

Assessment of Insurance Process to Identify the most Efficient TPA and Identification Of Stage with Maximum Time Consumption

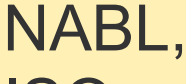
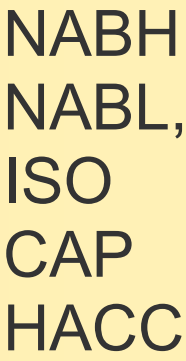
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About the Hospital-

P. D. Hinduja Hospital & Medical Research Centre, is an ultra modern tertiary care hospital, internationally acclaimed for it's world class medical services with 381 inpatient beds including 57 critical care beds, covering all 46 specialties and diagnostics. The inpatient services are complemented with a day centre, outpatient facilities and an exclusive centre for health check of executives.

Accreditations-





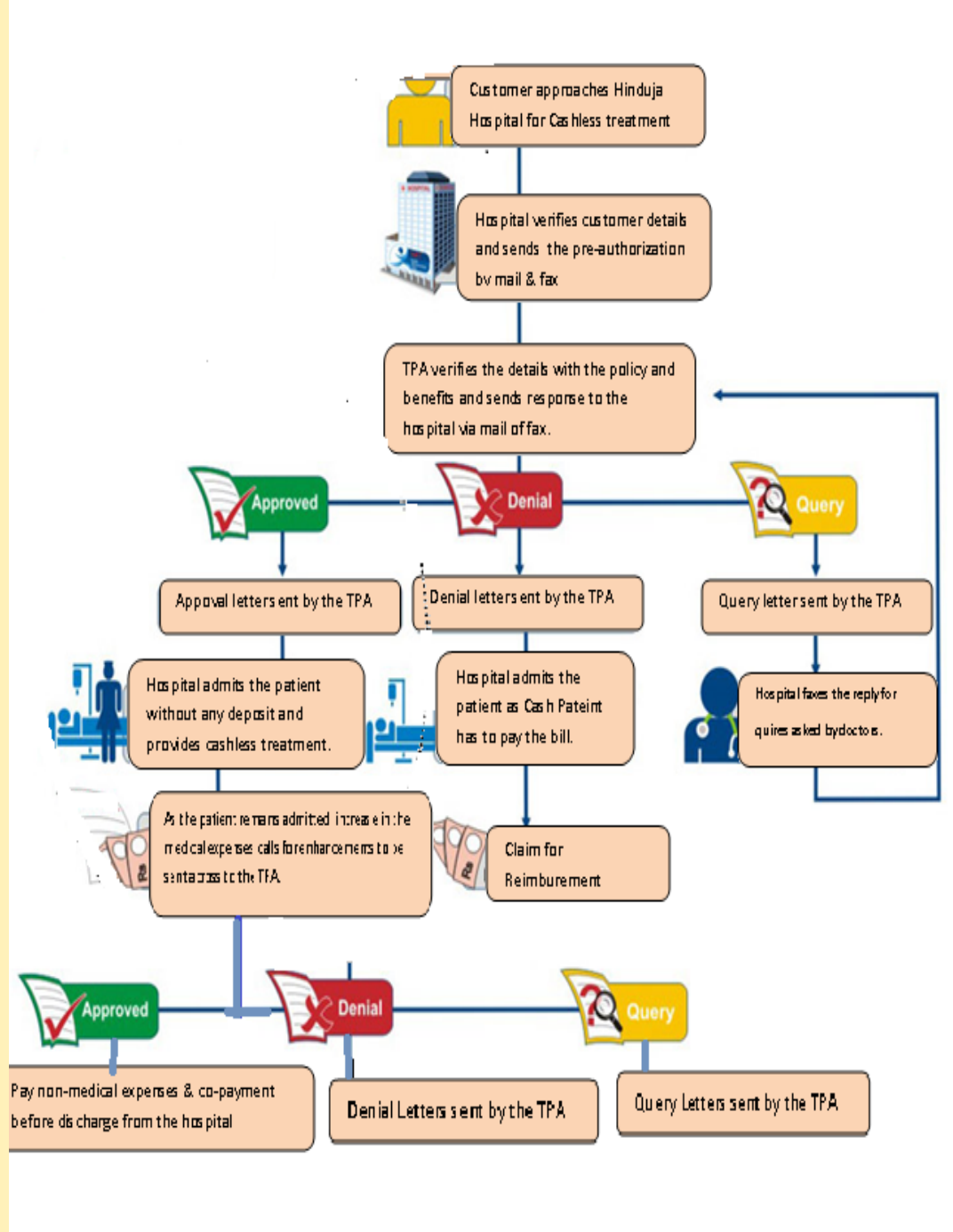
Objectives

- 1.To study the insurance process of all TPAs emplaned with the hospital.
- 2.To identify the TPA with highest efficiency in terms of the transactions performed in the process of insurance claim.
- 3.To identify the stage with maximum time utilization & Suggest Recommendations to reduce the time Lag.

