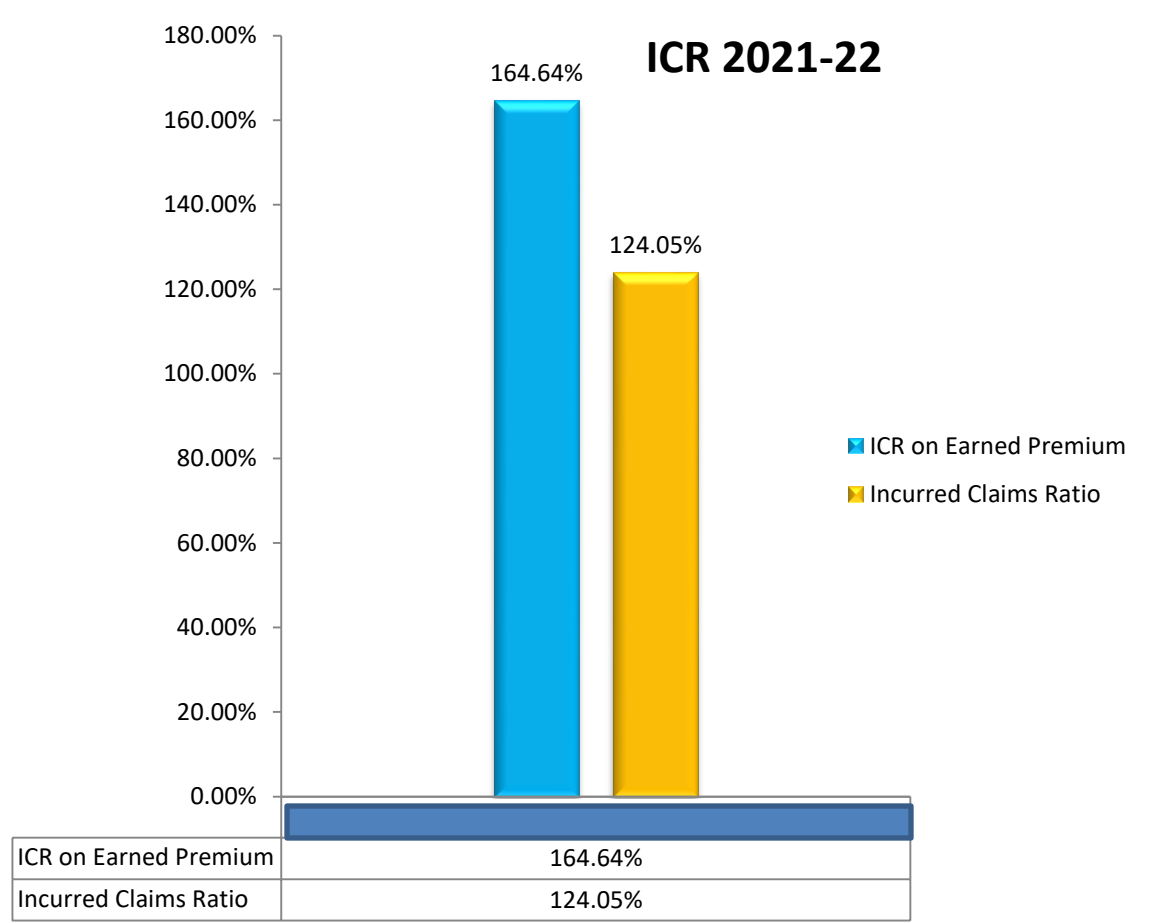
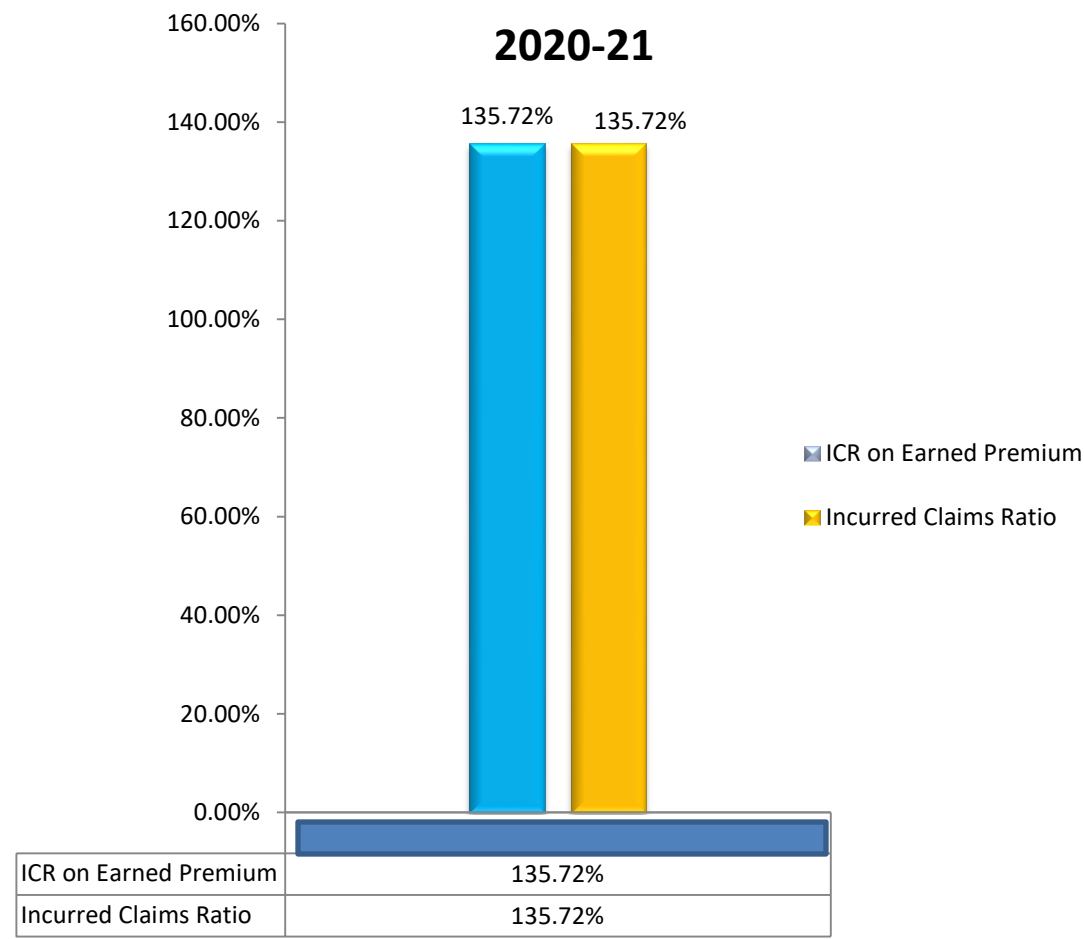


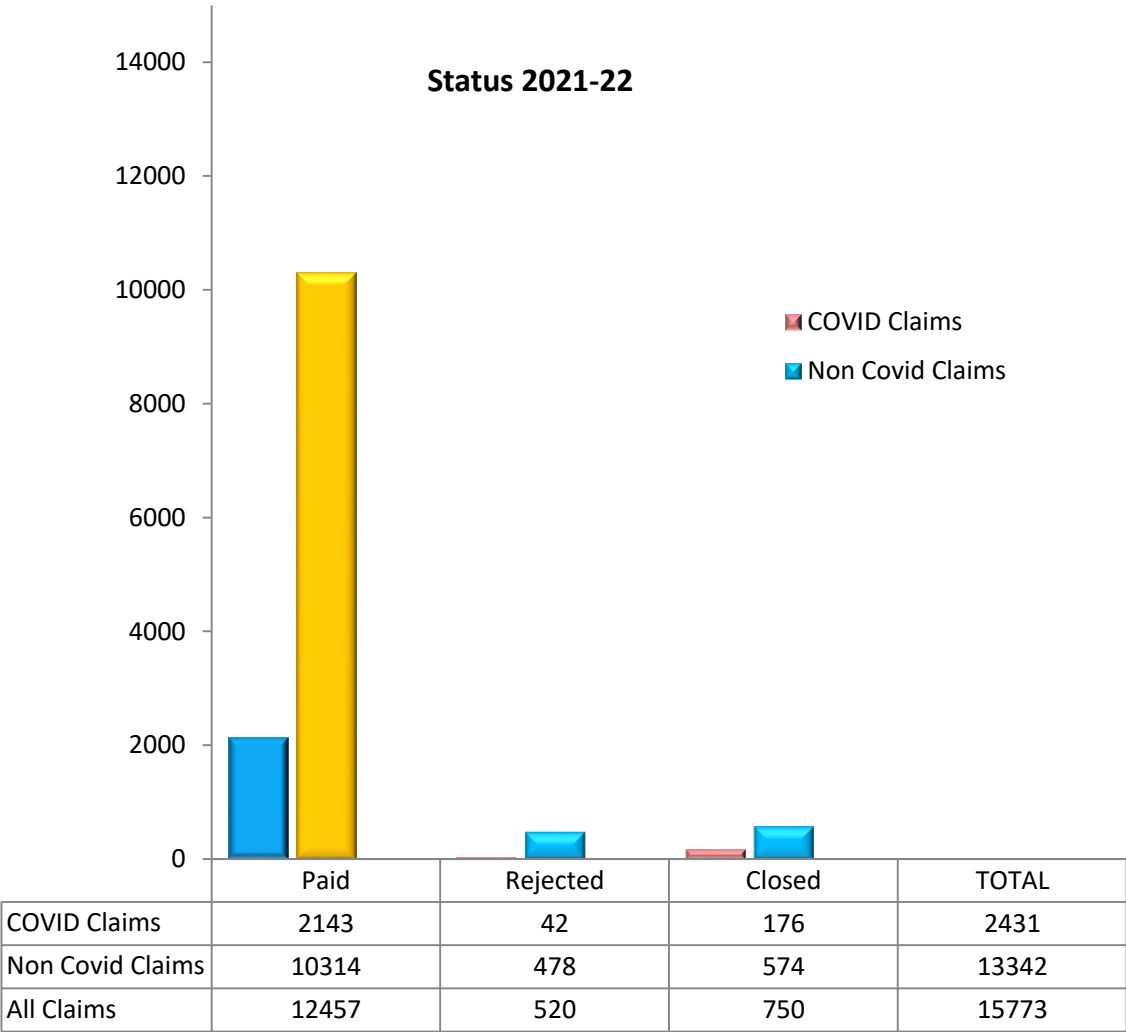
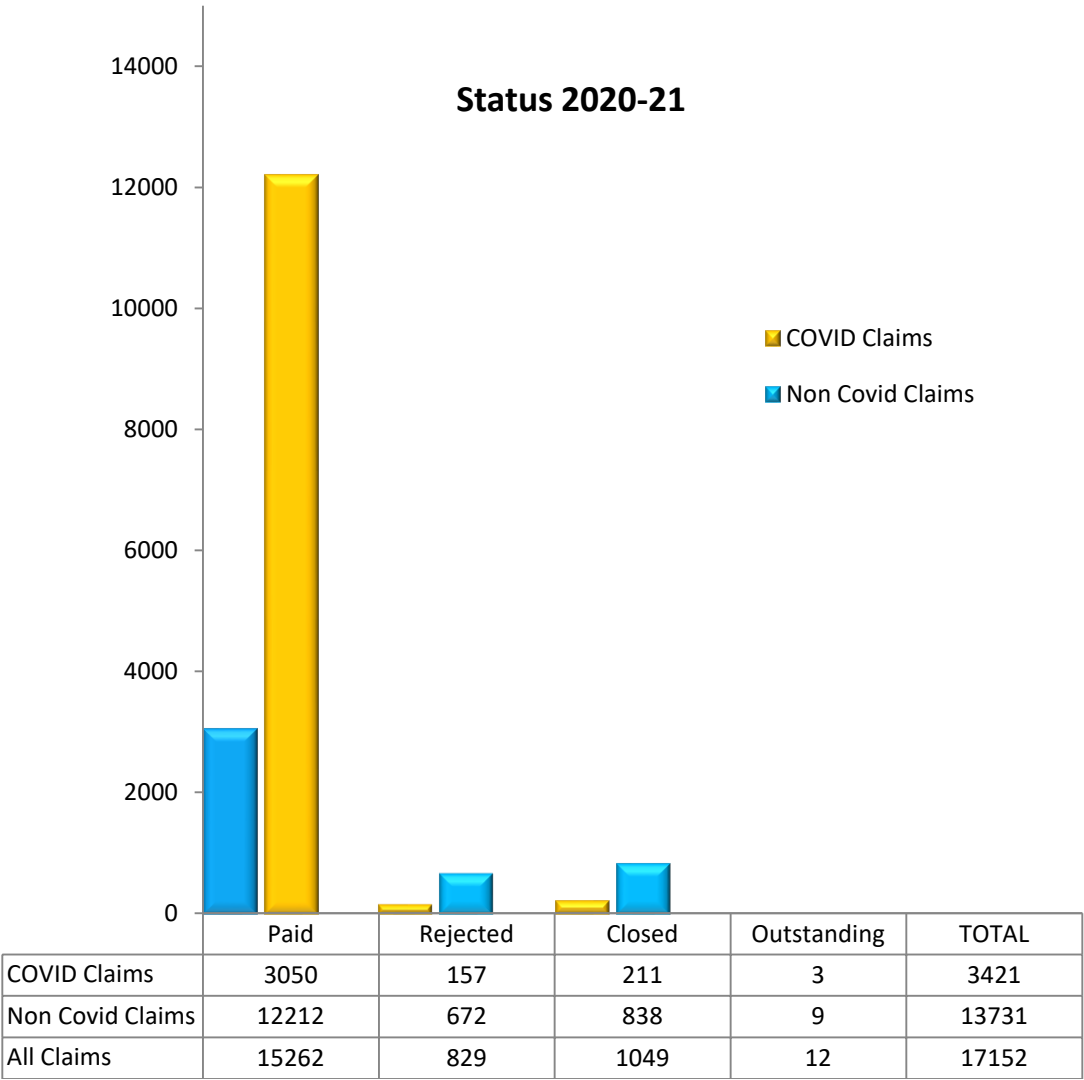
31 Dec 2021

