Internship Training

At

VIPUL MEDCORP TPA PRIVATE. LIMITED

"To Analysis Market for TPA services And Developed Network for New branch"

By

Dr. Sabbyasachi Mazumdar

PG/13/058

Under the guidance of

Dr. Veena Singh

Professor

IIHMR, New Delhi

Post Graduate Diploma in Hospital and Health Management

2013-15

International Institute of Health Management Research

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COMPLETION OF DISSERTATION

The certificate is awarded to

Dr. Sabbyasachi Mazumdar

In recognition of having successfully completed her

Internship in the department of **Marketing ANALYSIS-OPERATIONS**

And has successfully completed his Project on

“To Analysis Market for TPA services

And Developed Network for New branch”

30th April 2015

VIPUL MEDCORP TPA PRIVATE LIMITED

He comes across as a committed, sincere & diligent person who has a strong drive & zeal for learning

We wish him all the best for future endeavours.

Training & Development **Zonal Head-Human Resources**

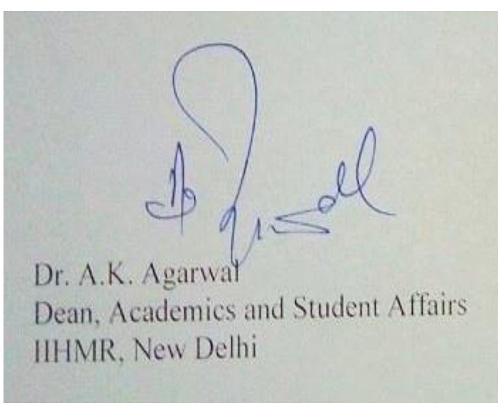
TO WHOMSOEVER IT MAY CONCERN

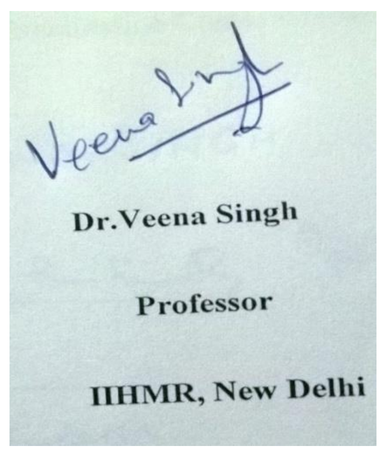
This is to certify that **Dr.Sabbyasachi Mazumdar** student of Post Graduate Diploma in Hospital and Health Management (PGDHM) from International Institute of Health Management Research, New Delhi has undergone internship training at **VIPUL MEDCORP TPA PRIVATE LIMITED** from **2nd January 2015** to **30th April 2015**.

The Candidate has successfully carried out the study designated to him during internship training and his approach to the study has been sincere, scientific and analytical.

The Internship is in fulfilment of the course requirements.

I wish him all success in all his future endeavours.


Dr. A.K. Agarwal
Dean, Academics and Student Affairs
IIHMR, New Delhi


Dr.Veena Singh

Professor

IIHMR, New Delhi

Certificate of Approval

The following dissertation titled **"To Analysis Market for TPA services**

And Developed Network for New branch"

At **"VIPUL MEDCORP TPA PRIVATE LIMITED"** is hereby approved as a certified study in management carried out and presented in a manner satisfactorily to warrant its acceptance as a prerequisite for the award of **Post Graduate Diploma in Health and Hospital Management** for which it has been submitted. It is understood that by this approval the undersigned do not necessarily endorse or approve any statement made, opinion expressed or conclusion drawn therein but approve the dissertation only for the purpose it is submitted.

Dissertation Examination Committee for evaluation of dissertation.

Name	Signature
Dr. VEENA SINGH	Veena Singh
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(2)	
(3) Dr Sayalsa	

The following dissertation titled "To Analysis Market for TPA services

Certificate from Dissertation Advisory Committee

This is to certify that **Dr. Sabbyasachi Mazumdar,** a graduate student of the **Post- Graduate Diploma in Health and Hospital Management** has worked under our guidance and supervision.