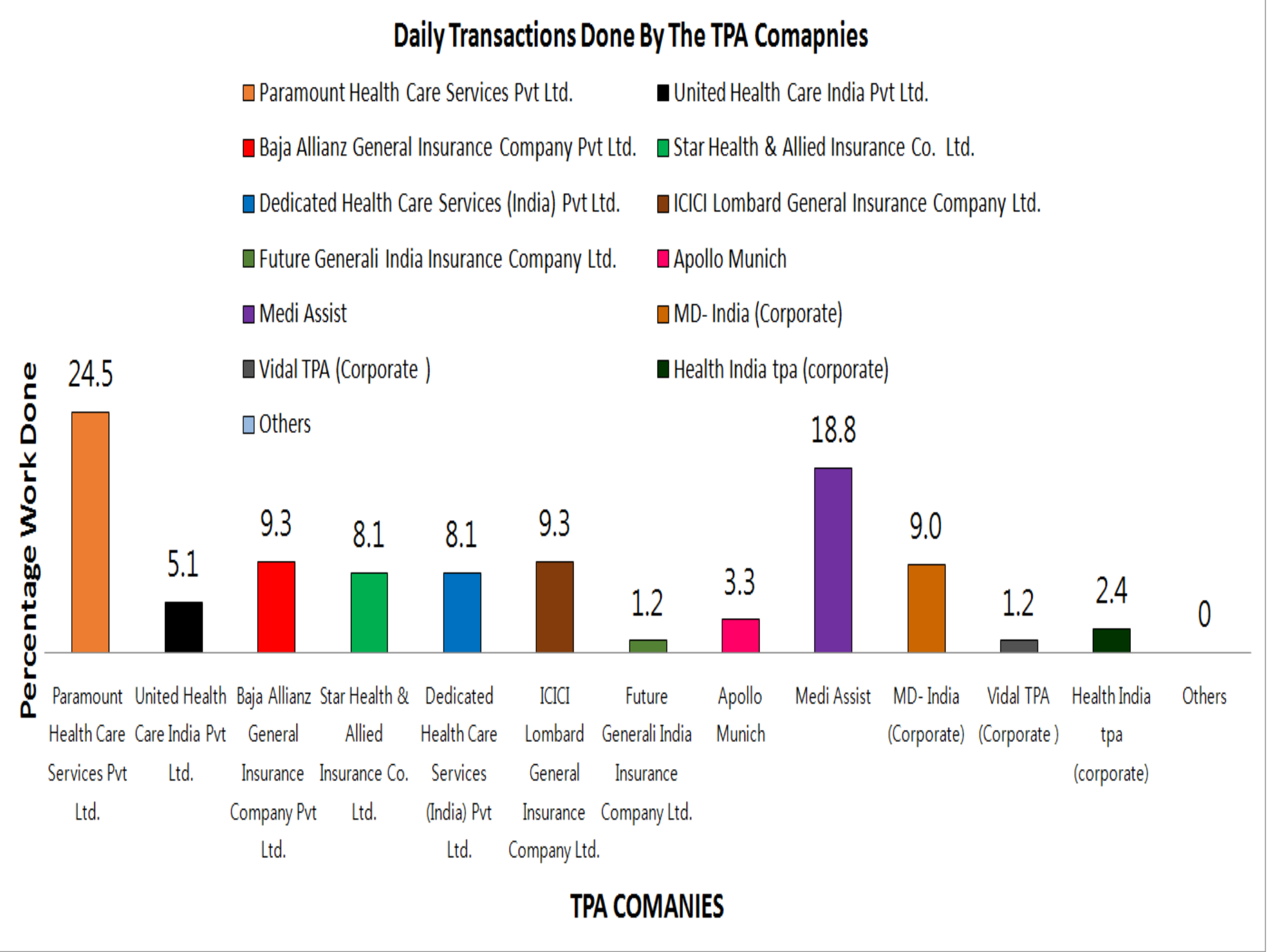
Methodolgy-

- Study Area : Hinduaj Hospital (TPA Department)
- Study Duration: 15 days (11/5/15-25/5/15).
- Study Design : Descriptive Study
- Sampling Type : Non-Probability sampling; Purposive Sampling
- Sample size : n=195
- Tools & Techniques for data collection and analysis Transaction Record was being designed & prepared to monitor the work flow by of the TPA companies. Data analysis was done in MS Excel.

Process-Flow



Key Findings



Duration Analysis

Duration Analysis(Weekly) Hospital To TPA								
DATE	TASKS	MODE OF DOCUMENTS SENT	CASES	PREAUTHORIZATION/ADMISSION MINS: SECS	CASES	ENHANCEMENT MINS: SECS	CASES	FINAL DISCHARGE MINS: SECS
11-16 May 2015	Sending the Documents	Mail	61	4.33	33	3.19	47	5.54
		Fax	26	7.22	24	6.48	10	10.00

Duration Analysis(Weekly) TPA To Hospital								
DATE	TASKS	MODE OF DOCUMENTS SENT	CASES	PREAUTHORIZATION/HRS.MINS	CASES	ENHANCEMENT HRS.MINS	CASES	FINAL DISCHARGE HRS.MINS
11-16 May 2015	Sending the Documents	Mail	65	6.51	32	6.24	46	3.04
		Fax	25	11.08	23	7.08	9	2.35

Results:

- 1.Paramount Healthcare Services Pvt. Ltd. was found to be the most efficient TPA in terms of the transactions performed .
- 2.On an average 56 transactions were being done per day by all the TPA companies.
- 3.Maximum amount of time was taken to pre-authorize the documents out of all the three process.
- 4.Cases wherein contact was being made by mail was responded quickly as compared to fax.
- 5.The ratio of TPA patients : Cash patients was found to be 1:7.2
- 5.The delay in the stage was because of the factors mentioned below-



1.Delay in dispatching the documents.

2. relevant documents not submitted.



1.Wrong entry of the information.

2. Lack of funds under TPA.



1.Patients with expired insurance policy.

2. Incompetence of premium payment.

Suggestions:

- 1.Common software should be developed for document submission which could be accessible to both the TPAs and the hospitals , with individual user-id and password.
- 2.Bringing awareness to the policy holders (patients) about the services that they can be facilitated is a necessity. TPAs & should hold seminars to educate the stakeholders on the evolving changes in the health insurance sector.
- 3.Someone within the hospital should be assigned the responsibility to constantly maintain a relationship with the corporate - Customer Relationship Management (CRM).
- 4.Hiring of 2 staff ,members so to avavoid the delay due to high