



# HERITAGE HEALTH INSURANCE TPA PVT. LTD.

IRDAI LICENSE NO. : 008 ● CIN : U85195WB1998PTC088562

NICCO HOUSE, 5th FLOOR, 2 HARE STREET, KOLKATA - 700 001

PHONE : (033) 2248 6430 / 2784 ● Fax : (033) 2231 0287 / 2210 0837 Email : heritage\_health@bajoria.in

Public Disclosures on quantitative and qualitative Parameters of Health services rendered  
Information as at 31/03/2020

Name of TPA	License number	Valid From DD/MM/YYYY	To DD/MM/YYYY
Heritage Health Insurance TPA Pvt. Ltd.	008	21/03/2020	20/03/2023

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

Description	Individual	Group	Government	Total
No of policies serviced	88,670	15	-	88,685
No of lives serviced	2,87,355	15,922	-	3,03,277

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

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	Gujarat	Ahmedabad	25,691	77,904
2	Gujarat	Baroda	32,992	1,04,089
3	Orissa	Bhubaneswar	2,292	6,882
4	Tamilnadu	Chennai	1	295
5	Telengana	Hyderabad	3,156	10,092
6	Madhya Pradesh	Indore	8,954	27,412
7	West Bengal	Kolkata	5,107	15,420
8	Maharashtra	Mumbai	3,897	23,075
9	Maharashtra	Pune	6,595	38,108

d. Data of number of claims processed:

TPA	No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
Heritage Health Insurance TPA Pvt. Ltd.	528	37,135	32,827	96%	3,288	9%	1,548

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sr. No.	Description	Group Policies (in %)			
		Individual Policies (in %)	Group Policies (in %)		
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	82%	78%	86%	84%
2	Within 1-2 Hours	13%	16%	13%	14%
3	Within 2-6 Hours	3%	5%	1%	2%
4	Within 6-12 Hours	2%	1%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

\*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	28,283	86%	3,004	88%	-	0%	31,287	87%
Between 1-3 Months	3,302	10%	212	6%	-	0%	3,514	10%
Between 3-6 Months	822	3%	152	4%	-	0%	974	3%
More than 6 Months	298	1%	42	1%	-	0%	340	1%
Total	32,705	100%	3,410	100%	-	0%	36,115	100%

\*Percentage shall be calculated on total of respective column





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g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	12
2	Grievances received during the year	102
3	Grievances resolved during the year	98
4	Grievances outstanding at the end of the year	16

Heritage Health Insurance TPA Pvt. Ltd.

  
Chief Executive Officer