He is submitting this dissertation titled

"To analyze market for TPA services and develop network for new branch"

at **"VIPUL MEDCORP TPA PRIVATE LIMITED."** in partial fulfilment of the requirements for the award of the **Post- Graduate Diploma in Health and Hospital Management.**

This dissertation has the requisite standard and to the best of our knowledge no part of it has been reproduced from any other dissertation, monograph, report or book.

Veena Singh

Dr.Veena Singh	**Dr. Rashmi Yadav**
Professor	**Sr. Manager – Business Development**
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NEW DELHI

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled **"To analyze market for TPA services and develop network for new branch"** and submitted by **Dr. Sabbyasachi Mazumdar** Enrolment No. **PG/13/058**

Under the supervision of **Dr. Veena Singh**

For award of Postgraduate Diploma in Hospital and Health Management of the Institute carried out during the period from 2nd January 2015 to 30th April 2015

Embody my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other Institute or other similar institution of higher learning.

Sabbyasachi

Signature

FEEDBACK FORM

Name of the Student:

Dissertation Organization:

Area of Dissertation:

Attendance:

Objectives achieved:

Deliverables:

Strengths:

Suggestions for Improvement:

Signature of the Officer-in-Charge/ Organisation Mentor (Dissertation)

Date:

Place:

ACKNOWLEDGEMENT

"The journey is more important than the destination. Excellence is a journey not a destination" To traverse on the virtuous path of excellence, it required a great passion to pursue the performances of my desire and the path was illuminated by many a person of importance to whom I owe whatever I have been able to accomplish.

I would like to convey my heartfelt gratitude to **Mr. Rajan Subramanium, CEO, Vipul Med Corp TPA Pvt. Ltd** who is a visionary and it was his idea that had bloomed into this project which had been assigned to me. I would also like to thank **Ms. Rashmi Yadav, Sr. Manager Business development, Vipul Med Corp TPA Pvt. Ltd** who had been there to guide me all along the course of completion of the project.

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I would like to bow down my head in front of the Almighty for his invisible hand always behind my destiny.

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Part A. Internship Report

Organization profile of Vipul Med Corp TPA Pvt. Ltd

Vipul Medcorp TPA Pvt. Ltd , a company promoted by Vipul group is engaged in the managed healthcare facilitation and has obtained a license from IRDA for TPA activities(health) and offers its clients a wide array of services and product in following area:

- Third Party administration (health) services (TPA)
- Claims Handling, Management & Back Office operations
- Health care Assistance services
- Outpatient health care facilitation & management
- Tailor made insurance product
- Second medical opinion
- Cost containment services
- Preferred Service Provider (PSP) Networks
- Evacuation Services

Vipul Med Corp TPA is promoted by Vipul group of India, a diversified business group having presence in Automobile Dealerships. Real Estate, Information Technologies, Smart Card related services and in Health and wellness domain.

Vipul Motors Ltd is the 3rd largest dealers of Maruti car in India with approx sales of 10,000 cars per annum and an annual turnover of approx 300 cr. It operates dealership in Faridabad, Noida, Gurgoan and Jaipur with workshop and repair centers. It has been ranked 129th amongst Indian companies in 2003, by business standard magazine (Jan 2004).

Vipul Infrastructure Developers Ltd. Is engaged in real estate development projects covering residential, commercial complexes, shopping malls and hotels. Some of the project executed / undertaken company:

- Orchid Square
- Orchid Plaza
- Orchid Agora
- Global Fortune Hotels
- Orchid Floors/ Gardens(residential schemes)

Vipul Medcorp TPA – Product Vision

- To increase medical care capacity
- To augment the existing product / service
- To provide the client with 24 hrs. Service
- To provide one stop shopping for all medical needs
- To resolve the medical problem in a fast, efficient and convenient manner(improve employee productivity)
- To combine medical services with tailor made insurance products and offer cash less services
- To render cost containment services to our client on their medical claims
- To offer total health and intermediary insurance and administrative solutions.

