

PUBLIC DISCLOSURE ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

(INFORMATION AS ON 31ST MARCH 2021)

A. VALIDITY OF AGREEMENT WITH TPA

Name of TPA	Valid From DD/MM/YYYY	To DD/MM/YYYY
Paramount Health Services & Insurance TPA Pvt. Ltd.	30/04/2019	29/03/2022

Name of TPA	Valid From DD/MM/YYYY	To DD/MM/YYYY
Family Health Plan Insurance TPA Ltd	01/04/2019	31/03/2022

B. NUMBER OF POLICIES AND LIVES SERVICED IN RESPECT OF WHICH PUBLIC DISCLOSURES ARE MADE

HEALTH	Sum of Master Policy NOP	Sum of Lives Covered
Paramount Health Services and & Insurance TPA Pvt. Ltd.	69	7,46,813
Kotak Group Health Care	8	5,200
Kotak Group Smart Cash	56	7,23,916
Kotak Group Smart Cash – Micro Insurance	5	17,697
Family Health Plan Insurance TPA Ltd.	67,371	2,14,699
Kotak Group Health Care	1,271	89,230
Kotak Health Care	13,845	30,154
Kotak Health Premier	47,407	86,680
Kotak Health Super Top Up	2,381	5,914
Corona Kavach Policy	707	784
Corona Rakshak Policy	235	235
Arogya Sanjeevani Policy, Kotak Mahindra General Insurance Company Ltd	1,525	1,702

In-House	1,726	3,61,924
Kotak Covid-19 Secure	3	1,50,800
Corona Kavach Group Policy	1	58,075
Kotak Group Secure Shield	10	1,51,337
Kotak Secure Shield	1,712	1,712
Grand Total Health	69,166	13,23,436

PERSONAL ACCIDENT (PA)	Sum of Master Policy NOP	Sum of Lives Covered
In-House	1,346	4,92,648
Kotak Accident Care	915	915
Kotak Group Accident Protect	254	5,40,755
Kotak Group Personal Accident Employer To Employee	177	(49,022)
Grand Total PA	1,346	4,92,648

C. Information with regards to the geographical area in which services are rendered by the TPA/Insurer (States names – District names shall be provided) in respect of which public disclosures are made: **PAN India**

D. Data of number of claims processed

	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
Claims							
Company Level	1,221	24,186	18,451	73%	5,010	20%	1,946

E. Turnaround time of (TAT) for cashless claims (in respect of number of claims):

a. **Paramount Health Services & Insurance TPA Pvt. Ltd.**

Turn Around Time(TAT) for cashless claims (in respect of number of claims):

Sr. No.	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	0%	0%	83%	70%
2	Within 1-2 Hours	0%	0%	14%	27%
3	Within 2-6 Hours	0%	0%	3%	3%
4	Within 6-12 Hours	0%	0%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		0%	0%	100%	100%

b. **Family Health Plan Insurance TPA Ltd.**

Turn Around Time(TAT) for cashless claims (in respect of number of claims):

Sr. No.	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	92%	90%	88%	77%
2	Within 1-2 Hours	7%	8%	10%	17%
3	Within 2-6 Hours	1%	2%	2%	6%
4	Within 6-12 Hours	0%	0%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

F. **Turnaround time in case of payment/repudiation of claims:**

In-house claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)p	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	32	100%	9,302	100%	0	0%	9,334	100%
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	32	100%	9,302	100%	0	0%	9,334	100%

*Percentage shall be calculated on total of respective column

Paramount Health Services & Insurance TPA Pvt. Ltd.

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)p	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	0	0%	7,185	100%	0	0%	7,185	100%
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	7,185	100%	0	0%	7,185	100%

*Percentage shall be calculated on total of respective column

Family Health Plan Insurance TPA Ltd.

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of claims	percentage (%)	No. of claims	percentage (%)p	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	4,604	100%	2,338	100%	0	0%	6,942	100%
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
Total	4,604	100%	2,338	100%	0	0%	6,942	100%

*Percentage shall be calculated on total of respective column

G. Data of grievance received against the TPA:

	Grievance outstanding at the beginning of year	Grievance received during the year	Grievance resolved during the year	Grievance outstanding at the end of the year
Company Level	0	0	0	0

Place Mumbai

Dated: 30th June 2021