# Corporation Review

# Contributors to FY-2020-21 and 2021-22

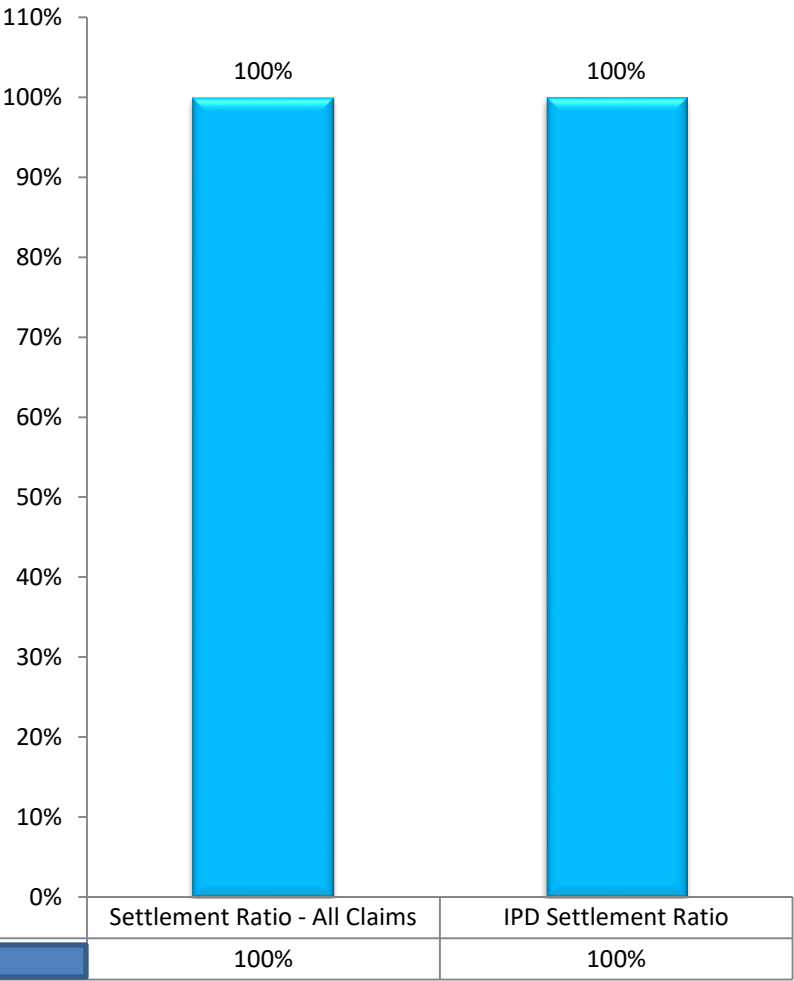


- ICR is high where the average claims cost are higher

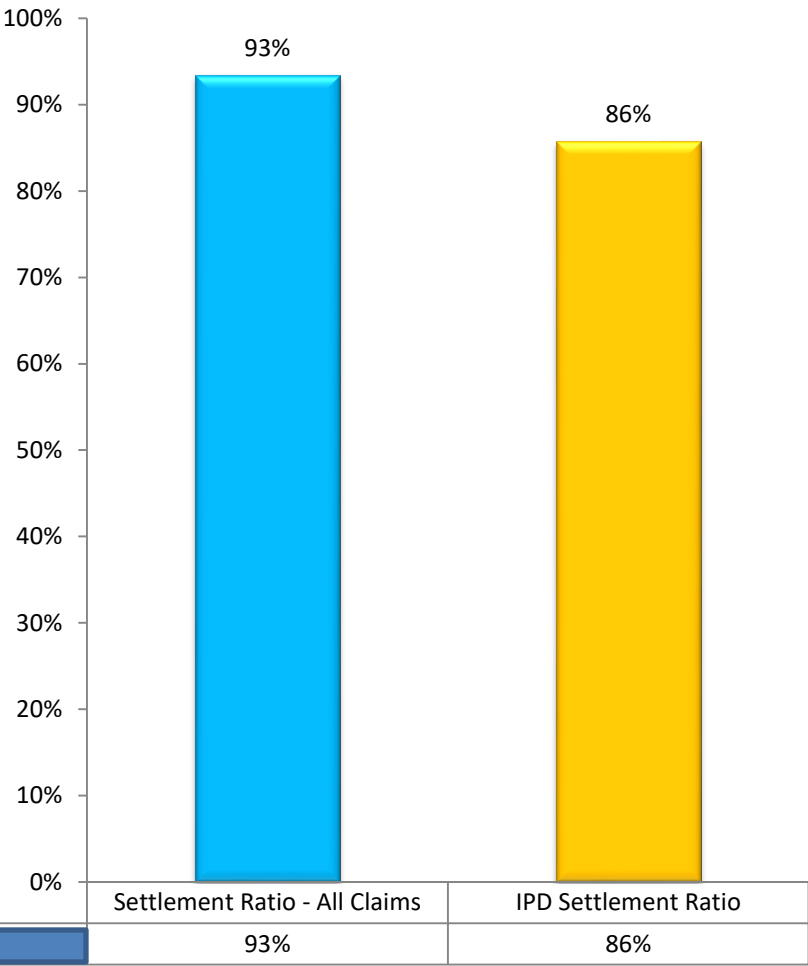


# Claim Settlement Ratio

FY 2020-21 Settlement Ratio

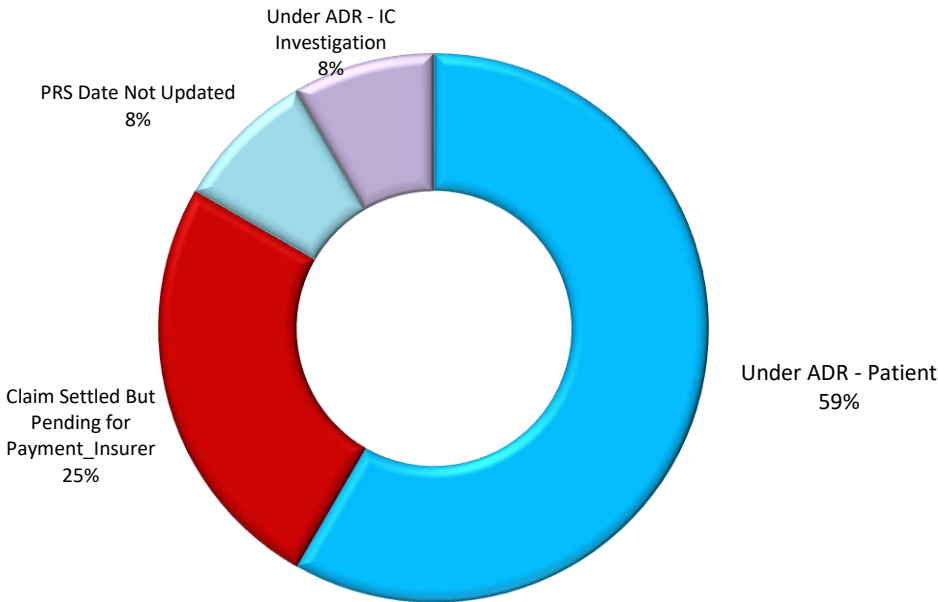


FY 2021-22 Settlement Ratio

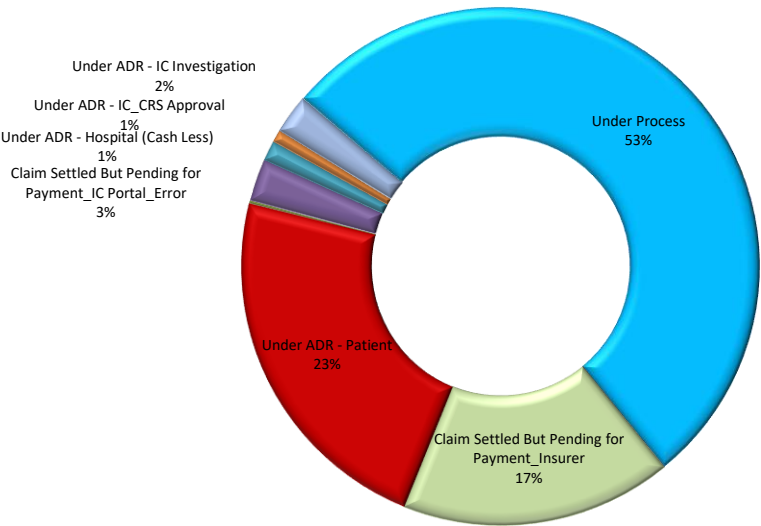


# Outstanding (OS) Analysis

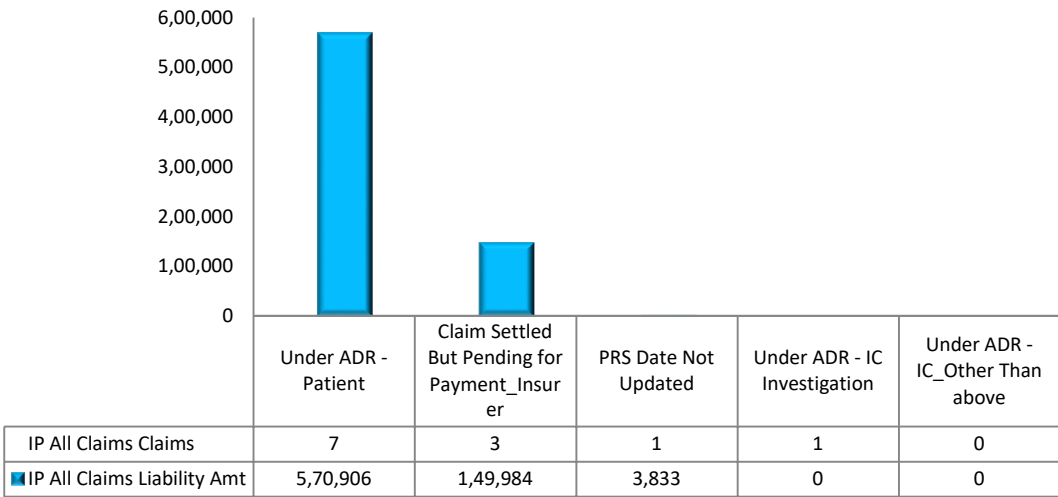
FY 2020-21 Outstanding Claims



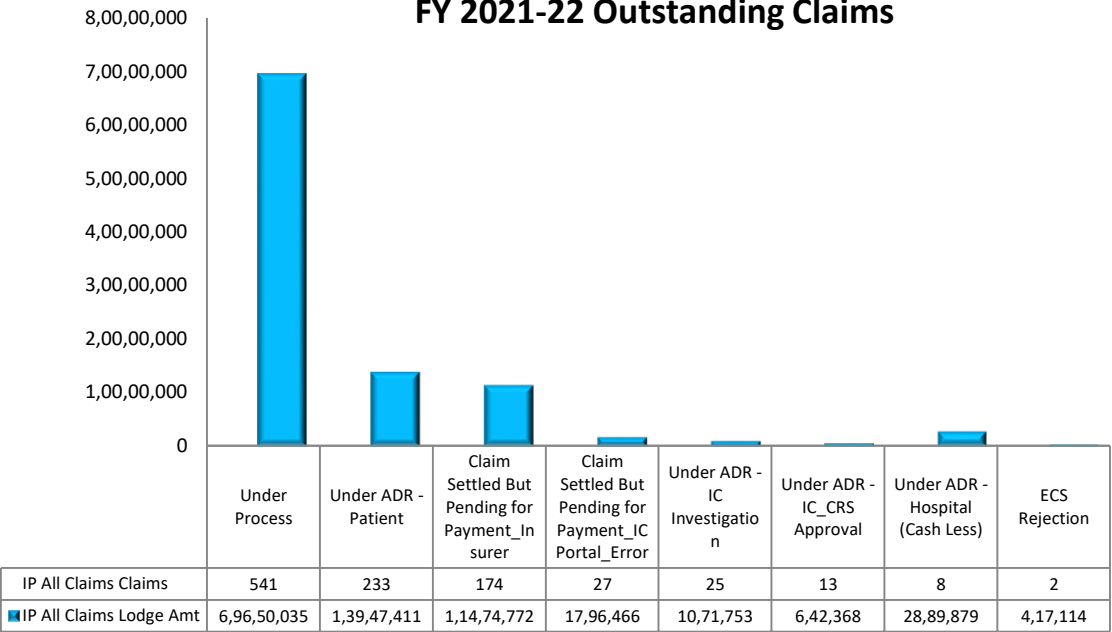
FY 2021-22 IP All Claims Claims



FY 2021-22 Outstanding Claims

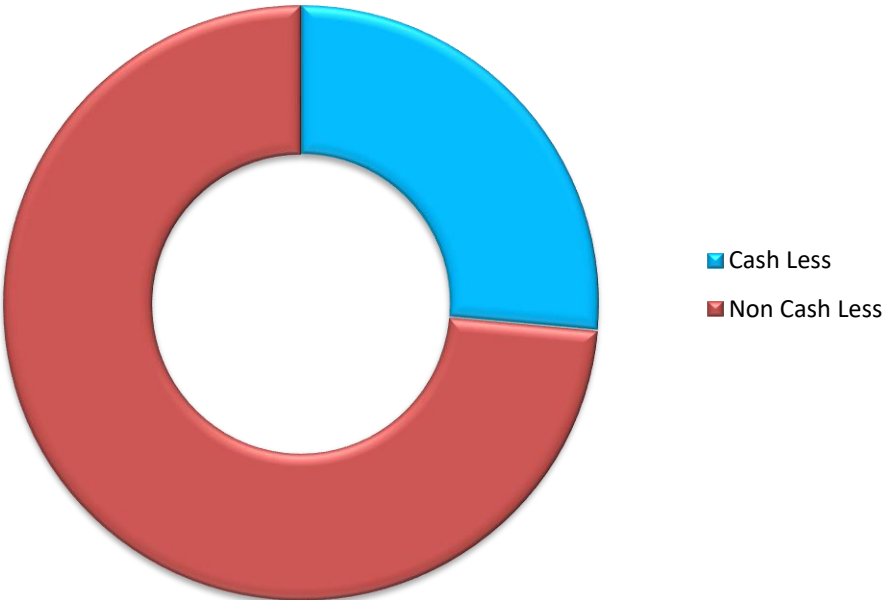


FY 2021-22 Outstanding Claims