Promoters & Management

Promoters - Vipul Med Corp TPA Pvt. Ltd has been promoted by Vipul Group. Vipul Group consisting of Vipul motors Ltd., Vipul Infrastructure Developers Ltd is promoted by Mr.Vinit

Beriwala and Mr. Punit Beriwala, third generation entrepreneurs. The promoters have a long-term vision of providing complete health and medical insurance product to the largely untapped Indian population.

<u>Management</u> - The company has appointed, Mr.Rajan Subramanian, a management graduate and a qualified insurance professional, as its CEO. He has wide experience in the TPA industry and is assisted by qualified professionals from the field of insurance and healthcare.

Infrastructure

Headquartered in Gurgoan with branch offices in New Delhi, Noida, Faridabad, Brindavan, Cochin, Jaipur, Mumbai, Kolkata, Bangalore, Chennai and Pune.

Medical Network of over 6000 + hospitals/Nursing Homes.

Operates a 24/7 Assistance Centre. Tailor-made software developed in-house with full web-based access for Claims Tracking, On-Line Access and Querying.

Professional manpower presenting our clients with benefits derived from our knowledge & experience of the medical network, TPA & Insurance fields.

Fig.1 Branches of Vipul Med corp TPA in India

- At the above places, Vipul MedCorp TPA / Vipul Group have offices / facilities that are fully geared up to provide TPA services. Apart from above all leading cities like Chandigarh, Lucknow, Pune, Ahmedabad, Hyderabad and Chennai will have resident representative / doctor retainer for servicing the insured.
- Cashless services will be given at over 200 cities all over India. Vipul MedCorp TPA is in the process of empanelling over 2000+ Medical Providers in its network, which would be the largest amongst TPAs

Products & Services

Vipul MedCorp TPA Pvt. Ltd. TPA Services:

Our service professionals deploy innovative technology and best practices to manage the administration of your health insurance policy. We endeavor to become a comprehensive and complete source for health and mediclaim administration and management for the insured as well as the insurer. Our corporate services team have expertise in managing administration during open enrollment and throughout the plan year, notifying employees of their benefits, changes, and ensuring that related systems receive accurate data. Our in house systems team has build a full-service record keeping and administration platform tailored to suit health insurance requirements across all levels of clients. All the above can be offered online through web-based access. At the moment the following services are offered to the clients :

1. **Services:**

- Cashless medical service facilitation at network hospital up to the limit authorized by mediclaim/hospitalization Insurance
- Claim processing & reimbursement, for non-network hospitals
- Computerized Medical History records
- Online assistance to Insured during hospitalization & filing of claim documents
- Hospitals/ nursing Homes all over India

2. **Service Level Agreements:**

We at Vipul MedCorp TPA are a group of professionals dedicated to our mission of providing excellent services to our clients (Corporate as well as Retail). For deliverance of services the SLA (Service Level Agreements) are in place, which would be signed with various Insurance companies and the corporate groups. These broadly define the Turnaround Time (TAT) for the deliverance of the following services:

3. **ID Cards Printing and Dispatch**

   Vipul MedCorp TPA TAT for the Delivery of cards is within seven (7) days of the receipt of the complete data of insured members and the details of the policy from the insurance company

4. **Cashless Authorization / Rejection**

   a. Cashless authorization requests are to be scrutinized and the decision of acceptance or rejection is to be conveyed to the service provider within 24 hrs. of the receipt of the Pre Hospitalization Authorization Form.

   b. In case where a query has been raised the query has to be satisfied by the concerned party and the authorization will be given within 24 hrs. of the receipt of the reply.

5. **Claims Settlement / Reimbursement**

   a. Turnaround Time (TAT) of settlement of reimbursement claims is generally upto 15 days and subject to full documentation compliance.

6. **Customer Grievance Redressal**

   a. TAT for response is max. 2 working days, for any queries or grievance raised by the client.

