

Federation of Health Providers Results of Questionnaire for Hospital Administrator

Number of Hospitals Responses - 85

7. Type of Hospital

Multi-specialty	51/84	61%
Super-specialty	9/84	11%
Single-specialty	24/84	28%

8. Do you have tie-ups with any Third Party Administrators (TPA)	Yes 66/83	80%
	No 17/83	20%

If No - any specific reasons you do not want TPA		
Payment Problem	6/16	38%
Excess Paperwork	4/16	25%
Refused	4/16	25%
No Reason given	2/16	12%

9. Name the TPA's who have empanelled your hospital?

Paramount	52/85	61%
TTK	39/85	46%
Raksha	23/85	27%
FHP	22/85	26%
Medi Assist	18/85	21%

10. Have you had difficulty in getting empanelled by any TPA?	Yes 39/71	55%
	No 32/71	45%

If yes

11. Place write reasons given by TPA for refusing / delaying empanelment or renewal of empanelment

Name of TPA	Combined Reason for Refusal
1. Raksha – 18/69 (26%)	No Reason – 33/69 (48%)
2. TTK – 15/69 (22%)	Rate Ceiling – 15/69 (22%)
3.FHP – 13/69 (19%)	Less Beds – 9/69 (13%)
4.Paramount – 7/69 (10%)	No ICU – 9/69 (13%)
5.Medicare – 6/69 (9%)	No new Empanelment – 9/69 (13%)

12. Did you have to pay charges towards being empanelled? Yes 42/70 (60%)
 No 28/70 (40%)

If Yes

13. How much and to which TPA was the amt. Paid

Name of TPA	Amount paid		
1. Paramount	2000 by	32/56	(57%)
2. Medi Assist	2000 by	10/56	(18%)
3. E Medi Tech	2000 by	8/56	(14%)
4. TTK	2000 by	5/56	(9%)
5. FHP	5000 by	1/56	(2%)

14. Are the MOU signed with different TPA similar Yes 36/68 (53%)
 No 32/68 (47%)

If no

15. Please catalogue the major differences you have noticed among the various MOU if any

Name of TPA	Major differences
1. United H.C.	Discount Clause
2. United H.C. / FHP	Payment Period Clause
3.	

16. Are your rates / charges given to the TPA accepted by them? Yes 37/67 (55%)
 No 30/67 (45%)

17. Have packages been proposed by them? Yes 38/56 (68%)
 No 18/56 (32%)

Name the TPA who have proposed packages

a. TTK 15
 b. Alankit 1
 c. United HealthCare / Medi Assist / MD Ind. 3

Do their packages amount to:

Good reimbursement Nil / 84 (0%)
 Reasonable rates 12 / 84 (14%)
 unacceptability low charges 44 / 84 (52%)

18. Have you been asked to give any discounts on your bills?	Yes 43/66	(65%)
	No 23/66	(35%)

If yes what and by which TPA?

a. Raksha	(5 to 10 % Discount)	10/59	(17%)
b. MD India	(5 to 10 % Discount)	8/59	(14%)
c. Medi Assist	(5 to 10 % Discount)	7/59	(12%)
d. Paramount		7/59	(12%)
e. United Health Care		7/59	(12%)

19. Have packages proposed by TPA been a precondition for empanelment by them

Yes 32/67	(48%)
No 35/67	(52%)

Please name the TPA who have made this a precondition

a. TTK	20/44	(45%)
b. FHP	10/44	(23%)
c. Raksha	5/44	(11%)
d. Paramount	4/44	(9%)

20. Do you feel TPA are qualified to grade institutions

Yes 9/77	(12%)
No 68/77	(88%)

Reasons for No

a. No Qualified Doctors with TPA	25/50	(50%)
b. No Accreditation System in place	8/50	(16%)
c. Not competent to judge individual medical skills	8/50	(16%)
d. Do not know risk factors of medical work	4/50	(8%)

21. Do you have difficulty with getting as Authorization letter(A.L.) for your patients?

Never	6/68	(9%)
Occasional	43/68	(62%)
Frequently	16/68	(24%)
Always	3/68	(5%)

