

FORM NO.NL – 48

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31/03/2024

Name of the Insurance

Manipal Cigna Health Insurance Company Limited

Company:

a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of TPA	Service level Agreement number/Licence Number	Valid From DD/MM/YYYY	To DD/MM/YYYY
MEDI ASSIST INSURANCE TPA P LTD	003	16-Dec-16	15-Dec-25

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government	Total
No of policies serviced	319,306	2,009	-	321,315
No of lives serviced	764,175	10,460,734	-	11,224,909

c. Geographical Area of services Renderd in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Pan India	Pan India

d. Data of number of claims processed:

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i.	Outstanding number of claims at the beginning of the year	6953
ii.	Number of claims received during the year	300440
iii.	Number of claims paid during the year (specify % also in brackets)	261978 (91%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	24527 (9%)
v.	Number of claims outstanding at the end of the year	2824

* (ref. table# (d.iii): Settlement Ratio Calculated - Settled/Settled+Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled)

* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected/Rejected+Settled (Excluding Rejected/Closed due to non submission of docs & Cancelled)

e. 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	92.2%	85.8%	93.6%	78.9%
2	Within 1-2 Hours	4.2%	9.6%	4.8%	14.3%
3	Within 2-6 Hours	1.3%	4.1%	1.3%	6.4%
4	Within 6-12 Hours	0.4%	0.3%	0.1%	0.3%
5	Within 12-24 Hours	1.9%	0.2%	0.2%	0.1%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		100%	100.0%	100.0%	100.0%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of 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 (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	152,801	98.7%	130,379	99.0%	0	0%	283180	98.8%
Between 1-3 Months	2,049	1.3%	1,151	0.9%	0	0%	3200	1.1%
Between 3-6 Months	21	0.0%	83	0.1%	0	0%	104	0.0%
More than 6 Months	3	0.0%	18	0.0%	0	0%	21	0.0%
	154874	100.0%	131631	100.0%	0	0%	286505	100.0%

*Percentage shall be calculated on total of respective column

g. **Data of grievances received against the TPA:**

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	42
3	Grievances resolved during the year	42
4	Grievances outstanding at the end of the year	0

Place: Mumbai
Date: 31-Mar-2024

Signature of CEO / Whole Time Director
ManipalCigna Health Insurance Company Ltd.