

TPA PUBLIC DISCLOSURE 2019-20

a.1 **TPA NAME** M/S. Raksha TPA Pvt.Ltd.
Validity of agreement From 01/04/2019 To 31/03/2021

b Policy Particulars

Description	Retail	Group	Govt.
No. of Policies serviced	75685	4177	0
No. of Lives Covered	187544	256328	0

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:	6073	NA
ii Number of claims received during the year	123270	NA
iii Number of claims paid during the year: (Number & Percentage)	109781	84.88%
iv Number of Claims repudiated during the year:(Number & Percentage)	11411	8.82%
v Number of claims outstanding at the end of the year:	8151	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	96.68%	95.92%	92.19%	96.96%
2 Within 1-2 hours	3.32%	4.08%	7.81%	3.04%
3 Within 2-6 hours	0.00%	0.00%	0.00%	0.00%
4 Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
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	21113	96.17%	95110	95.88%	0	0.00%	116223
Between 1-3 months	841	3.83%	4087	4.12%	0	0.00%	4928	4.07%
Between 3-6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
More than 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	21954	100.00%	99197	100.00%	0	0.00%	121151	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	165
3 Grievances resolved during 2019-20	165
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 : Raksha Health Insurance TPA Pvt. Ltd.

Geographical Area in which services are rendered by the TPA

Sno.	Name of State	Name of District
1	Andhra Pradesh	HYDERABAD
2	Chandigarh	LUDHIANA
3	Chattisgarh	RAIPUR
4	Gujarat	VADODARA
5	Gujarat	AHMEDABAD
6	Haryana	Delhi-NCR
7	Karnataka	BANGALURU
8	Kerala	COCHIN
9	Madhya Pradesh	BHOPAL
10	Maharashtra	MUMBAI - ANDHERI
11	Maharashtra	PUNE
12	Orissa	BHUBANESWAR
13	Punjab	CHANDIGARH
14	Rajasthan	JAIPUR
15	TamilNadu	CHENNAI
16	Uttar Pradesh	LUCKNOW
17	Uttarakhand	DEHRADUN
18	West Bengal	KOLKATTA