	N.A.	N.A.	N.A.	27646	11000	16646
Scrutinizer	rs|475/- for ecg leads,rs|260/- for cotton,rs|2087/- for under pad,rs|505/- for urometer not payable.						
Validator	rs|475/- for ecg leads,rs|260/- for cotton,rs|2087/- for under pad,rs|505/- for urometer not payable.						
Approver	Rs.11000/- deducted for non payable consumables after 10% discount adjusted.						
	Other Charges	N.A.	N.A.	N.A.	0	0	0
				Total Amount	**71080**		
				Amount Received from Patient	0		
				Discount (if any)	0		
				Net Claim Amount	**71080**	**17718**	**53362**

ESIC team adjusted this discount and took 27,646/- (30,718-3072) as final pharmacy amount and deducted 11,000/- consumable charges *(mentioned in the ECIS portal image)* on this in turn paying 16,646/-

What should have been done-

30,718-11,000= 19,718/- (instead of 27,646/-)

Now a 10% discount 1972/- to be imposed on this .

Amount that should have been reimbursed for pharmacy = 19718-1972= 17,746/- instead of 16,646/-

Pharmacy Charges

Item Issues

1	DRU0235	APRECAP 125/80 CAPSULE	**1,001.00**	1.00	0	1,001.00
2	DRU0332	AZEE 500 MG TABLET	**23.78**	5.00	0	118.90
3	DRU1395	ENDOXAN N 1 GM INJECTION	**280.70**	1.00	0	280.70
4	DRU0455	BIODEXONE 4 MG TABLET	**04.90**	6.00	0	29.40
5	DRU1371	EMEGRAN 3 ML INJECTION	**92.60**	1.00	0	92.60
6	DRU1376	EMESET 8 MG TABLET	**10.90**	10.00	0	109.00
7	DIS0571	I.V. SET PLAIN ROMSONS	**151.00**	1.00	0	151.00
8	DIS1163	SYRINGE 5 ML B BRAUN	**15.00**	5.00	0	75.00
9	DIALR01	ALRUBICIN 150 MG INJECTION	**2,903.00**	1.00	0	2,903.00
10	DRU2367	LUPIFIL P 0.6 ML INJECTION	**4,505.75**	1.00	0	4,505.75
11	DIDEX01	DEXARIL 2 ML INJECTION	**10.40**	1.00	0	10.40
12	DIDNS02	DNS 0.9 % 500 ML INJECTION EUROFLEX ACULIFE	**76.71**	1.00	0	76.71
13	DINS 05	NS 100 ML PB INJECTION ACULIFE	**17.66**	1.00	0	17.66
14	DIEUR02	NS 500 ML INJECTION EUROFLEX ACULIFE	**78.89**	2.00	0	157.78
15	DIS1355	VENEPROT NO-22	**208.00**	1.00	0	208.00
16	DRU1525	EVERFRESH 100 ML GARGLE	**97.40**	1.00	0	97.40
				Item Issues Total :		9,834.30
				Sub Total :		**9,834.30**

Bill image

Image from ESIC Portal

	Major -	0	0	0	0	0	0
Hospital Charges(Where Package Deal Rates Are Not Specified)							
1277	Proc - Multiple drugs	1	920	835	835	0	835
1512	Lab - Kidney Function Test.	1	233	233	233	0	233
1513	Lab - Liver Function Test.	1	259	259	259	0	259
1531	Lab - Chloride.	1	62	62	62	0	62
1481	Lab - Serum Sodium	1	58	58	58	58	0
Approver	Including in Kidney Function Test.						
1482	Lab - Serum Potassium	1	52	52	52	52	0
Approver	Including in Kidney Function Test.						
1394	Lab - Complete Haemogram/CBC HbRBC count and indices TLC DLC Platelet ESR Peripheral smear examination	1	155	155	155	0	155
	Radio. -	0	0	0	0	0	0
Implants							
		0	0	0	0	0	0
Unlisted Procedure							
		0	N.A.	0	0	0	0
Other Expenses							
	Pharmacy & Consumable Charges	N.A.	N.A.	N.A.	9834	3760	6074
Scrutinizer	Rs.226/- for consumables deducted as included in chemo charges. Rs.961/- for pharmacy deducted as 10% discount as per ESIC guidelines.						
Validator	Rs.226/- for consumables deducted as included in chemo charges. Rs.961/- for pharmacy deducted as 10% discount as per ESIC guidelines.						
Approver	Rs.434/- for consumables deducted as included in chemo charges. Rs.480/- for pharmacy deducted as 10% discount as per ESIC guidelines. Rs.2837/- deducted for Inj. Peg filgrastim 6mg as per LSD rates.						
	Other Charges	N.A.	N.A.	N.A.	0	0	0
				Total Amount	11988		
				Amount Received from Patient	0		
				Discount (if any)	0		
				Net Claim Amount	11988	3870	8118

Recommendations

The person responsible for submitting the claims should have thorough knowledge about the guidelines.(Who's responsible- Billing team or credit team)

A Standard Operating Procedure to be implemented for timely query reply

Proper document upload

Training should be given to the staff that operates the portal

For query replies wherein a doctor's justification letter is to be attached , prefer a typed one with Doctor's signature than a handwritten one. The rejection rate for typed ones was less.

Timely audits should be done when payment is received to avoid same deductions happening repeatedly.

CONCLUSION

Rejections faced is one of the significant and critical parameters for the credit department in any hospital as the credit department directly impacts the revenue generation and in turn the efficiency of the hospital.

Unnecessary deductions and rejections lead to heavy losses to the hospital revenue, hence timely audits should be done to account for the reasons. According to IRDA, a hospital maintaining a rejection rate of 2% or less is considered to have an efficient claim settlement process.

Processes to enhance the rejection rates should be implemented by the hospital.

This study focused on this aspect and gave suggestions for process improvement through

- Orientation and Training of Staff
- Standard Operating Protocol for timely query replies
- Timely audits to account for errors in deductions
- Billing team to check with the doctors for the packages selected vs procedures performed

Delivered a presentation in the boardroom to the director – Dr. Sheenu Jhawar and Unit head –Mr. Manish Sinha about the findings and gave recommendations on the same to improve the process flow.

APEX HOSPITALS

OUR NETWORKS

MALVIYA NAGAR | MANSAROVAR | SAWAI MADHOPUR | JHUNJHUNU