

TPA PUBLIC DISCLOSURE 2019-20

a.1 **TPA NAME** Heritage Health Services Pvt.Ltd.
Validity of agreement From 01/04/2019 To 31/03/2021

b Policy Particulars

Description	Retail	Group	Govt.
No. of Policies serviced	121532	4467	3
No. of Lives Covered	284232	206712	315375

c Geographical Area in which services are rendered by the TPA (As per Annexure A)

d Data of number of claims processed:

Description	No.	Percentage
i Outstanding number of claims at the beginning of the year:	6544	NA
ii Number of claims received during the year	110090	NA
iii Number of claims paid during the year: (Number & Percentage)	92412	79.23%
iv Number of Claims repudiated during the year:(Number & Percentage)	15082	12.93%
v Number of claims outstanding at the end of the year:	9140	NA

e Turn Around Time *

TAT for cashless claims (in respect of number of claims):

Description	Individual Policies (in %)		Group Policies (in %)	
	TAT for pre-auth **	TAT for discharge#	TAT for pre-auth **	TAT for discharge#
1 Within < 1 hour	82.00%	81.00%	79.00%	80.00%
2 Within 1-2 hours	10.00%	12.00%	15.00%	12.00%
3 Within 2-6 hours	4.00%	3.00%	3.00%	4.00%
4 Within 6-12 hours	4.00%	4.00%	3.00%	4.00%
5 Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6 >24 hours	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

*Percentage to be calculated on total of the respective column

**reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

#reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f TAT in case of Payment /Repudiation of Claims

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
	Within 1 Month	28709	90.10%	66730	88.31%	1	1.00%	95440
Between 1-3 months	2491	7.82%	4966	6.57%	0	0.00%	7457	6.94%
Between 3-6 months	568	1.78%	2331	3.09%	0	0.00%	2899	2.70%
More than 6 months	95	0.30%	1533	2.03%	0	0.00%	1628	1.51%
Total	31863	100.00%	75560	100.00%	71	1.00%	107494	99.93%

*Percentage to be calculated on total of the respective column

g Data of grievances received against the TPA:

Description	NO.
1 Grievance outstanding as on 01/04/2019	68
2 Grievances received during 2019-20	327
3 Grievances resolved during 2019-20	352
4 Grievance outstanding as on 31/03/2020	43

Place: Chennai
 Date: 18/12/2020

Signature of CEO
 United India Insurance Co Ltd



Annexure A

TPA Name : **Heritage Health Insurance TPA Private Limited**

Geographical Area in which services are rendered by the TPA

Sno.	Statename	District Name
1	Gujarat	Ahmedabad
2	Orrisa	Bhubaneswar
3	Tamil Nadu	Chennai
4	Tamil Nadu	Coimbatore
5	Delhi	Delhi
6	Assam	Guwahati
7	Telengana	Hyderabad
8	Rajasthan	Jaipur
9	Maharashtra	Mumbai
10	Bihar	Patna
11	Pondicherry	Pondicherry
12	West Bengal	Kolkata
13	West Bengal	Malda
14	West Bengal	Dakhin Dinajpur
15	West Bengal	Jalpaiguri
16	Uttar Pradesh	Lucknow
17	Andra Pradesh	Vizag