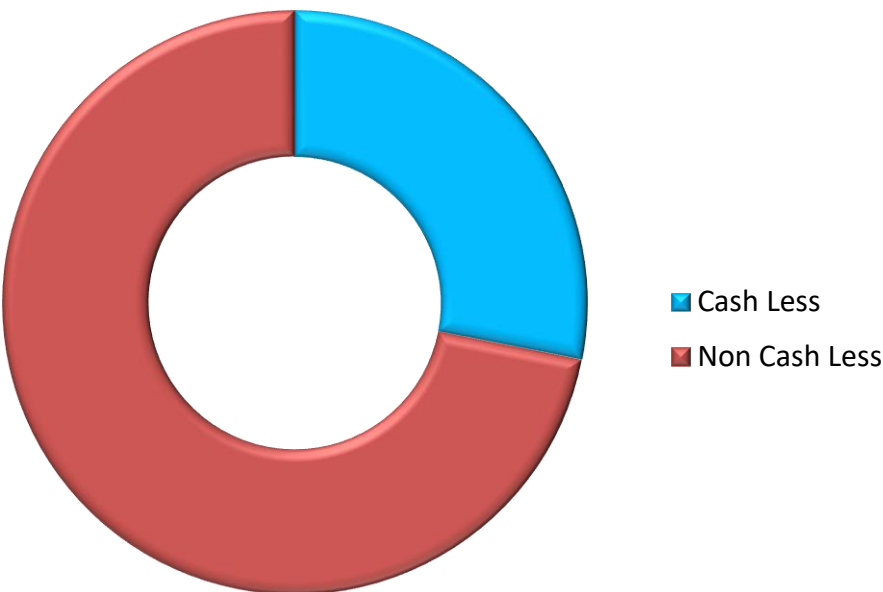


# Utilization FY 2020-21 & 2021-22

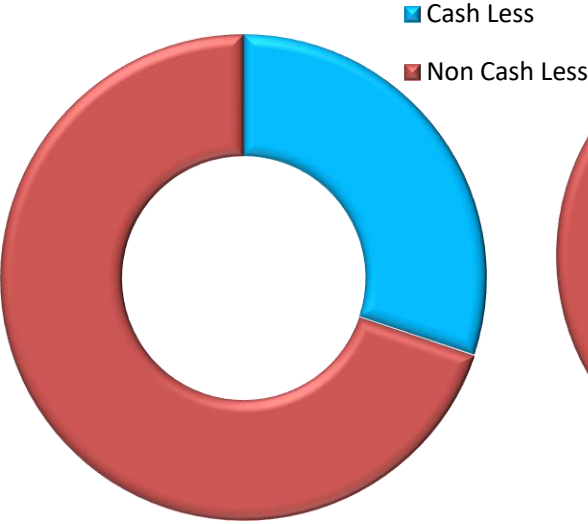
FY 2020-21



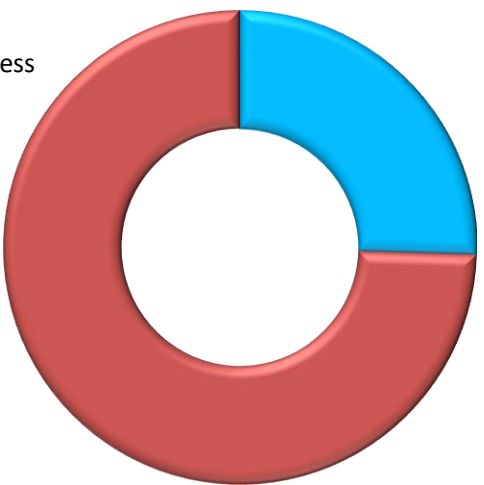
FY 2021-22



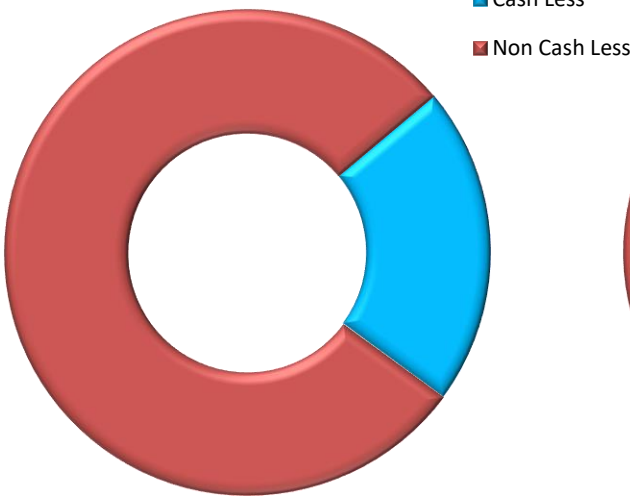
FY 2020-21 IP COVID Claims



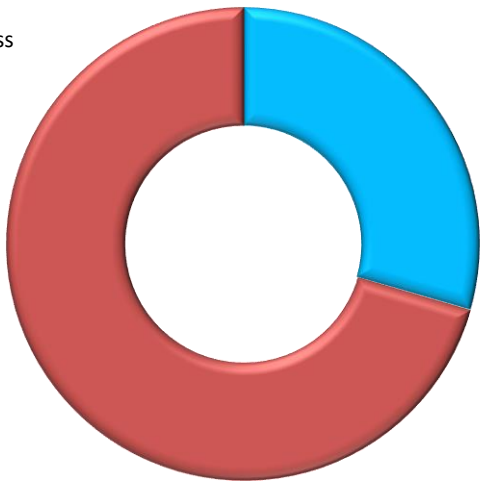
FY 2020-21 IP Non Covid Claims



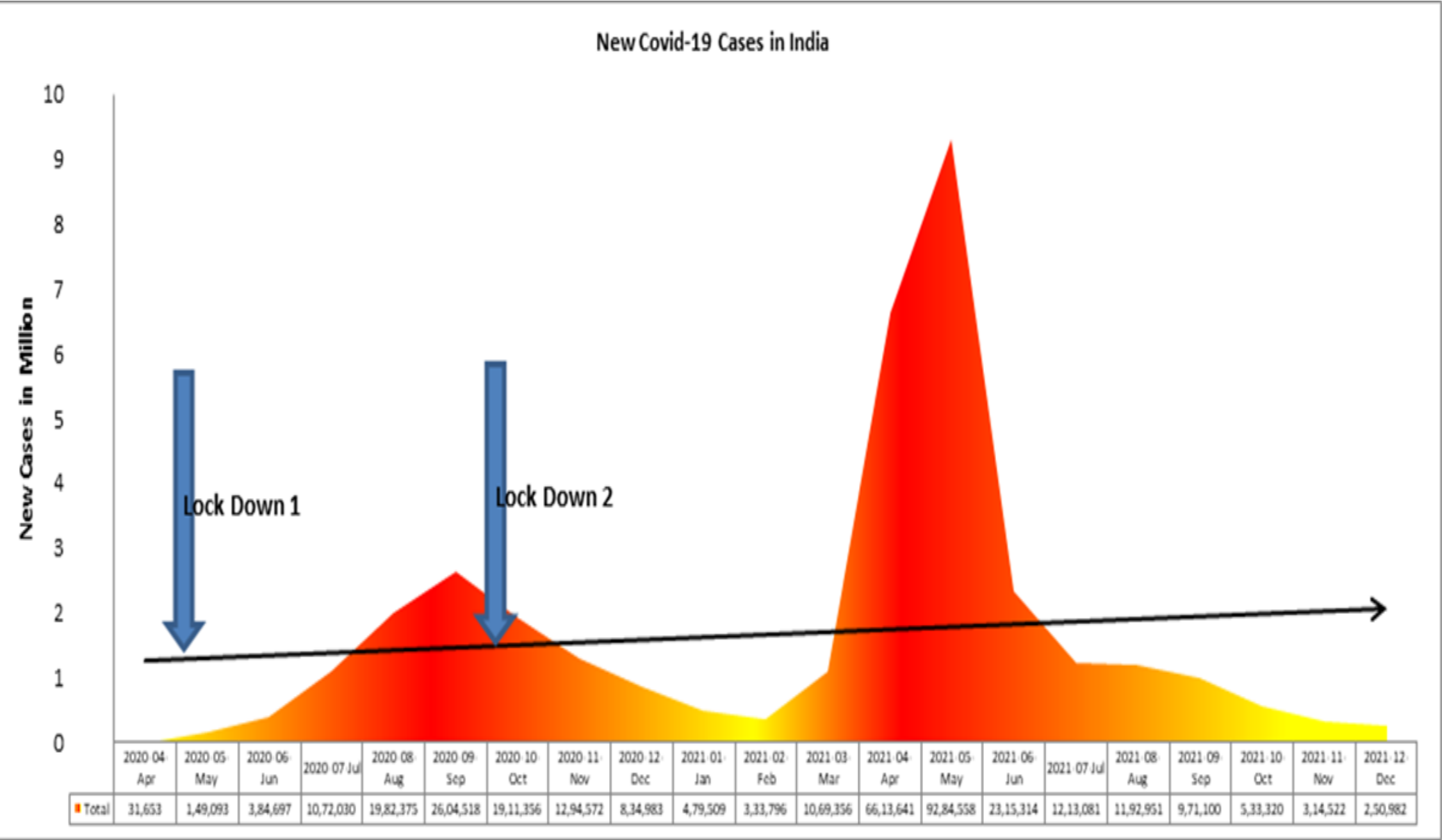
FY 2021-22 IP COVID Claims



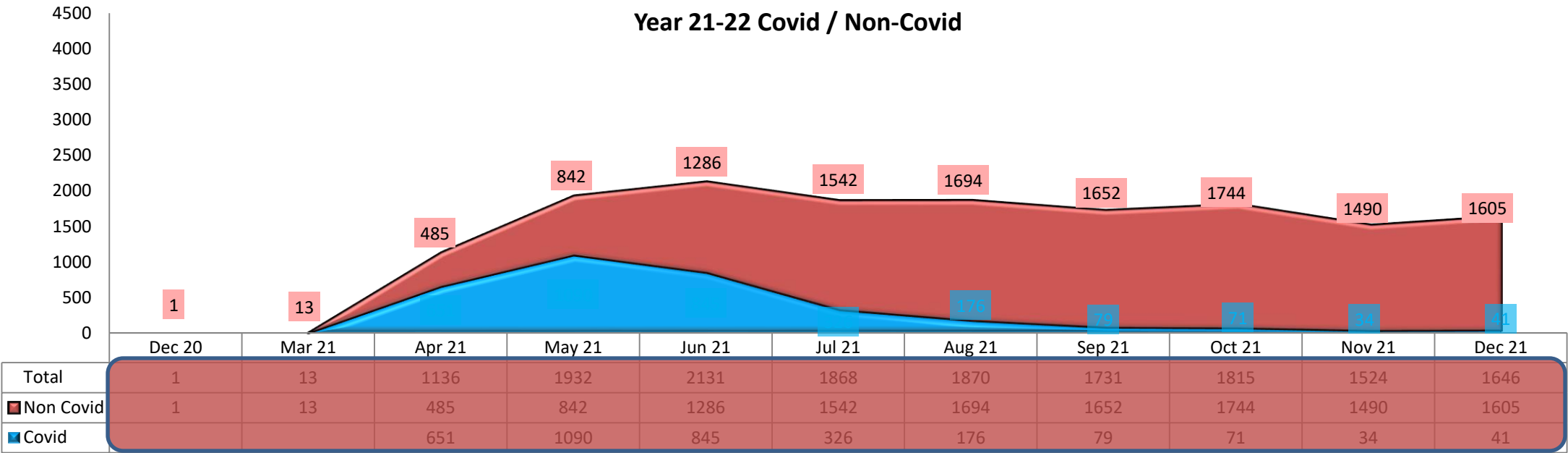
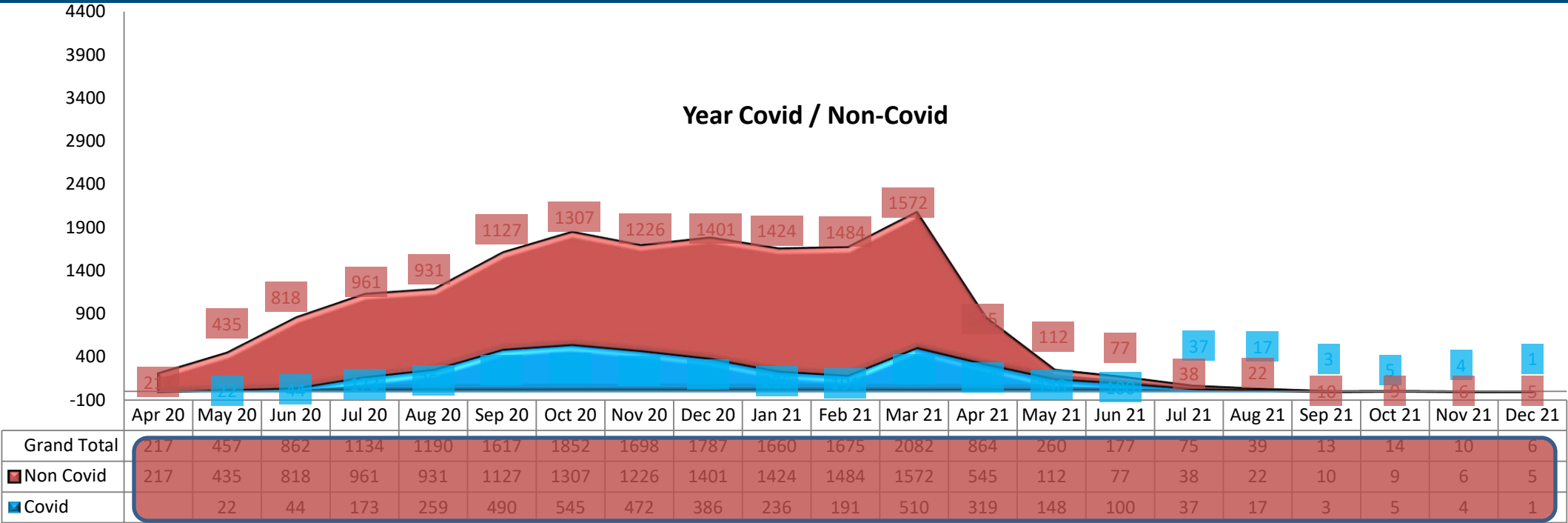
FY 2021-22 IP Non Covid Claims



# Covid 19 Pandemic in India\_20-21&21-22 Policies



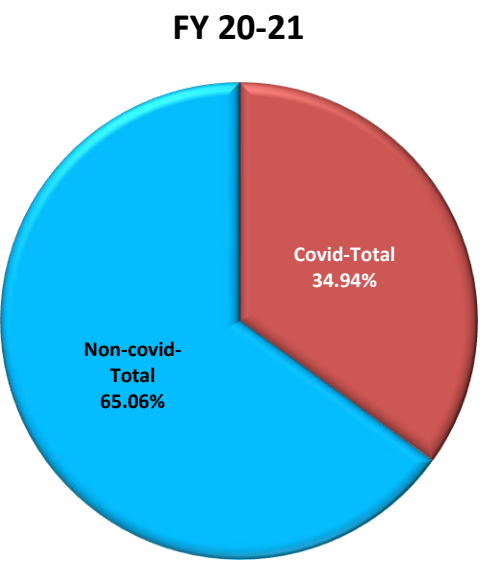
