

TPA PUBLIC DISCLOSURE 2020-21

a.1 TPA NAME M/S. Raksha TPA Pvt.Ltd.
Validity of agreement From 01/04/2021 To 31/03/2024

b Policy Particulars

Description	Retail	Group	Govt.
No. of Policies serviced	56054	131	0
No. of Lives Covered	129433	140703	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:	8151	NA
ii Number of claims received during the year	80815	NA
iii Number of claims paid during the year: (Number & Percentage)	74621	83.88%
iv Number of Claims repudiated during the year: (Number & Percentage)	11760	13.22%
v Number of claims outstanding at the end of the year:	2585	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	94.00%	97.00%	94.00%	97.00%
2 Within 1-2 hours	6.00%	3.00%	6.00%	3.00%
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	879161512	98.00%	1349752751	98.00%	0	0.00%	2228914263	98.00%
Between 1-3 months	17942072	2.00%	27545975	2.00%	0	0.00%	45488047	2.00%
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	897103583	100.00%	1377298725	100.00%	0	0.00%	2274402308	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	63
3 Grievances resolved during 2019-20	63
4 Grievance outstanding as on 31/03/2020	0

Place: Chennai
Date: 20/09/2021

Signature of CEO
United India Insurance Co Ltd

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Annexure A

TPA Name : Raksha Health Insurance TPA Pvt. Ltd.**Geographical Area in which services are rendered by the TPA**

Sr.no.	Statename	District Name
1	Andhra Pradesh	HYDERABAD
2	Assam	GUWAHATI
3	Chandigarh	LUDHIANA
4	Chattisgarh	RAIPUR
5	Gujarat	VADODARA
6	Gujarat	AHMEDABAD
7	Haryana	Delhi-NCR
8	Karnataka	BANGALURU
9	Kerala	COCHIN
10	Madhya Pradesh	BHOPAL
11	Madhya Pradesh	INDORE
12	Maharashtra	MUMBAI
13	Maharashtra	PUNE
14	Orissa	BHUBANESWAR
15	Punjab	CHANDIGARH
16	Rajasthan	JAIPUR
17	TamilNadu	CHENNAI
18	Uttar Pradesh	LUCKNOW
19	Uttarakhand	DEHRADUN
20	West Bengal	KOLKATTA