



Insurer : United India Insurance Co. Ltd.
Corporate :** BIT-Mesra

Claims Analysis Report

Report as on: Friday, September 27, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
2106002823P109028281	Birla Institute Of Technology MESRA_Staff	October 26, 2023	October 25, 2024



Medi Assist



Insurer : United India Insurance Co. Ltd.

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Total Claims Experience Report

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
1.0 Reimbursement						
1.1 Paid	85	31.02%	3,769,029	19.90%	2,793,064	20.43%
1.2 Ready For Payment	1	0.36%	11,630	0.06%	10,986	0.08%
1.3 In Process	4	1.46%	180,559	0.95%	144,447	1.06%
1.4 Denied	11	4.01%	387,348	2.04%		0.00%
1.5 Denied-Documents Shortfall	2	0.73%	88,181	0.47%		0.00%
Total	103	37.59%	4,436,747	23.42%	2,948,497	21.57%
2.0 Cashless						
2.1 Paid	144	52.55%	12,421,815	65.58%	9,564,390	69.96%
2.2 Ready For Payment	11	4.01%	1,184,260	6.25%	972,891	7.12%
2.3 In Process	5	1.82%	222,530	1.17%	185,422	1.36%
2.4 Denied	9	3.28%	552,921	2.92%		0.00%
2.5 Denied-Documents Shortfall	2	0.73%	123,229	0.65%		0.00%
Total	171	62.41%	14,504,755	76.58%	10,722,703	78.43%
3.0 Domiciliary						
3.1 Paid	0	0.00%	0	0.00%		0.00%
3.2 Ready For Payment	0	0.00%	0	0.00%		0.00%
3.3 In Process	0	0.00%	0	0.00%		0.00%
3.4 Denied	0	0.00%	0	0.00%		0.00%
3.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	274	100.00%	18,941,502	100.00%	13,671,200	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	229	83.58%	16,190,844	85.48%	12,357,454	90.39%
4.2 Ready For Payment	12	4.38%	1,195,890	6.31%	983,877	7.20%
4.3 In Process	9	3.28%	403,089	2.13%	329,869	2.41%
4.4 Denials	24	8.76%	1,151,679	6.08%		0.00%
Total	274	100.00%	18,941,502	100.00%	13,671,200	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	4,260
5.1.1 At Inception	4,172
5.1.2 Addition	88
5.2 Deletion	-85
5.3 Current Lives	4,175

5.4 IPD Claim Count
250

5.5 Percentage of Claims per 100 Lives
5.87%

6.0 Policy Premium	Amount (₹)
6.1 First Time	11,439,620.00
6.2 Addition	252,236.00
6.3 Deletion	190,897.00
6.4 Total Premium	11,500,959.00
6.5 Earned Premium (EP)	10,589,680.83

Premium details made available and updated in our system as on report date is Rs. 11,500,959.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 118.87% on the Total Premium and 129.10% on the Earned Premium.
Ratios based on premium in Insurer's System would prevail.

**Please see the index page for more information on the policies that were used to generate this report.



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Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
2106002823P109028281	11,500,959.00	10,589,680.83	4,175
Total	11,500,959.00	10,589,680.83	4,175

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Insurer : United India Insurance Co. Ltd.

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Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
2106002823P109028281	0	0.00	38	847,678.00	141	704,068.00	9	70,090.00
Total	0	0.00	38	847,678.00	141	704,068.00	9	70,090.00

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Insurer : United India Insurance Co. Ltd.

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Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	7,080,017	53.07%	126	52.28%
Bhagwan Mahavir Medica Superspecialty Hospital	2,169,963	16.26%	41	17.01%
Christian Medical College	594,443	4.46%	8	3.32%
Utkal Healthcare Private Limited	588,001	4.41%	16	6.64%
B M Birla Heart Research Centre	497,975	3.73%	4	1.66%
Alam Hospital And Research Centre	489,089	3.67%	6	2.49%
Saket Hospital	464,045	3.48%	6	2.49%
Jaypee Hospital	425,359	3.19%	12	4.98%
Medanta Abdur Razzaque Ansari Weavers Hospital	412,887	3.09%	6	2.49%
Orchid Medical Centre Pvt Ltd	311,896	2.34%	8	3.32%
Samford Hospital	307,656	2.31%	8	3.32%
Total	13,341,331	100.00%	241	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	2,886,308	21.63%	61	25.31%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	2,089,120	15.66%	37	15.35%
CARDIAC DISORDERS	1,605,161	12.03%	16	6.64%
CANCER	1,171,248	8.78%	33	13.69%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	1,150,723	8.63%	12	4.98%
DISORDERS OF THE KIDNEY	921,969	6.91%	17	7.05%
DISORDERS OF THE RESPIRATORY SYSTEM	743,775	5.57%	13	5.39%
CATARACT	722,149	5.41%	23	9.54%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	715,744	5.36%	7	2.90%
DIABETES MELLITUS	671,108	5.03%	9	3.73%
CAESAREAN SECTION	664,026	4.98%	13	5.39%
Total	13,341,331	100.00%	241	100.00%

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Insurer : United India Insurance Co. Ltd.

