

TPA PUBLIC DISCLOSURE 2020-21

a.1 TPA NAME VIDAL HEALTH TPA PRIVATE LTD
Validity of agreement From 01/04/2021 To 31/03/2024

b Policy Particulars

Description	Retail	Group	Govt.
No. of Policies serviced	89090	19374	2
No. of Lives Covered	207012	278148	13276441

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:	67587	NA
ii Number of claims received during the year	505830	NA
iii Number of claims paid during the year: (Number & Percentage)	532131	92.80%
iv Number of Claims repudiated during the year: (Number & Percentage)	17164	2.99%
v Number of claims outstanding at the end of the year:	24122	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	90.00%	73.00%	93.80%	87.00%
2 Within 1-2 hours	8.00%	19.00%	4.40%	8.90%
3 Within 2-6 hours	2.00%	8.00%	1.30%	3.70%
4 Within 6-12 hours	0.00%	0.00%	0.20%	0.20%
5 Within 12-24 hours	0.00%	0.00%	0.20%	0.10%
6 >24 hours	0.00%	0.00%	0.10%	0.20%
Total	100.00%	100.00%	100.00%	100.10%

*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	626941332	87.00%	1434776878	90.09%	0	0.00%	2061718210	45.31%
Between 1-3 months	72062222	10.00%	115304524	7.24%	0	0.00%	187366746	4.12%
Between 3-6 months	14412444	2.00%	33444682	2.10%	0	0.00%	47857126	1.05%
More than 6 months	7206222	1.00%	9077842	0.57%	0	0.00%	16284064	0.36%
Total	720622221	100.00%	1592603928	100.00%	2236595029	0.00%	4549821177	50.84%

*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	710
3 Grievances resolved during 2019-20	706
4 Grievance outstanding as on 31/03/2020	4

Place: Chennai
Date: 20/09/2021

Signature of CEO
United India Insurance Co Ltd

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Annexure A

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

Sr.no.	Statename	District Name
1	Odisha	BHUVANESHWAR
2	Karnataka	BANGALURU
2	Tamilnadu	CHENNAI
3	Delhi	DELHI
4	Telangana	HYDERABAD
5	Kerala	KOCHI
6	West Bengal	KOLKATTA
7	Karnataka	MANGALORE
8	Maharashtra	MUMBAI
9	Maharashtra	PUNE
10	Karnataka	RAICHUR
11	Andhra Pradesh	VIZAG