7. **Call Center Responses**

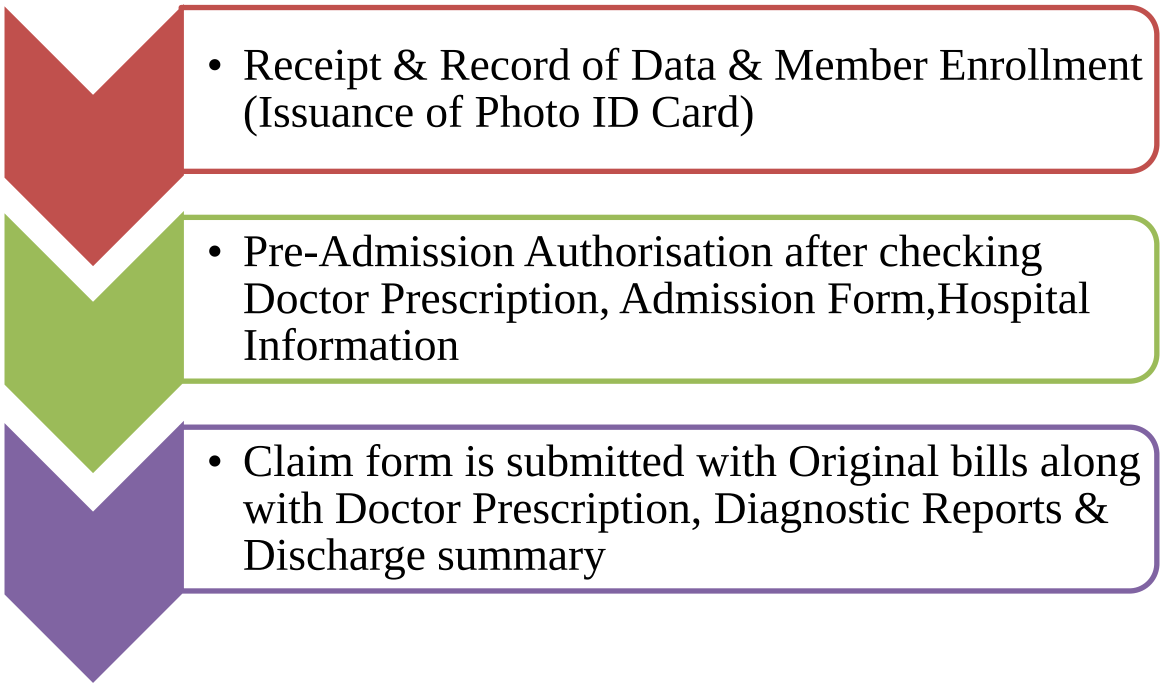
   a. Vipul MedCorp TPA operates a 24 * 7 / 365 days Call center to provide instant accessibility to the clients for all information required for medical services facilitation and claims status.

8. **MIS Reports**
    a. Weekly/ Monthly MIS are prepared for the following:
        i. Claims Paid /Outstanding
        ii. Premium Collection
        iii. ID Cards Processed & Dispatched
        iv. Special reports annually for disease wise analysis, total age wise claim incidences etc.
9. **Adequate Coverage of Network Hospitals**
    a. Providing a comprehensive coverage of network hospitals at all locations of client operations.

Vipul MedCorp TPA has service level agreement for all the above-defined parameters and the same can be incorporated in the client agreement.

Claim Management & Control

Fig 2. Cashless Facilitation Procedure



Claim Reimbursement

When Cash Less Facility is not accorded or Insured goes to a Non Network Hospital then following documents are required :

- Claim Forms
- Original bills with Diagnostic reports
- Doctor’s First prescription
- Discharge summary/certificate

Claims Control

- Original Bills are verified & scrutinised against Standard Discounted Tariff
- Cost Containment by Medical procedure audit & Bill scrutiny
- 2nd Medical opinion taken for complicated cases
- Reprising done on case to case basis.