# Covid versus Non Covid FY 2020-21 & 2021-22



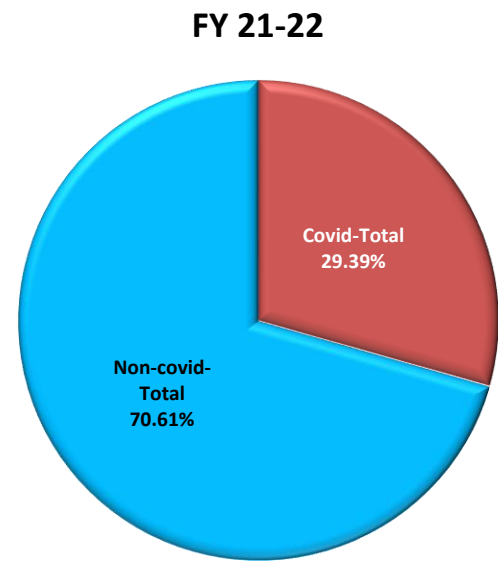


# Impact > Covid- Non Covid

- Nearly 34% in year 20-21 & 219% in year 21-22 of the claims cost is attributable to the covid-19 claims.
- Also impact of covid on non-covid costs.

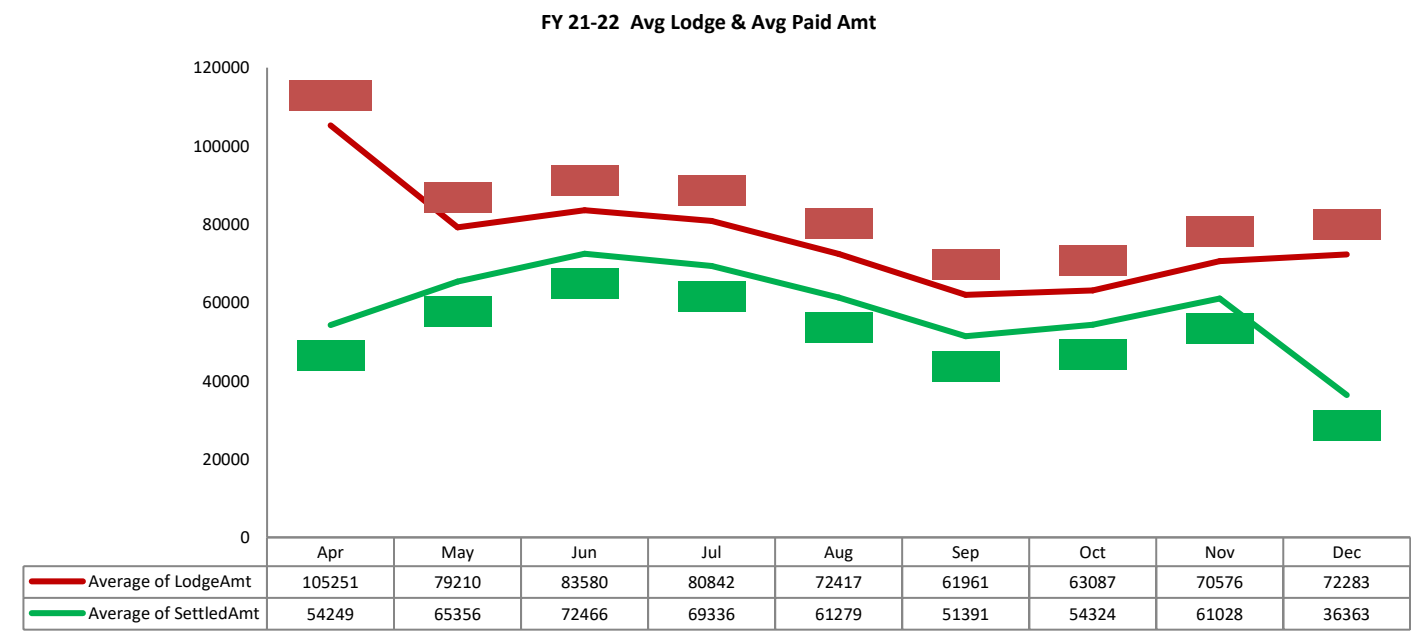
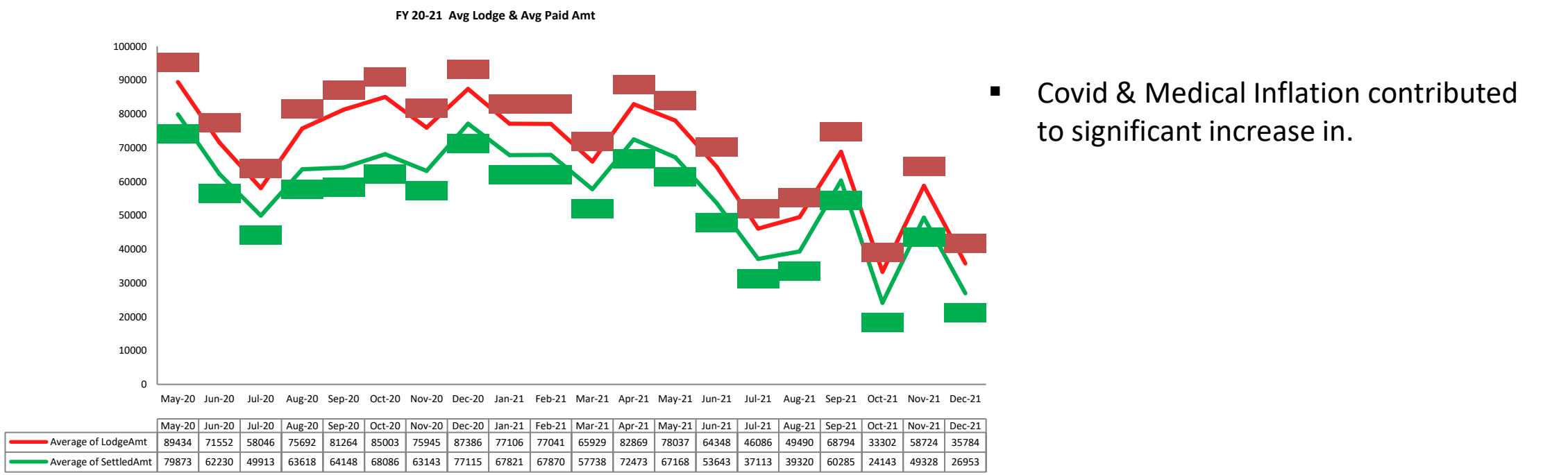


Group	Covid-OPD	Covid-Surgical	Covid-Medical	Covid-Total	Non-Covid-OPD	Non-covid-Surgical	Non-covid-Medical	Non-covid-Total
TOTAL								



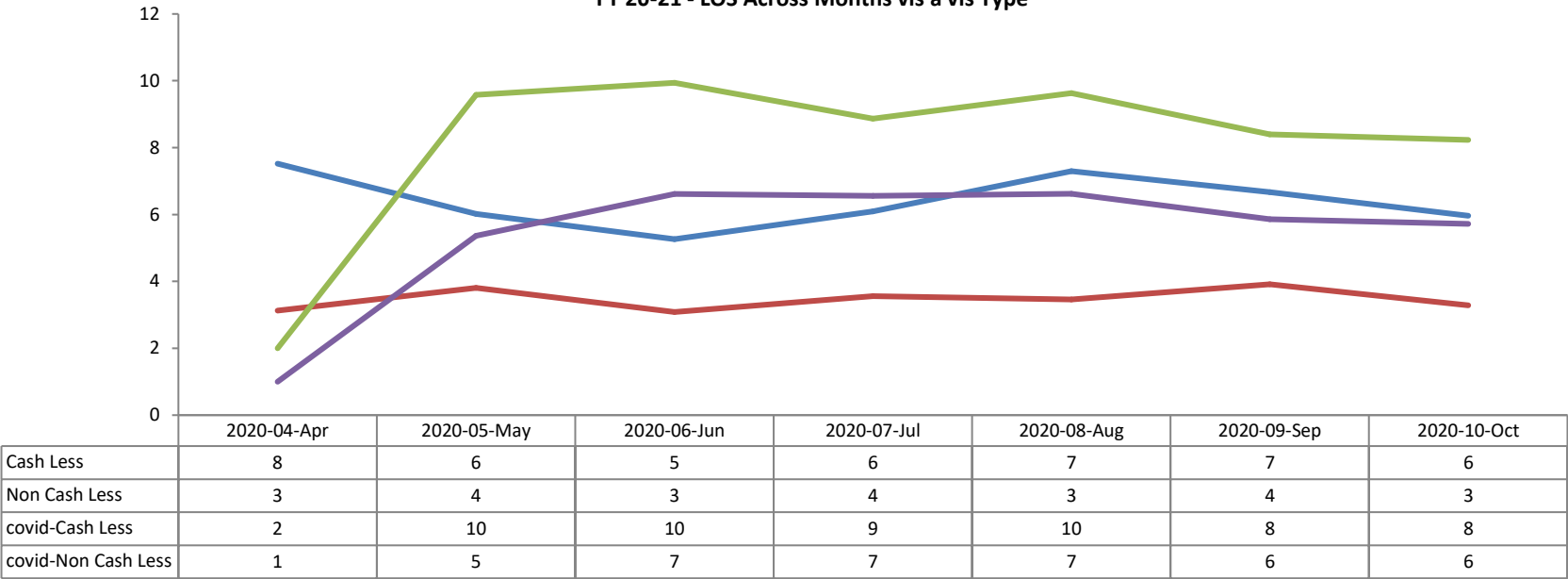
Group	Covid-OPD	Covid-Surgical	Covid-Medical	Covid-Total	Non-Covid-OPD	Non-covid-Surgical	Non-covid-Medical	Non-covid-Total
TOTAL								