22. Do you feel that the onus of securing an A.L. should lie with the

Patient	54/71	(76%)
with provider	17/71	(24%)

23. What are the most common reasons for your difficulty in getting AL.. Please rate from 1-6 in block provided		
a. Non availability at the TPA end to receive phone call like line always busy, extreme hold time, poor response	56/85	(665%)
b. Poorly trained operators receiving your phone concerned	47/85	(55%)
c. Information not available about concerned patient with the TPA	45/85	(53%)
d. Charges given by you are not acceptable citing they are more than the contracted package	46/85	(54%)
e. Doctor at TPA end recommends alternate line of treatment for patients	24/85	(28%)
f. Any other	12/85	(14%)
24. Have your requests for AL been refused	Yes 42/66	(64%)
	No 24/66	(36%)
If Yes – Why		
a. Non payable disease / pre existing disease	12+4/53	(30%)
b. Insufficient Reports	10/53	(19%)
c. Insurance Policy problems	7/53	(13%)
d. Form 64 VB	5/53	(9%)
25. Do you have problems in getting additional amount sanctioned after first A.L. is received		
a. with some difficulty	39/64	(61%)
b. with extreme difficulty	16/64	(25%)
c. Never	9/64	(14%)
26. What is the percentage of patients availing Cashless hospitalization benefit		
a. Less than 5%	21/69	(30%)
b. 10%	21/69	(30%)
c. 20%	13/69	(19%)
d. 30 to 50 %	8/69	(12%)
e. up to 90 %	6/69	(9%)

27. What are the common reasons for refusal of A L by TPA

a. Pre existing disease	17/55	(31%)
b. Insufficient Insurance data	12/55	(22%)
c. Uncertain diagnosis / lack of patient reports	12/55	(22%)
d. No VB 64 Certificate	6/55	(11%)

28. Are you generally happy with the TPA settlement of your claim?	Yes 33/59	(56%)
	No 26/59	(44%)

29. What is the agreed schedule for claim settlement that your hospital has with the TPA's you are dealing with?

Time Period	Name of TPA		
Less than 1 week		1/52	(2%)
1 week to 1 month	Paramount	23/33	(67%)
1 month to 2 months	Paramount	11/34	(32%)
More than 2 months (Please specify)	FPH/TTK/MDInd/Raksha	19/26	(73%)

30. Do you feel The TPA are OK with your pattern of bill submission	Yes 50/63	(79%)
	No 13/63	(21%)

If No

a. Do they ask for extreme / unnecessary bill details	Yes 22/44	(50%)
	No 22/44	(50%)
b. Extreme documentation	Yes 22/44	(50%)
	No 22/44	(50%)
c. CD 10 coding to be written by you	Yes 5/44	(11%)
	No. 26/44	(59%)

31. How much time on an average do the TPAs take to settle a claim with your hospital?

Less than 1 week	0/76	(0%)
1-2 weeks	1/76	(1%)
2-4 weeks	10/76	(13%)
1-2 months	34/76	(45%)
2-3 months	17/76	(22%)
3-4 months	6/76	(8%)
More than 4 months	8/76	(11%)

Name the 3 best TPA's who settle bill on time

1.Paramount	(score 26.5)	43/80	(54%)
2.TTK	(score 10.0)	19/80	(24%)
3.Raksha	(score 9.0)	18/80	(22%)

Name the poorest 3 TPA's who delay settlements

1.Med Save	(score 21.0)	20/48	(42%)
2.MDIndia	(score 6.5)	12/48	(25%)
3.Medicare/FHP/EMeditek	(score 5.5)	10/48	(21%)

32. Do the TPA generally reimburse at least 95% of the bill amount raised by you

after A.L. has been issued?	Yes 44/56	(79%)
	No 12/56	(21%)

33. Who pays the amount non reimbursed by the TPA

Patient	19/68	(28%)
Insurer	2/68	(3%)
No one	47/68	(69%)

34. Who looks after the TPA related work in your hospital?

Owner of the hospital	40/99	(41%)
Manager	23/99	(23%)
Receptionist	20/99	(20%)
other family member	4/99	(4%)
other staff	12/99	(12%)

35. Do any TPA compel you not to charge any thing more than specified on A.L.

when it is on non packaged procedures?	Yes 20/60	(33%)
	No 40/60	(67%)

36. What action has been threatened if any, by the TPA for such so called violation of asking the patient to pay you the surplus over the A.L. in a Non packaged procedure?

