

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31-Mar-2024

Name of the Insurance Company: Go Digit General Insurance Limited

a. Specify whether In – house Claim settlement or Services rendered by TPA: TPA

Name of the TPA: VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR

Validity of agreement with TPA	
From	To
(DD/MM/YYYY)	(DD/MM/YYYY)
01.08.2023	31.07.2026

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

Description	Individual	Group	Government
No of policies serviced	0	5	0
No of lives serviced	0	49,164	0

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

Sl no	Name of State	Name of Districts	No of policies serviced	No of lives serviced
1	Maharashtra	Mumbai	4	7888
2	Telangana	Hyderabad	1	41276

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
Vidal Health Insurance Third Party Administrator	15	1,269	872	79%	139	11%	273

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

Sl no	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	0%	0%	85%	76%
2	Within 1-2 Hours	0%	0%	8%	15%
3	Within 2-6 Hours	0%	0%	7%	8%
4	Within 6-12 Hours	0%	0%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		0%	0%	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	0	0%	863	92%	0	0%	863	85%
Between 1 – 3 Months	0	0%	143	8%	0	0%	143	14%
Between 3 to 6 Months	0	0%	5	1%	0	0%	5	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	1,011	100%	0	0%	1,011	100%

* Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

Sl no	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	4
3	Grievances resolved during the year	4
4	Grievances outstanding at the end of the year	0

Chief Executive officer
Mr. Rajan Subramanyam

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