# Over the Period - Both Lodged & Paid Amounts have Peaked due to the Pandemic

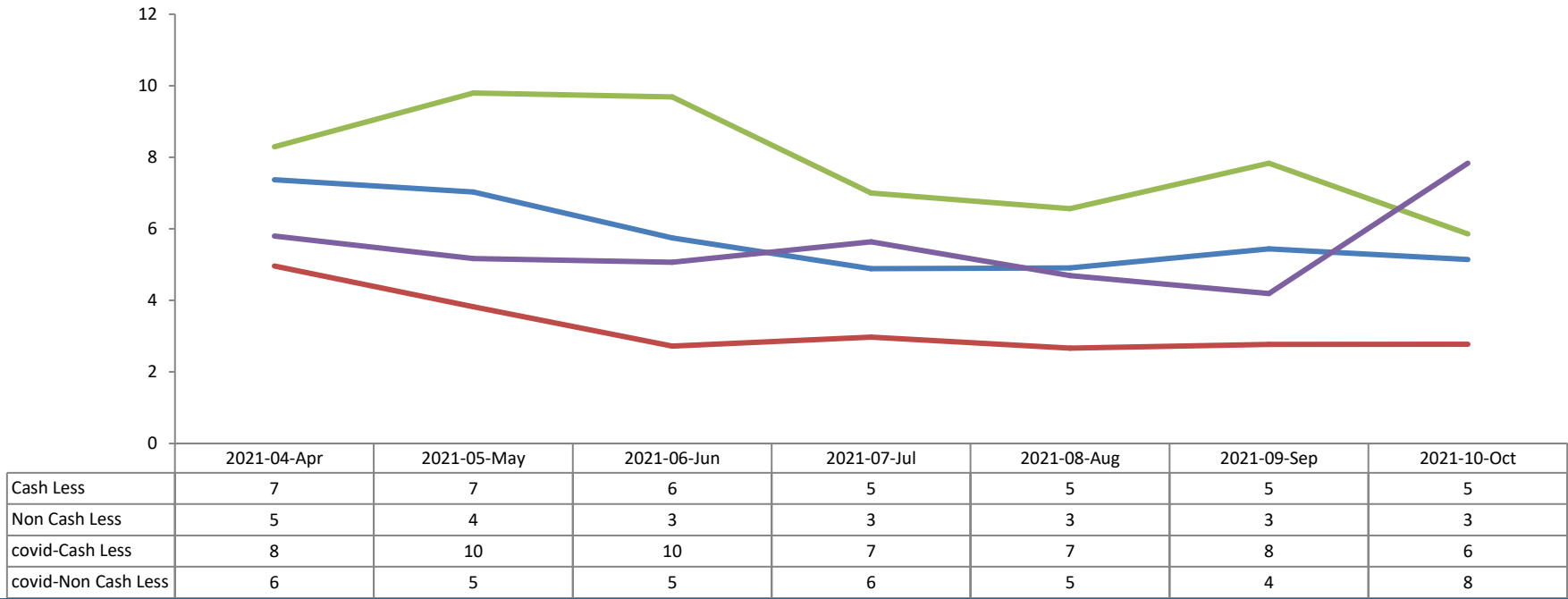


# Increased LOS - More

FY 20-21 - LOS Across Months vis a vis Type

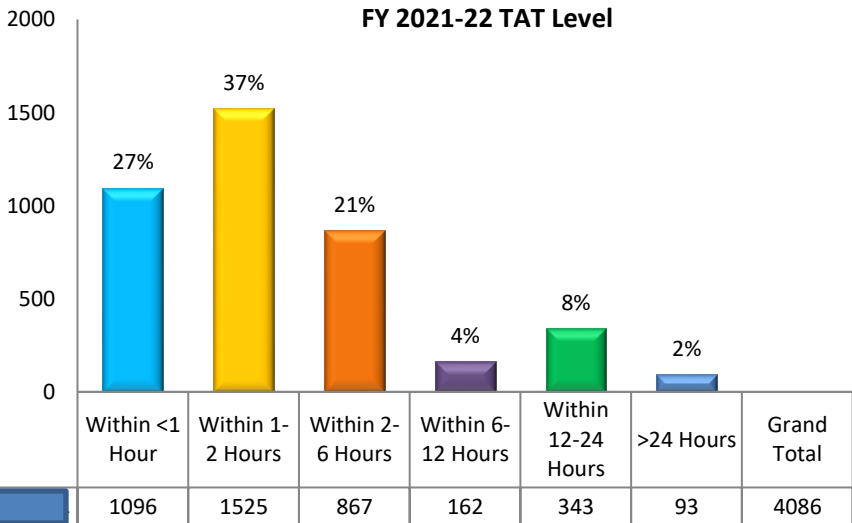
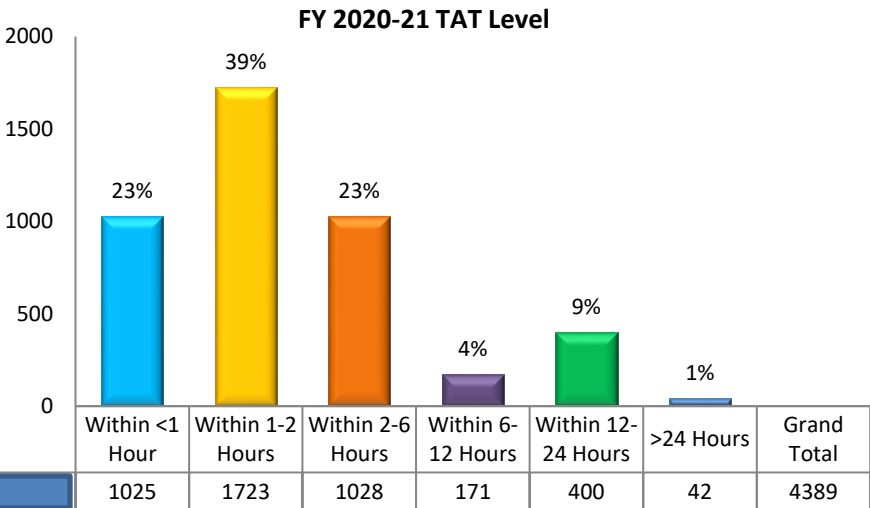
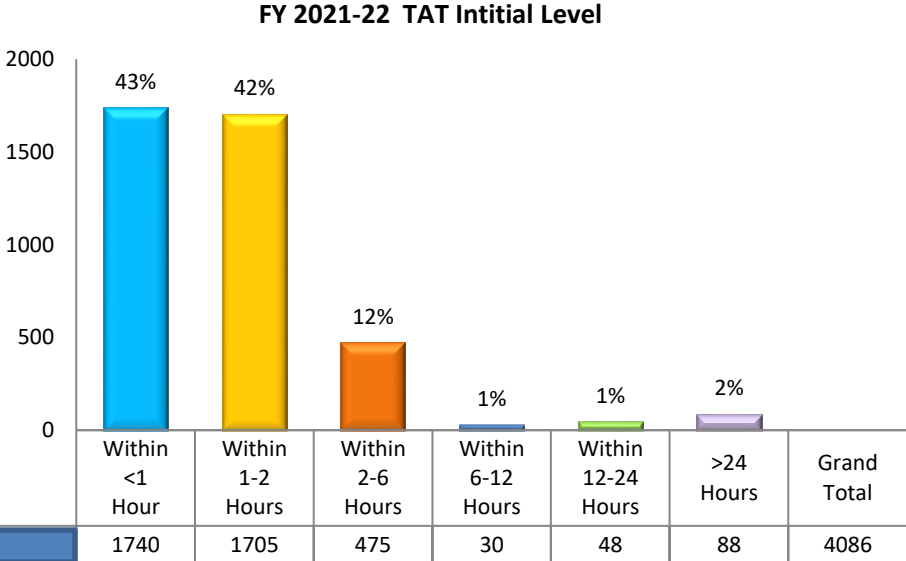
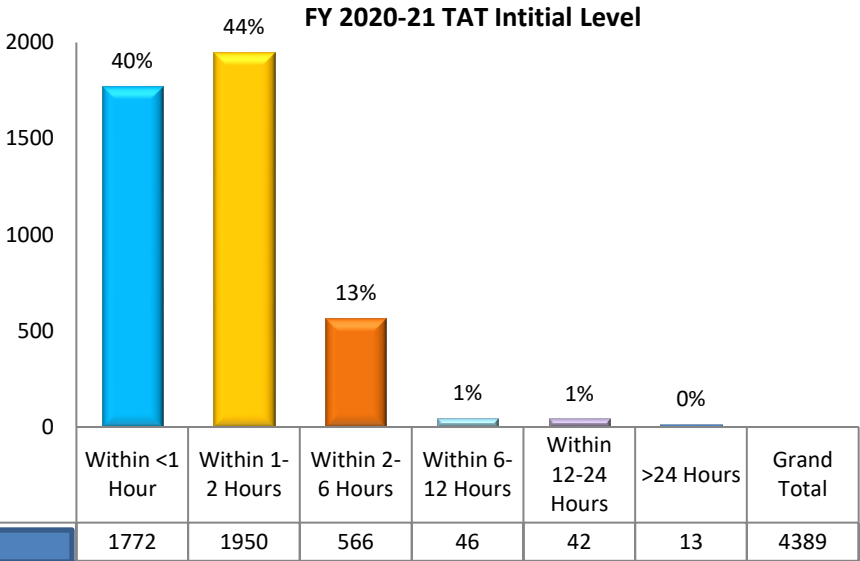


FY 21-22 LOS Across Months vis a vis Type



# Pan India TAT

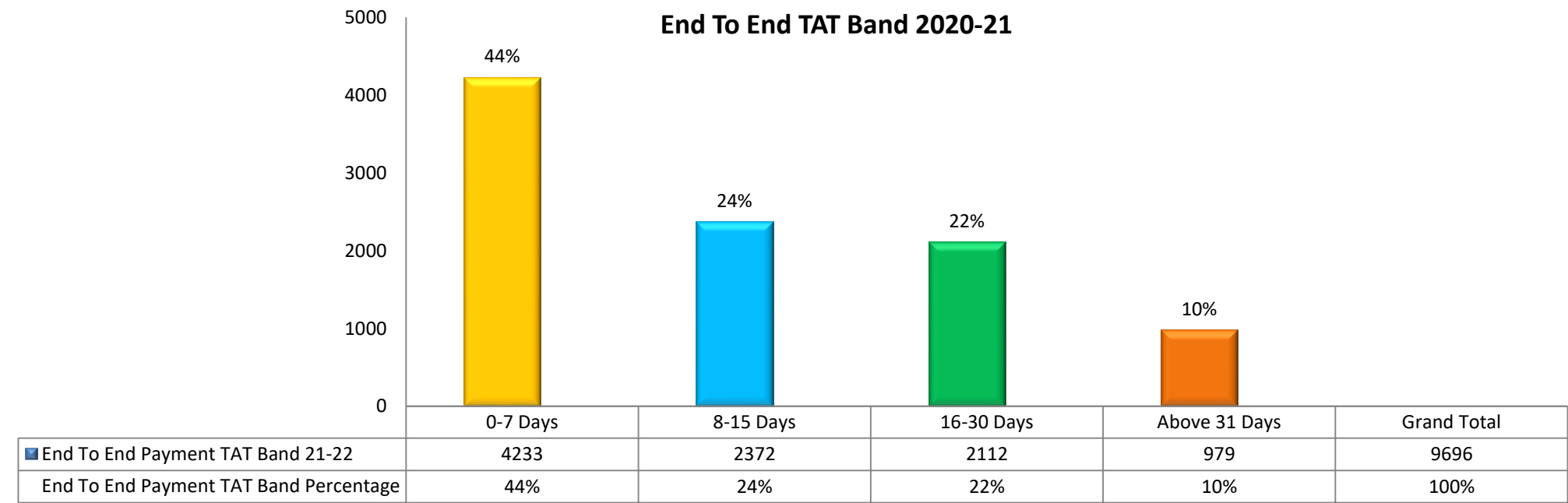
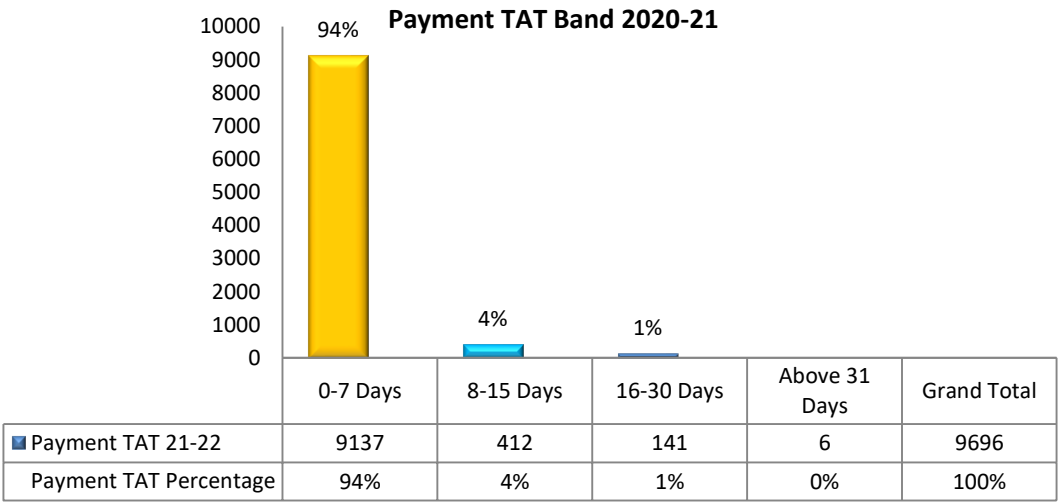
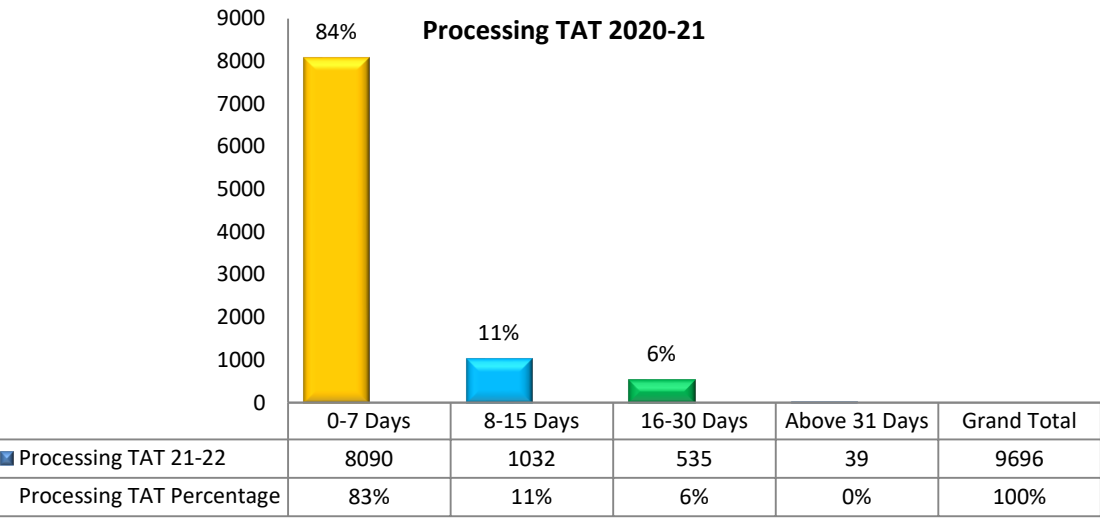
- Less than 2 hours approval for 815%
- Final approvals in less than 2 hours increased from 67% to 84%