Delisting from Network	1/85	(1%)
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37. Does the MOU contain an interest payable clause on delayed payment / settlement of bills?

Yes 19/63 (30%)
No 44/63 (70%)

If Yes

38. What is interest promised by TPA

Interest specified in MOU	Name of TPA
10 %	Vipul – 4/85 (5%)
12%	Paramount – 7/85 (8%)
15%	None
20%	None

39. Have you ever received any interest on your delayed bill?

Yes 0/66 (0%)
No 66/66 (100%)

40. After an AL has been sent to you, and the patient leaves the hospital. Has any TPA refused to honor the claim for reimbursement.

Yes 25/60 (42%)
No 35/60 (58%)

41. Are the reimbursement of your bills delayed even when the disputed amount are less than 20 % of the total bill ?

Never 16/55 (29%)
Occasionally 29/55 (53%)
Frequently 6/55 (11%)
Always 4/55 (7%)

42. Do you feel it is justified to tell the TPA to pay the undisputed part of a bill if the disputed part is less than 10 – 15 % of the total claim made

Yes 46/56 (82%)
No 10/56 (18%)

43. Approximately how many patients would have to be treated under cashless hospitalization benefit in last one year?

a. less than 20 26/57 (46%)
b. 20 to 50 15/57 (26%)
c. 51 to 150 10/57 (18%)
d. 151 to 500 6/57 (10%)

44. What is the average no. of calls/ letters/ faxes/ e-mails necessary to get one claim authorized/ passed and paid?

a. up to 5	18/66	(27%)
b. 6 to 10	16/66	(24%)
c. 11 to 15	14/66	(21%)
d. more than 15	18/66	(28%)

45. Have you been suggested to pay a commission to get your bills reimbursed

	Yes 4/62	(6%)
	No 58/62	(94%)
If Yes		
Who has suggested this	Patient	4/62 (6%)
	Middleman	2/62 (3%)
	TPA	3/62 (5%)

46. Does TPA interfere in treatment given to the patients

Never	49/66	(74%)
Occasionally	12/66	(18%)
Often	5/66	(8%)
Always	0/66	(0%)

47. Which TPA are the most interfering in such situations as interference in treatments

1.TTK	4/85	(5%)
2.Paramount	3/85	(4%)
3.Medsave / Medicare / Health Ind. / FHP / Raksha	1/85	(1%)
Do the TPA demand to see your indoor case papers		
	Yes 44/66	(67%)
	No 22/66	(33%)
Do the TPA return the X ray, ECG MRI films of patients submitted by you		
Occasionally	9/62	(15%)
Never	46/62	(74%)
Always	7/62	(11%)

48. Have you ever been terminated by a TPA (Give the reasons) and was any notice given to you. Also have you stop servicing any patients from a particular TPA (Give reasons and follow-up)

- 1 Medicare – High Cost of Package
- 2 Raksha - High Cost of Package
- 3.FHPL - High Cost of Package

49. If you want to talk to any employee of a TPA for some problem

1. Do you call on the board no (landline) or their individual mobile no?

2. If on landline

- | | | |
|--|-------|-------|
| a) Do you get connected to someone immediately | 7/54 | (13%) |
| or have to listen to a computerized voice while you are on hold. | 47/54 | (87%) |
| b) How many calls do you have to make on an average till you are finally able to talk to the right person. | 7/54 | (13%) |

50. Do you maintain a paper trail of your communications by way of writing official letters

Yes	41/56	(73%)
No	15/56	(27%)

51. Do you ever communicate with TPA's by e-mail? If so

do you receive prompt reply	4/25	(16%)
or it seems it just goes to trash	21/25	(84%)

52. Have You ever contacted any insurance company for a problem and if so how (Tel/Fax/E-mail) and what result did it have?

