

**PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(AS PER CIRCULAR : IRDAI/HLT/MISC/CIR/146/06/2020 DATED 10.06.2020)
INFORMATION AS AT 31.03.2022**

NAME OF THE INSURANCE COMPANY : STAR HEALTH AND ALLIED INSURANCE CO.

a. Settlement of Claims IN HOUSE CLAIM SETTLEMENT

Description	Individual	Group	Government
Number of Policies serviced \$	6877279	16686	0
Number of lives serviced \$	17414509	3577202	0

\$ excluding PA and Overseas Travel Policies

c. Information with regards to the geographical area in which services are rendered by the TPAs/Insurer : **Pan India**

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	92562
ii. Number of Claims received during the year	1799454
iii. Number of claims paid during the year	1470416 [83%]
iv. Number of claims repudiated during the year (A+B)	311951 [17%]
A) Number of claims repudiated during the year	221180 [12%]
B) Number of claims Closed during the year	90771 [5%]

v. Number of claims outstanding at the end of the year 109649

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

Description	Individual Policies (in %)		Group Policies(in %)	
	TAT for Preauth	TAT for Discharge	TAT for Preauth	TAT for Discharge
With in <1 Hours	74.3%	72.2%	52.4%	49.1%
With in 1 to 2 Hours	14.2%	17.1%	37.1%	40.6%
With in 2 to 6 Hours	9.3%	9.6%	9.3%	9.4%
With in 6 to 12 Hours	1.2%	0.6%	0.5%	0.3%
With in 12 to 24 Hours	0.8%	0.2%	0.2%	0.2%
> 24 Hours	0.2%	0.3%	0.4%	0.4%

f. Turn Around Time in Case of Payment of Claims

Description(to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage
within 1 months	1132275	92.36%	228581	93.53%	0	0.00%	1360856	92.55%
Between 1 - 3 Months	81444	6.64%	14231	5.82%	0	0.00%	95675	6.51%
Between 3 to 6 Months	8870	0.72%	1379	0.56%	0	0.00%	10249	0.70%
More than 6 Months	3393	0.28%	213	0.09%	30	100.00%	3636	0.25%
Total	1225982	100.00%	244404	100.00%	30	100.00%	1470416	100.00%

* Percentage shall be calculated to total of the respective column

Turn Around Time in Case of Repudiation of Claims

Description(to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage
within 1 months	154999	58.17%	32599	71.68%	0	0.00%	187598	60.14%
Between 1 - 3 Months	82628	31.01%	9584	21.07%	0	0.00%	92212	29.56%
Between 3 to 6 Months	17837	6.69%	2226	4.89%	0	0.00%	20063	6.43%
More than 6 Months	11006	4.13%	1069	2.35%	3	100.00%	12078	3.87%
Total	266470	100.00%	45478	100.00%	3	100.00%	311951	100.00%

* Percentage shall be calculated to total of the respective column

g. Data of grievances received against the TPA:

Description	Number of Grievances
Grievance Outstanding at the beginning of year	97
Grievances received during the year	7596
Grievances resolved during the year	7475
Grievances outstanding at the end of the year	218

Place : Chennai

Date : 28-06-2022

PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(AS PER CIRCULAR : IRDAI/HLT/MISC/CIR/146/06/2020 DATED 10.06.2020)
INFORMATION AS AT 31.03.2022

NAME OF THE INSURANCE COMPANY : STAR HEALTH AND ALLIED INSURANCE CO.

- a. Settlement of Claims under Overseas Travel Policies **Heritage Health Insurance TPA P Ltd - WTA**
 Validity of agreement 16/09/2021 to 15/09/2023

Website	http://www.wta-heritage.com		
Description	Individual	Group	Government
Number of Policies serviced	906	Nil	Nil
Number of lives serviced	906	Nil	Nil

Information with regards to te geographical area in

- c. **whichservices are rendered by the TPAs/Insurer :**

- d. **Data of number of claims processed:**

i. Outstanding number of claims at the beginning of the year	107
ii. Number of Claims received during the year	15
iii. Number of claims paid during the year	31 [26%]
iv. Number of claims repudiated during the year (A+B)	87 [74%]
A) Number of claims repudiated during the year	71 [60%]
B) Number of claims Closed during the year	16 [14%]
v. Number of claims outstanding at the end of the year	4

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

Not Applicable

Turn Around Time in Case of Payment of Claims								
Description(to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage
within 1 months	31	409138.0%	0	0.0%	0	0.0%	31	#DIV/0!
Between 1 - 3 Months	0	0.0%	0	0.0%	0	0.0%	0	#DIV/0!
Between 3 to 6 Months	0	0.0%	0	0.0%	0	0.0%	0	#DIV/0!
More than 6 Months	0	0.0%	0	0.0%	0	0.0%	0	#DIV/0!
Total	31	409138.0%	0	0.0%	0	0.0%	31	#DIV/0!

* Percentage shall be calculated to total of the respective column

Turn Around Time in Case of Repudiation of Claims								
Description(to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage
within 1 months	31	0.3%	0	0.0%	0	0.0%	31	0.3%
Between 1 - 3 Months	3	0.0%	0	0.0%	0	0.0%	3	0.0%
Between 3 to 6 Months	15	0.2%	0	0.0%	0	0.0%	15	0.1%
More than 6 Months	38	0.4%	0	0.0%	0	0.0%	38	0.4%
Total	87	1.0%	0	0.0%	0	0.0%	87	0.8%

* Percentage shall be calculated to total of the respective column

Data of grievances received against the TPA:	
Description	Number of Grievances
Grievance Outstanding at the beginning of year	-
Grievances received during the year	-
Grievances resolved during the year	-
Grievances outstanding at the end of the year	-

Place : Chennai

Date : 28-06-2022