# Processing End to End TAT

~ 910% Claims processed in less than 7 days in FY 20-21  
100% Claims processed in less than 15 days in FY 21-22

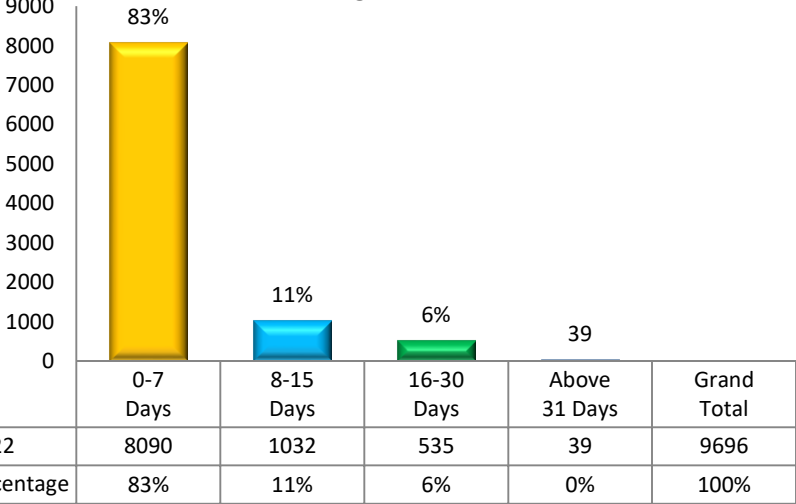
817% claims End to End TAT in less than 30 days for FY 20-21  
100% claims End to End TAT in less than 30 days for FY 21-22



# Reimbursement Claims – Processing, Payment & End to End TAT

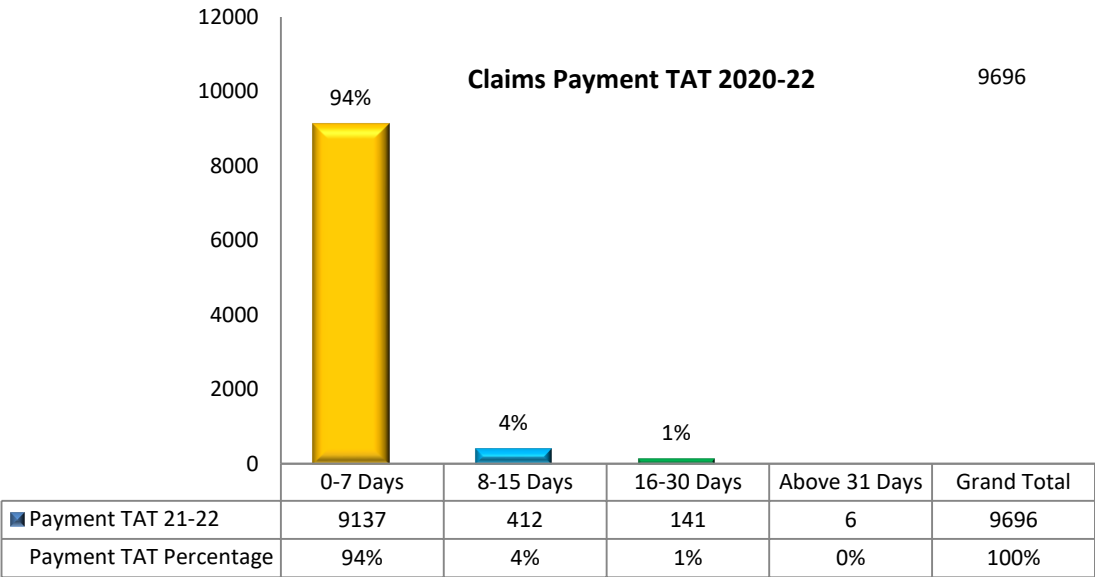
~ 7% Claims processed in less than 7 days in FY 20-21 Policies  
1000% Claims processed in less than 15 days in FY 21-22 Policies Policies

Processing TAT 2020-22

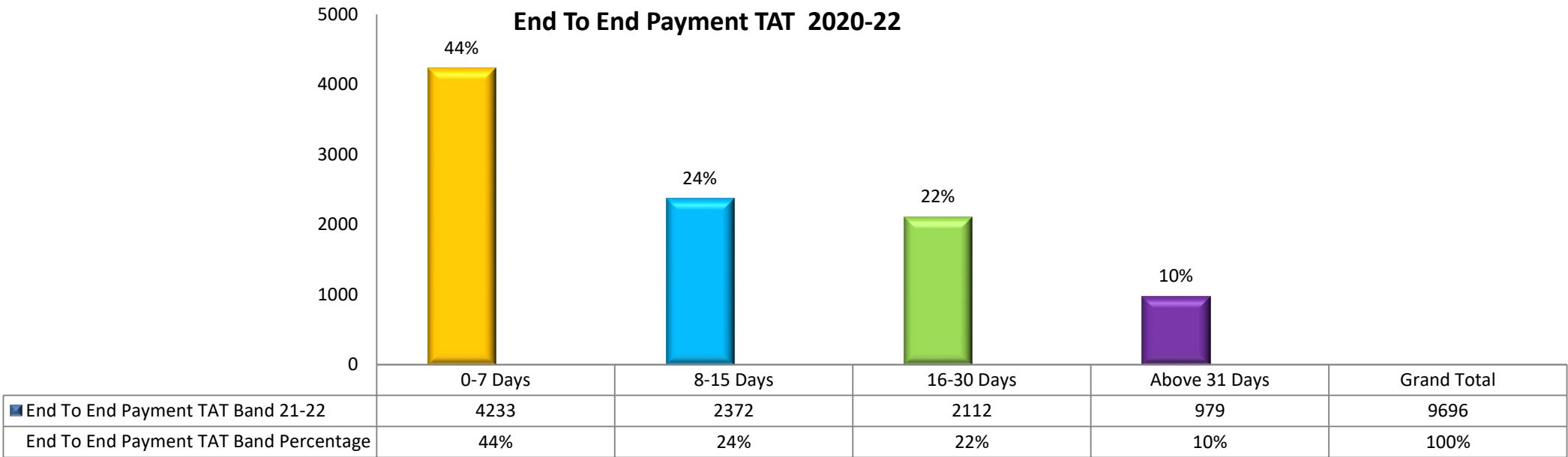


8% claims End to End TAT in less than 3 days for FY 20-21 Policies  
100% claims End to End TAT in less than 30 days for FY 21-22

Claims Payment TAT 2020-22

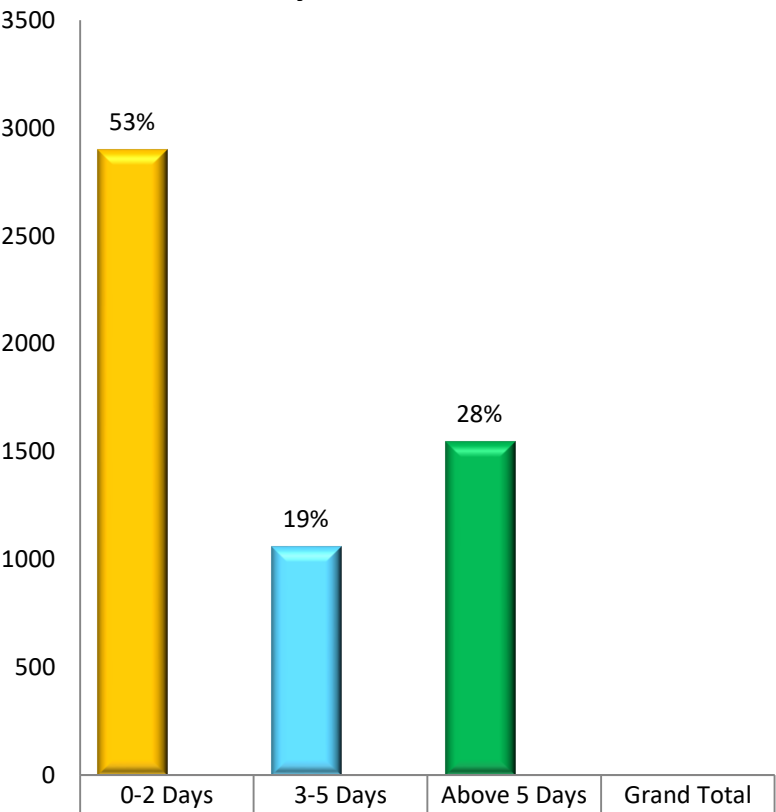


End To End Payment TAT 2020-22



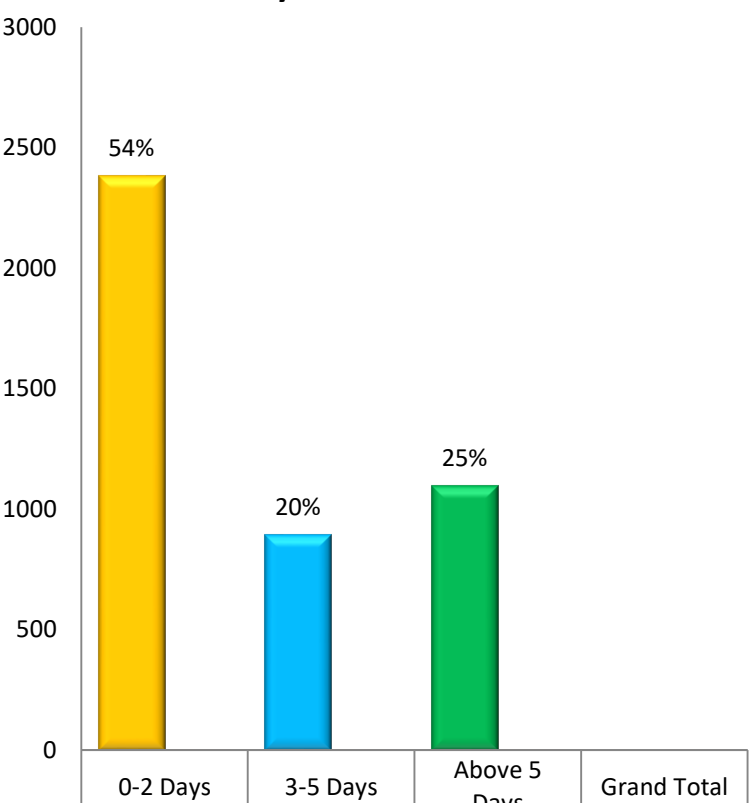
# Pan India Deficiency Raise TAT

Defency TAT Band 2020-21



Defency TAT Band 20-21	2903	1061	1546	5510
Defency TAT Band Percentage	53%	19%	28%	100%