Problem solved very soon	2/29	(7%)
No change in problem	5/29	(17%)
False assurance given by them	10/29	(34%)
No reply at all.	12/29	(42%)

53. Have you ever contacted IRDA for a problem and if so how (Tel/Fax/E-mail) and what result did it have?

Problem solved very soon	0/23	(0%)
No change in problem	1/23	(4%)
False assurance given by them	4/23	(18%)
No reply at all.	18/23	(78%)

54. Because of TPA services the number of admission in my hospital has

increased by%	21/63	(33%)
remained unchanged	39/63	(62%)
decreased by %	3/63	(5%)

55. Because of TPA, the expenses of staff and maintenance of hospital have

increased by	44/60	(73%)
remained unchanged	16/60	(27%)
decreased by	0/60	(0%)

56. While the insured patients are admitted, how often have TPAs come and done any of the following :

	Never	Occ.	Always
a)arrange specialized consultation for a second opinion	61/65 (94%)	4/65 (6%)	0/65 (0%)
b)asking about the protocol followed for treatment	52/65 (80%)	8/65 (12%)	5/65 (8%)
c)audit and scrutinize the bill of the patients before processing the claims	39/65 (60%)	17/65 (26%)	9/65 (14%)
d)enquiring about the room rent of the patient	34/65 (52%)	20/65 (31%)	11/65 (17%)
e)enquiring about the length of stay of the patient in the hospital	32/65 (49%)	18/65 (28%)	13/65 (23%)
f)Any other (Please specify)	7/65 (11%)	0/65 (0%)	0/65 (0%)

57, Are your patients generally happy with the advent of the TPA system?

Yes	44/66	(67%)
No	22/66	(33%)

If No, what is their main grouse

- 1) Delay
- 2) Rejection of claim & deductions

58. Do the patients feel harassed by the actions of the TPA?

Yes	36/60	(60%)
No	24/60	(40%)

If so what are they?

1. Communication problems / Time Delay	25/85	(29%)
2. Pre existing Diseases / Deductions	14/85	(16%)
3. Lot of Paperwork	3/85	(4%)

Which are the best TPA as far as overall service / performance please name in order of merit the best being(1) and so on

1. Paramount	45/82	(55%)
2. Raksha	11/82	(13%)
3. FHP	8/82	(10%)
4. TTK	8/82	(10%)
5.MD India	3/82	(4%)

Which are the worst TPA as far as service / performance is concerned. Please name the worst as 1 and so on

1. Med Save	14/58	(24%)
2. TTK	12/58	(21%)
3. Medi Care	9/58	(16%)
4. Raksha	6/58	(10%)
5. FHP	4/58	(7%)

Any other relevant information you wish to tell or suggestions you wish to make

1. All transactions thru association like BNHA / AMC
2. Empanelment should be done by IRDA / TPA's should have IRDA license - ?
3. Standard MOU for all TPA's – if Non compliance - ?
4. All BMC registered Hospitals should be accepted by TPA's
5. Doctor's must unite!

59. Do you think there must be a more effective redresal mechanism like a Apex Body or

Grievance Cell consisting of representatives of

Insurance Company	54/85	(64%)
TPA	47/85	(55%)
AMC	73/85	(86%)
AOH	25/85	(29%)
Nursing Home Owner	52/85	(61%)
Preferably one representative for IRDA	42/85	(49%)

60. What powers do you think this body must have?

Preliminary Investigation	10/93	(11%)
recommendatory solutions	38/93	(41%)
Final Orders	45/93	(48%)

61. Would you consider a Non-Co operation movement against the present TPA system

Yes	48/66	(73%)
No	18/66	(27%)

If yes, what level of Non- Co operation movement would you think to be appropriate

- | | | |
|--|-------|-------|
| a) Inform insured about the problem and deficiency of TPA | 34/83 | (41%) |
| b) Inform insured that you are not honoring Cashless services arrangements with some TPA selectively | 26/83 | (31%) |
| c) Total indefinite boycott of all cashless systems with TPA | 23/83 | (28%) |

Compiled from AMC Questionnaire by:

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3. Summary: Dr. B. T. Shah