

TPA PUBLIC DISCLOSURE 2019-20

a.1 **TPA NAME** VIDAL HEALTH TPA PRIVATE LTD
Validity of agreement From 01/04/2019 To 31/03/2021

b Policy Particulars

Description	Retail	Group	Govt.
No. of Policies serviced	68289	50711	2
No. of Lives Covered	167296	514248	13276333

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:	91185	NA
ii Number of claims received during the year	424485	NA
iii Number of claims paid during the year: (Number & Percentage)	381296	73.94%
iv Number of Claims repudiated during the year:(Number & Percentage)	69547	13.49%
v Number of claims outstanding at the end of the year:	64827	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	66.00%	52.20%	72.90%	70.00%
2 Within 1-2 hours	20.40%	26.20%	18.10%	20.20%
3 Within 2-6 hours	12.60%	20.70%	8.10%	9.10%
4 Within 6-12 hours	0.30%	0.50%	0.30%	0.30%
5 Within 12-24 hours	0.20%	0.20%	0.10%	0.20%
6 >24 hours	0.50%	0.20%	0.50%	0.20%
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	13927	77.38%	136558	83.24%	251405	93.58%	401890
Between 1-3 months	3419	19.00%	23684	14.44%	12132	4.52%	39235	8.71%
Between 3-6 months	567	3.15%	3202	1.95%	2967	1.10%	6736	1.49%
More than 6 months	85	0.47%	607	0.37%	2138	0.80%	2830	0.63%
Total	17998	100.00%	164051	100.00%	268642	100.00%	450691	100.00%



*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	0
2 Grievances received during 2019-20	347
3 Grievances resolved during 2019-20	347
4 Grievance outstanding as on 31/03/2020	0

Place: Chennai
 Date: 18/12/2020

Signature of CEO
 United India Insurance Co Ltd

Annexure A

TPA Name : Vidal Health Insurance TPA Pvt Ltd

Geographical Area in which services are rendered by the TPA

Sno.	Statename	District Name
1	Gujarat	AHMEDABAD
2	Odisha	BHUVANESHWAR
3	Karnataka	BANGALORE
4	Tamilnadu	CHENNAI
5	Tamilnadu	COIMBATORE
6	Delhi	DELHI
7	Telangana	HYDERABAD
8	Kerala	KOCHI
9	West Bengal	KOLKATTA
10	Karnataka	MANGALORE
11	Maharashtra	MUMBAI
12	Maharashtra	PUNE
13	Karnataka	RAICHUR
14	Uttar Pradesh	RAMPUR
15	Andhra Pradesh	VIZAG