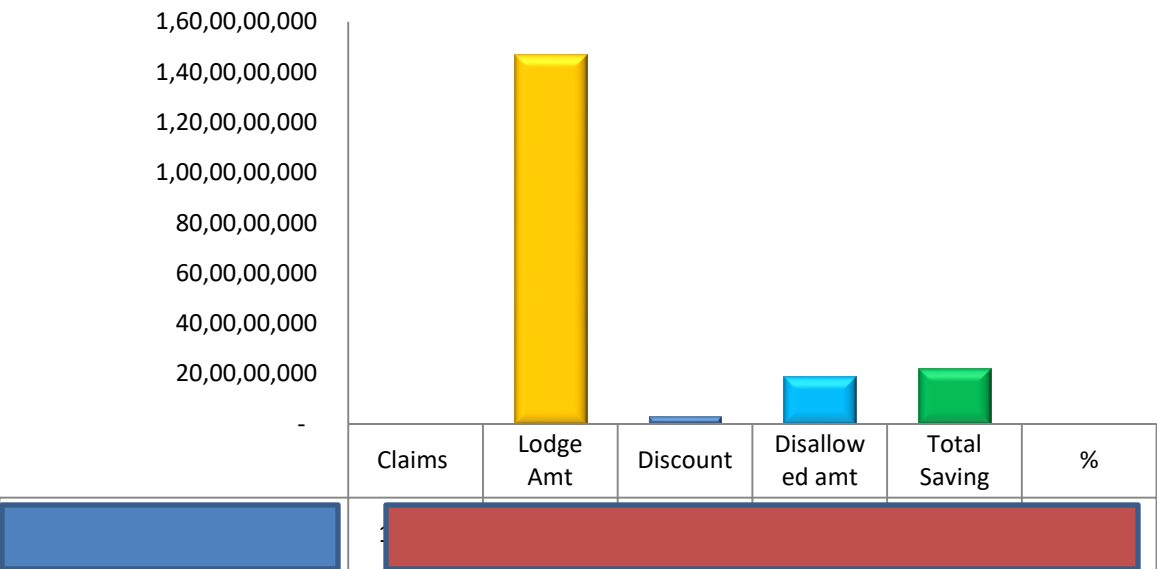
Defency TAT Band 2021-22



Defency TAT Band 21-22	2386	896	1099	4381
Defency TAT Band Percentage	54%	20%	25%	100%

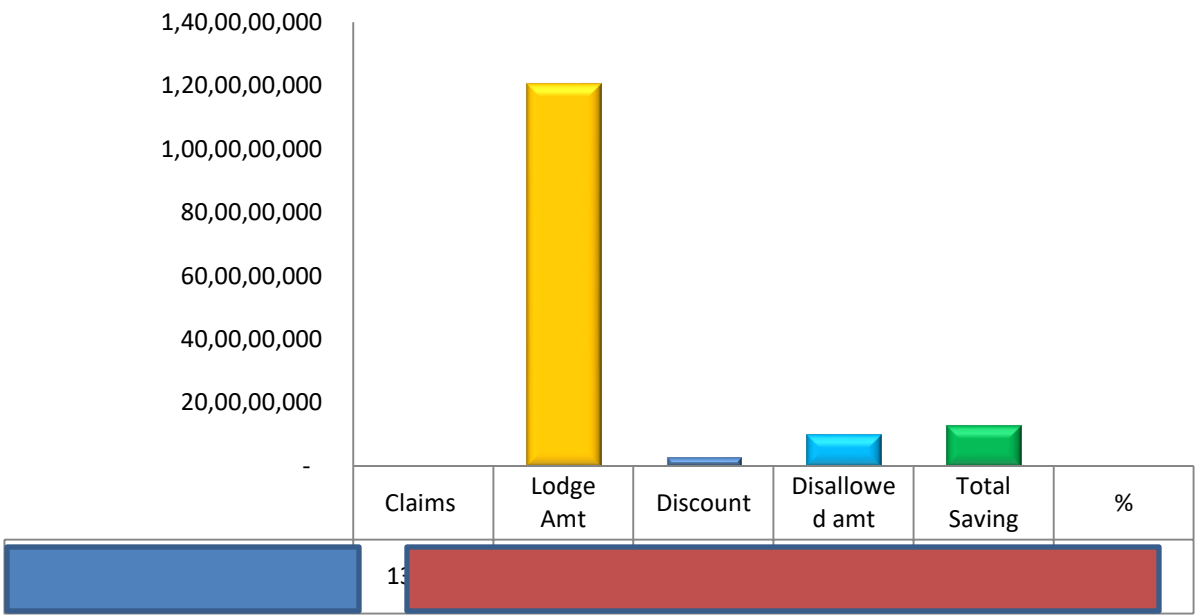
# Savings Analysis of Paid claims

Savings Analysis 2020-21



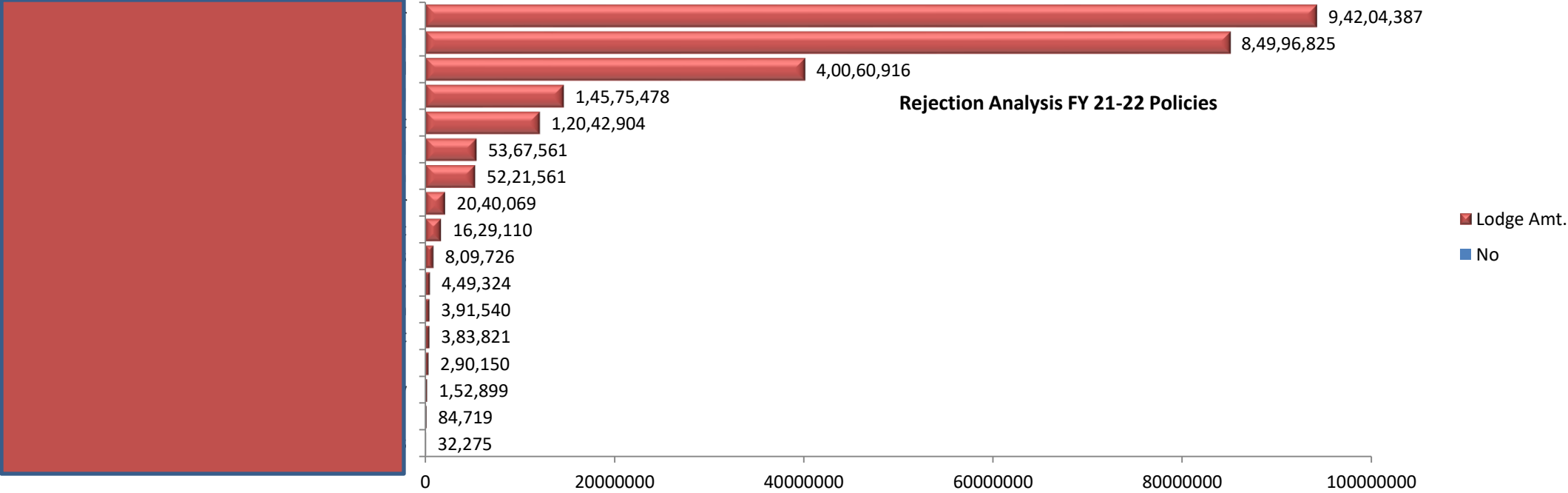
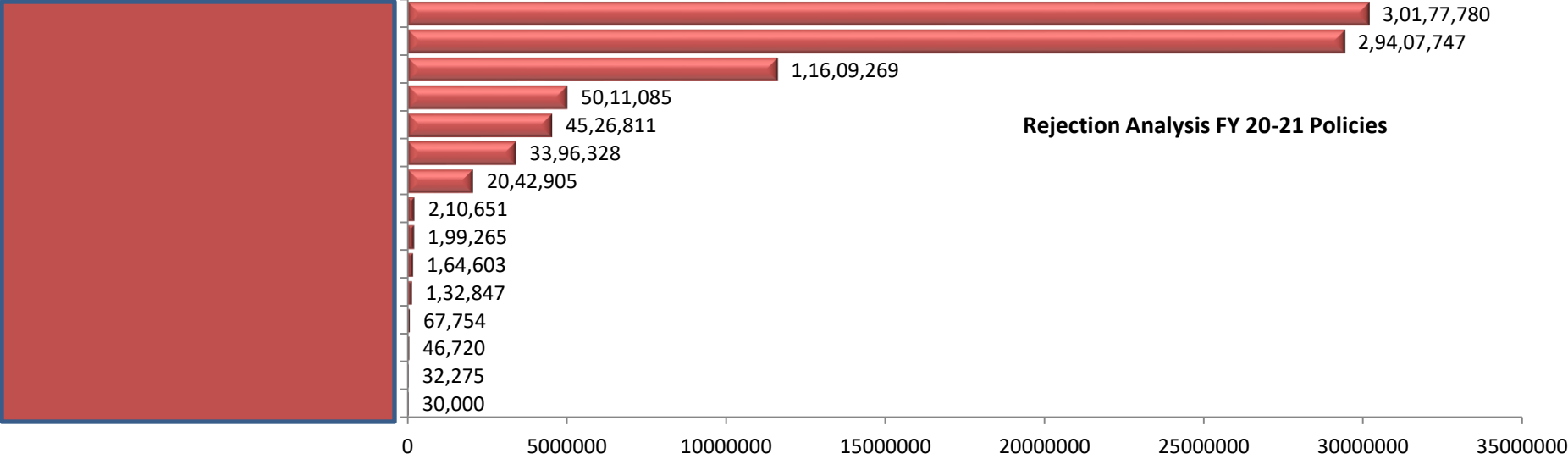
Nearly 900.5 Crore Savings

Savings Analysis 2021-22





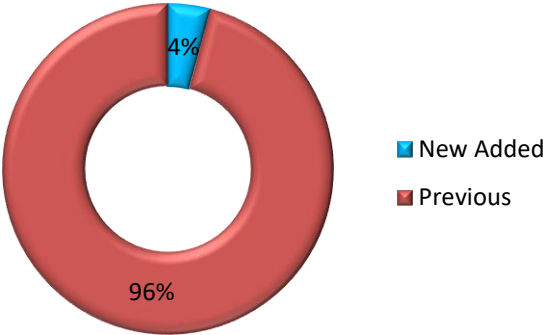
# Rejection & Closure Analysis



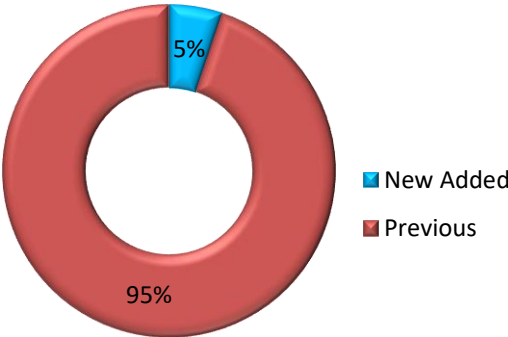
# Network Strength

Summary			
State	Previous	New Added	No of Hospitals
Maharashtra	2001	78	2079
Tamil Nadu	1137	41	1178
Karnataka	906	21	927
Gujarat	813	8	821
Telangana	715	80	795
Andhra Pradesh	674	55	729
Uttar Pradesh	338	10	348
Kerala	336	8	344
Delhi	300	14	314
West Bengal	300	5	305
Punjab	282	18	300
Haryana	281	8	289
Madhya Pradesh	220	15	235
Rajasthan	210	0	210
Bihar	119	14	133
Orissa	65	1	66
Chhattisgarh	55	3	58
Uttarakhand	54	2	56
Jharkhand	42	0	42
Assam	41	0	41
Pondicherry	23	0	23
Chandigarh	18	2	20
Goa	17	1	18
Jammu and Kashmir	12	0	12
Himachal Pradesh	8	0	8
Nagaland	4	0	4
Dadra Nagar Haveli	4	0	4
Tripura	3	0	3
Daman & Diu	2	0	2
Manipur	2	0	2
Mizoram	2	0	2
Sikkim	1	0	1
Meghalaya	1	0	1
21 January 2022			
Total No. of Hospitals	8886	284	9170

