

Executive Summary

An executive summary of analysis of five thousand claims submitted by Health Care providers and paid for by Reliance HMO (Reliance) between the years 1997 and 1999.

A total sum of forty-seven million, nine hundred and forty-two thousand, eight hundred and seventy-five (N47,942,875) naira was paid out by Reliance during this period. The sum covered for about 3,622 distinct diagnosis from 5,000 claims. This brings it to an average of N9,588 paid out per claim.

Of the two insurance plan types available to individuals (Retail), 'RED Individual' plan outperformed the 'Yellow individual' plan in terms of claims remitted by 20%. This plan is quite more popular among the female gender compared to her counterpart and spreads normally among the youth population i.e. between ages 20-40. The young and teenage population (6-19years) seem to be least subscribed to this plan.

During the period under review, claims were paid for, for a total of 58 different Health Insurance plans. The 'RED Family' plan had the largest chunk of money paid out for claims under it. The 'GREEN Family' plan had the least of total sum paid. Analysis shows that the largest sum of insurance claim was paid out to claims related to Charmein Hospital, even though Igwe Hospital Nig. Ltd. had the highest recorded cases among all the 302 different providers within this period.

On the average, it took 20 days for a claim to be submitted to Reliance after the patient encounter the provider. Extreme delays of six months to over a year since diagnosis, was reported in some cases. Just about a quarter of diagnosis were submitted for claims within a week post encounter with a provider.

Data with us revealed that patients, being grouped by the type of diagnosis, had more encounters with providers in the month of October. Visits to providers under similar grouping, were done mostly on a Thursday. In general, patients encountered providers more for diagnosis of ailment during Summer.

To wrap up this summary, we observed that most claims, irrespective of gender, were Outpatient cases. However, for both Inpatient and Outpatient cases, there were more males than females recorded.