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Claims Analysis Report

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Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	103	42.74%	6,457,345	48.40%
b) Spouse	117	48.55%	5,793,471	43.42%
c) Child	21	8.71%	1,090,515	8.17%
Total	241	100.00%	13,341,331	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	1	0.41%	268,250	2.01%
b) 6-10	6	2.49%	207,582	1.56%
c) 11-15	8	3.32%	359,829	2.70%
d) 16-20	1	0.41%	69,083	0.52%
e) 21-25	7	2.90%	271,486	2.03%
f) 26-30	4	1.66%	232,223	1.74%
g) 31-35	19	7.88%	682,453	5.12%
h) 36-40	45	18.67%	1,626,672	12.19%
i) 41-45	19	7.88%	1,692,393	12.69%
j) 46-50	52	21.58%	2,794,221	20.94%
k) 51-55	38	15.77%	2,836,290	21.26%
l) 56-60	25	10.37%	1,487,005	11.15%
m) 61-65	15	6.22%	773,844	5.80%
n) 66-70	1	0.41%	40,000	0.30%
Total	241	100.00%	13,341,331	100.00%

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Claims Analysis Report

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Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	35	33.98%	3,152,088	48.81%
b) 2	26	25.24%	1,250,971	19.37%
c) 3	21	20.39%	1,187,674	18.39%
d) 4	12	11.65%	566,612	8.77%
i) 9	9	8.74%	300,000	4.65%
Total	103	100.00%	6,457,345	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	53	38.41%	3,150,330	45.76%
b) 2	30	21.74%	1,434,083	20.83%
c) 3	18	13.04%	1,290,928	18.75%
d) 4	4	2.90%	300,000	4.36%
e) 5	5	3.62%	108,643	1.58%
k) Above 10	28	20.29%	600,002	8.72%
Total	138	100.00%	6,883,986	100.00%

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Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	15	9.68%	110,463	1.05%
b) 20,000	21	13.55%	305,842	2.90%
c) 30,000	15	9.68%	363,571	3.45%
d) 40,000	19	12.26%	679,698	6.45%
e) 50,000	23	14.84%	1,010,526	9.59%
f) 60,000	5	3.23%	273,342	2.59%
g) 70,000	16	10.32%	998,203	9.47%
h) 80,000	3	1.94%	221,891	2.11%
i) 90,000	5	3.23%	417,879	3.97%
j) 1,00,000	2	1.29%	190,554	1.81%
k) 2,00,000	20	12.90%	2,980,008	28.28%
l) 3,00,000	11	7.10%	2,985,304	28.33%
Total	155	100.00%	10,537,281	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	23	26.74%	120,209	4.29%
b) 20,000	11	12.79%	159,314	5.68%
c) 30,000	6	6.98%	148,246	5.29%
d) 40,000	12	13.95%	410,451	14.64%
e) 50,000	14	16.28%	608,374	21.70%
f) 60,000	6	6.98%	331,049	11.81%
g) 70,000	7	8.14%	431,495	15.39%
h) 80,000	4	4.65%	306,404	10.93%
i) 90,000	2	2.33%	168,508	6.01%
k) 2,00,000	1	1.16%	120,000	4.28%
Total	86	100.00%	2,804,050	100.00%

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Glossary

- 1.0 Reimbursement : Type of Claims where cost of treatment calculated as per policy terms paid to insured
- 2.0 Cashless : Claims where cost of treatment calculated as per policy terms paid directly to the providers
- 3.0 Domiciliary : Non hospitalisation claims paid either as cashless or reimbursement including OPD
- 4.0 Claim status : Statuses of the claims as on report date
- 4.1 Paid : Claims where payment has been effected and payment details available
- 4.2 Ready For Payment : Claims where processing is complete and ready for payment upload
- 4.3 In Process : Claims that are in various stages of processing including investigation, document shortfall etc..
- Denied : Claim that are rejected / repudiated as per policy coverages/exclusions
- Denied-Documents Shortfall : Claim that denied due to non submission of necessary documents
- 5.0 Policy Lives :
- 5.1 At Inception & Addition :
- 5.1.1 At Inception : Number of lives covered from inception of the policy
- 5.1.2 Addition : Number of lives added during the policy period through an endorsement
- 5.2 Deletion : Number of lives deleted/removed during the policy period through an endorsement
- 5.3 Current Lives : Number of lives at the inception + Number of lives added during the period- number of lives deleted/removed during the period.
- 6.0 Policy premium :
- 6.1 First Time : Initial Premium as updated in our System
- 6.2 Addition : Additional premium through an endorsement for a change in coverage and/or inclusion of members
- 6.3 Deletion : Reduction in premium amount effected through an endorsement for a change in coverage and/or deletion of members
- 6.4 Total Premium : Initial Premium + Addition Endorsement Premium - Deletion endorsement premium (Refund)
- 6.5 Earned Premium (EP) : Portion of a policy's premium that applies to the expired portion of the policy.
- Claims Ratio (%) : Ratio of Incurred Claims to total Premium as on report date
- Claims Ratio (%) - On Earned Premium : Ratio of Incurred Claims to Earned Premium on report date

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