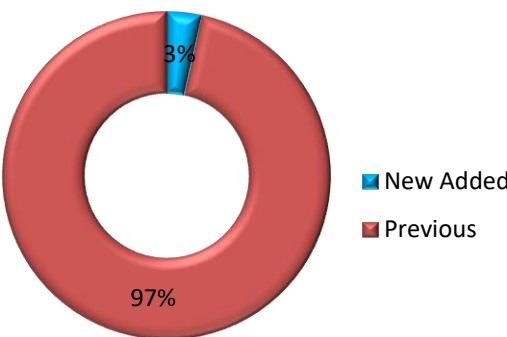
No of Total



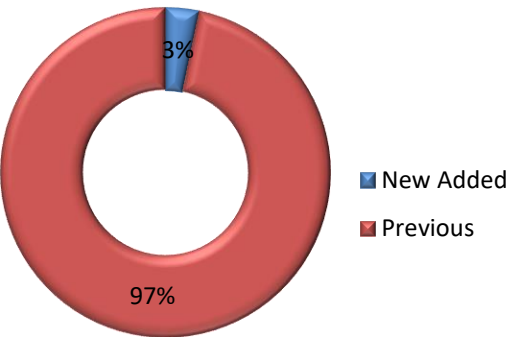
South Zone



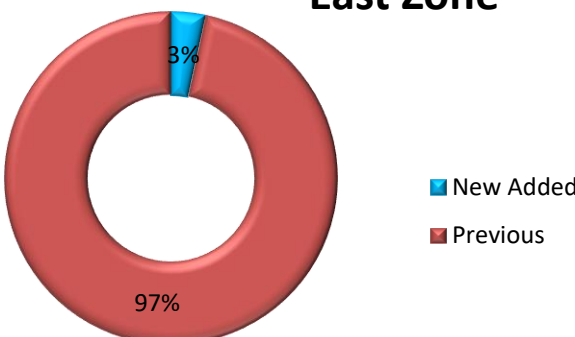
North Zone



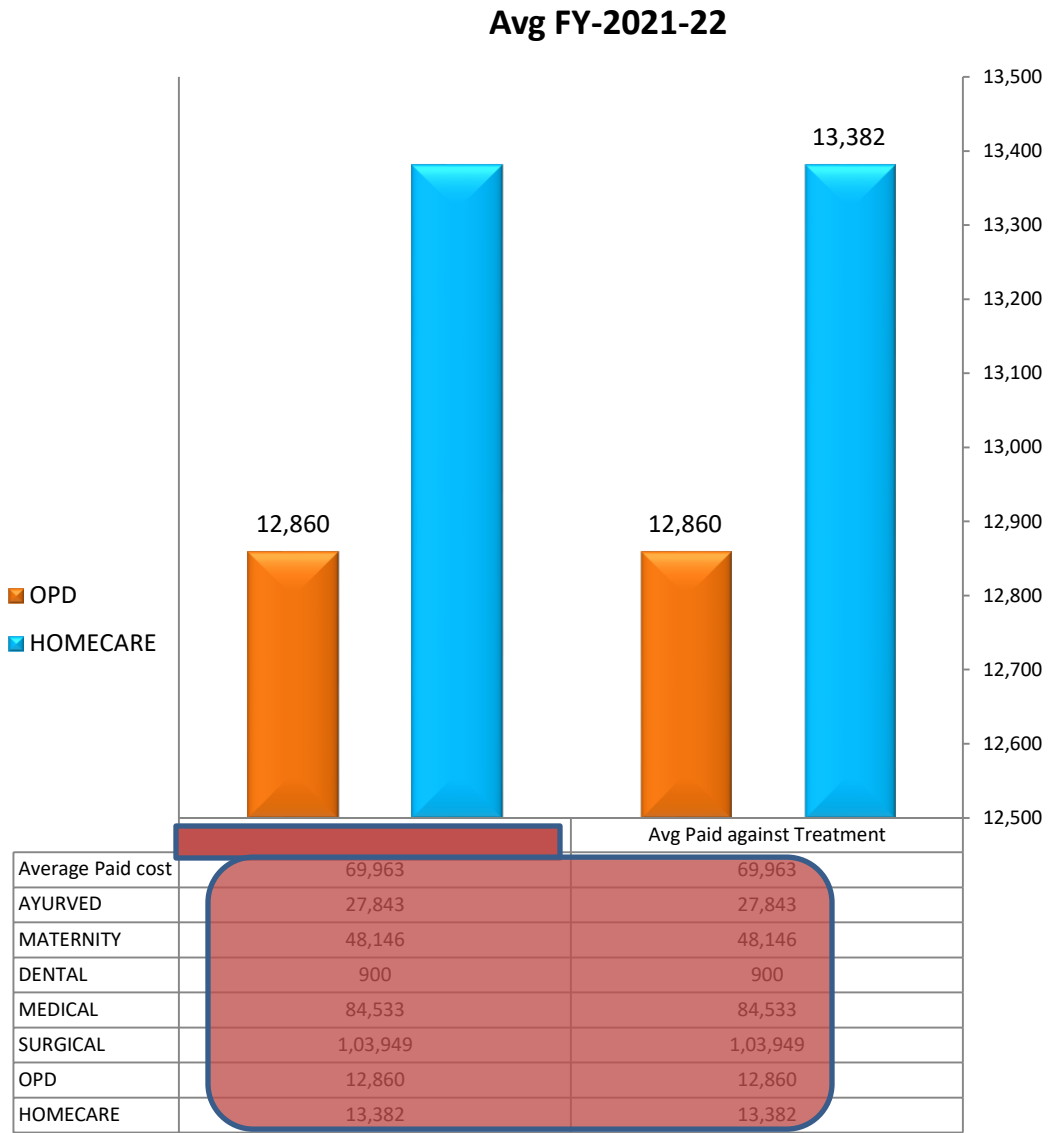
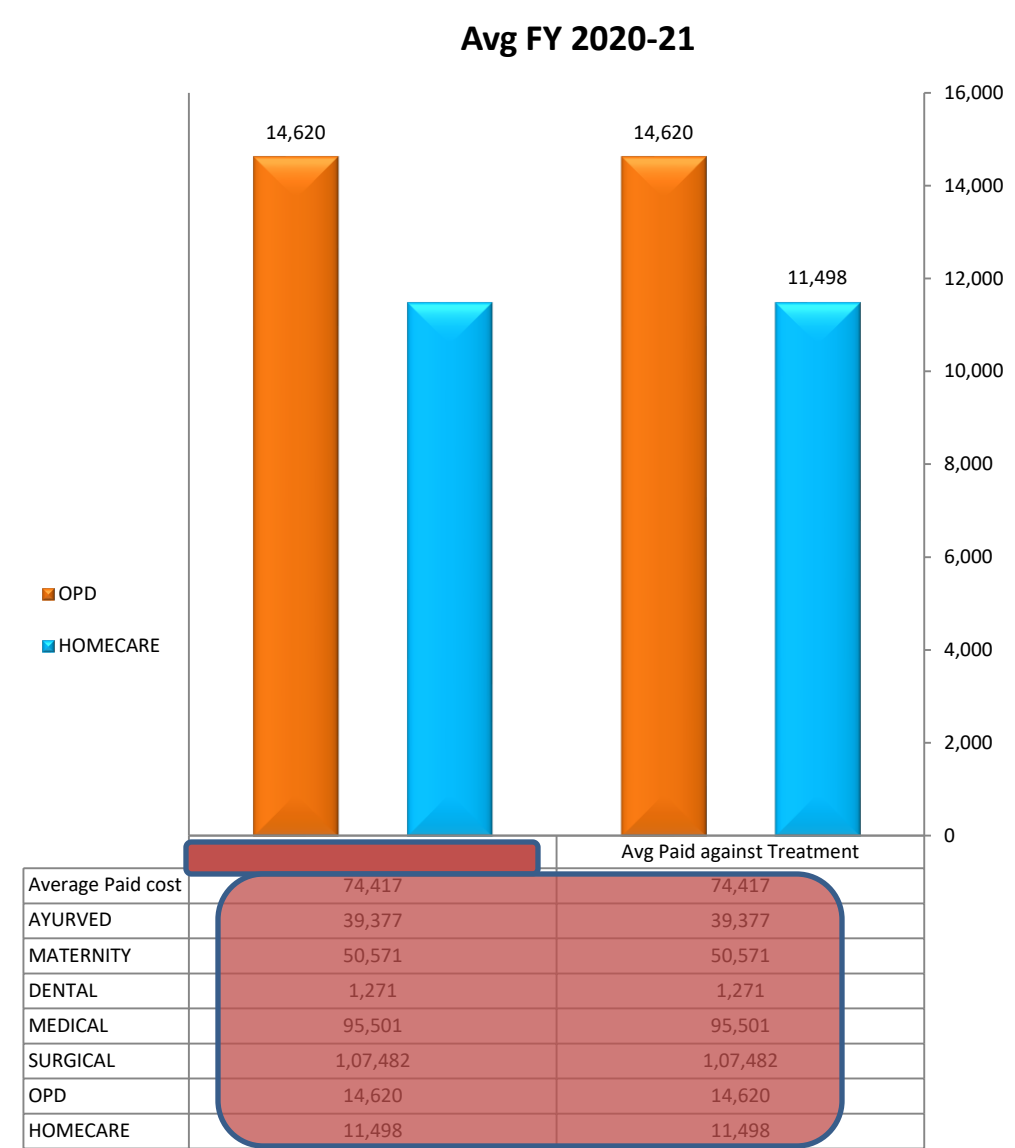
West Zone



East Zone



# Average Cost

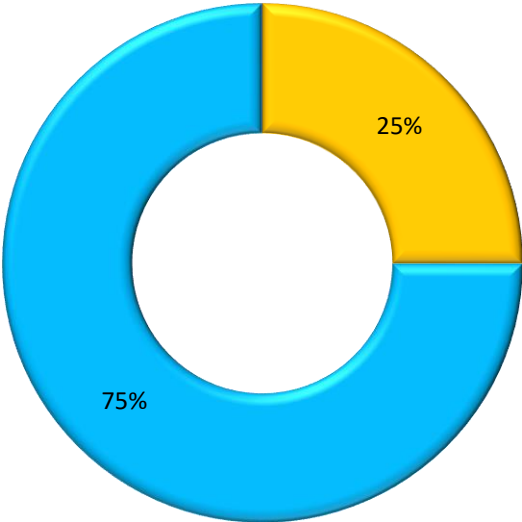


We will be seeing the changes graphically of other treatment type in subsequent charts

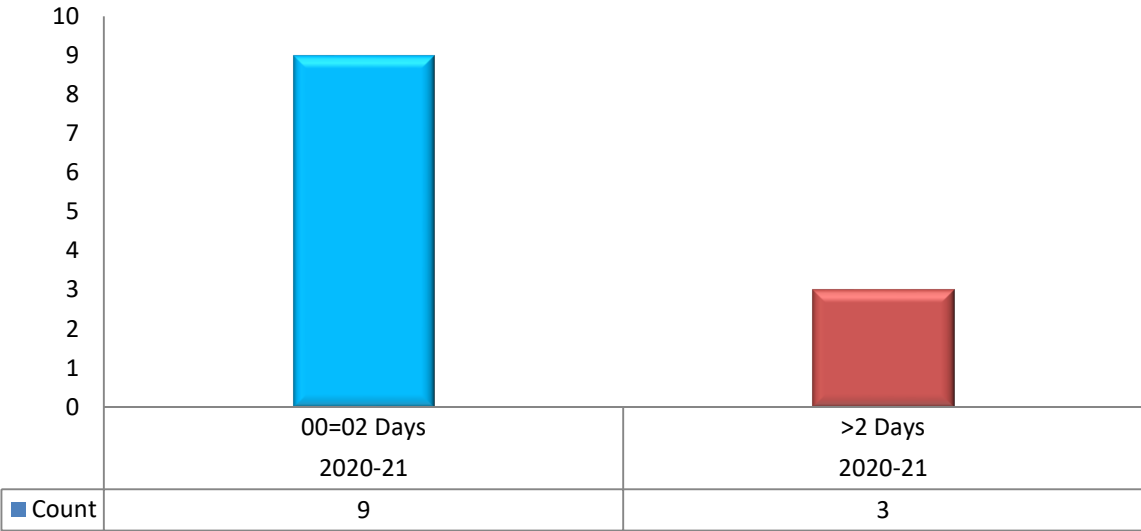
# Grievances\_ Year 2020-21 & 2021

Grievance Resolution TAT FY-2020-21

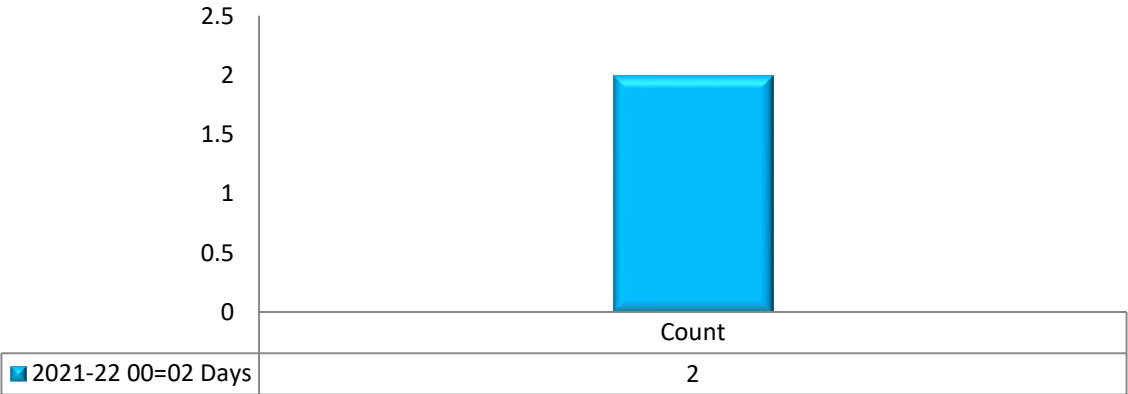
2020-21



Grievance Resolution TAT FY-2020-21



Grievance Resolution TAT FY 2021-22



- SUGGESTIONS FOR IMPROVEMENT
- TOP 3 NEXT STEPS