Cost Containment

Cash Less medical services lead to: :

- Bill Scrutiny before release of payment
- Discounted Rates
- Eliminates Reimbursement Frauds
- Medical Procedure Audit / Elimination of unnecessary prescriptions
- Case Management

All the above leads to Cost Containment and lowering of Claims/Premium Ratio

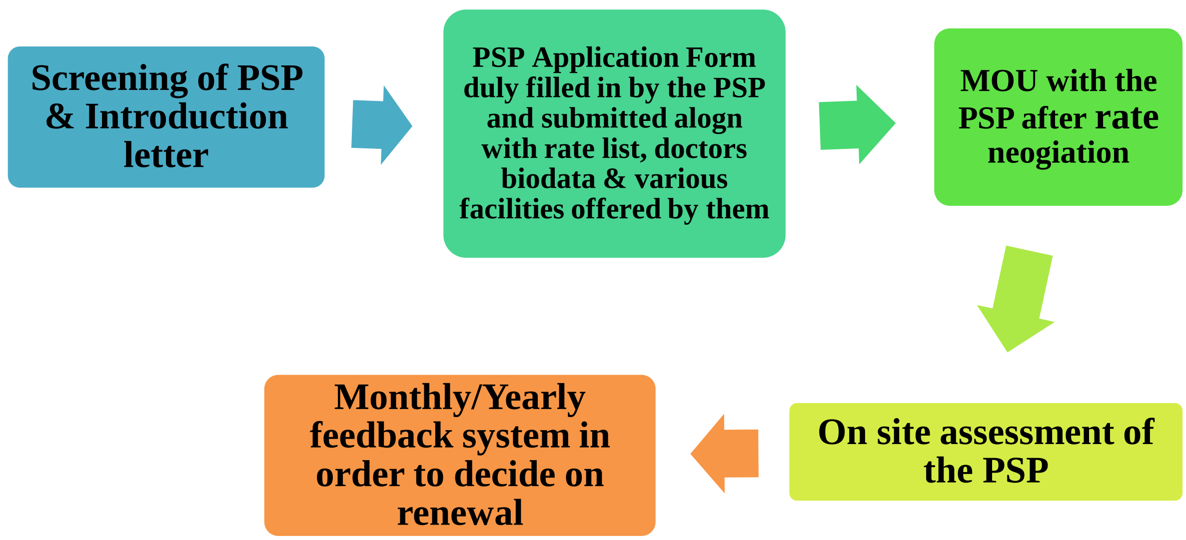
Network Provider Accredition Norms

Vipul MedCorp TPA has shortlisted hospitals and Nursing Homes as per the minimum norms prescribed under Mediclaim Policy, that is:

- Hospital / Nursing Homes established for Indoor Care / Treatment of sickness & Injuries
- Either registered as a hospital or nursing home with local authority and under supervision of registered & qualified medical practitioners, OR, Should have at least 15 IP beds [10 beds in class C town]

- Fully equipped OT, wherever surgical procedure is carried out
- Fully qualified Nursing Staff – round the clock

Fig. 3 The steps involved in our empanelment process are the following :



While empanelling a PSP, we also look at the following criteria :

- Infrastructure & Facilities available
- Quality of Service rendered
- Patient care background
- Bed-strength and availability
- Management background and past track record
- IT Infrastructure / Computerization

Key learning

AREA OF ENGAGEMENT

The area of engagement during the internship period was in Data analysis and network sub-department under the Operations department. The internship phase was divided in to two phases-

Undergoing training for the complete workflow:

For the organization to settle all the claims on time and without disturbing the good relations with the clients there is a workflow which has to be followed by the organization employees. In the first week of the joining, training was held to get the knowledge of the complete workflow which is as follow:

a. PROPOSER ENROLLMENT
b. CLAIM INTIMATION
c. SCANNING
d. INVESTIGATION
e. CLAIM PROCESSING
f. SETTLEMENT
g. NETWORKING
h. GRIEVANCE

Fig 4. ORGANIZATIONAL WORKFLOW

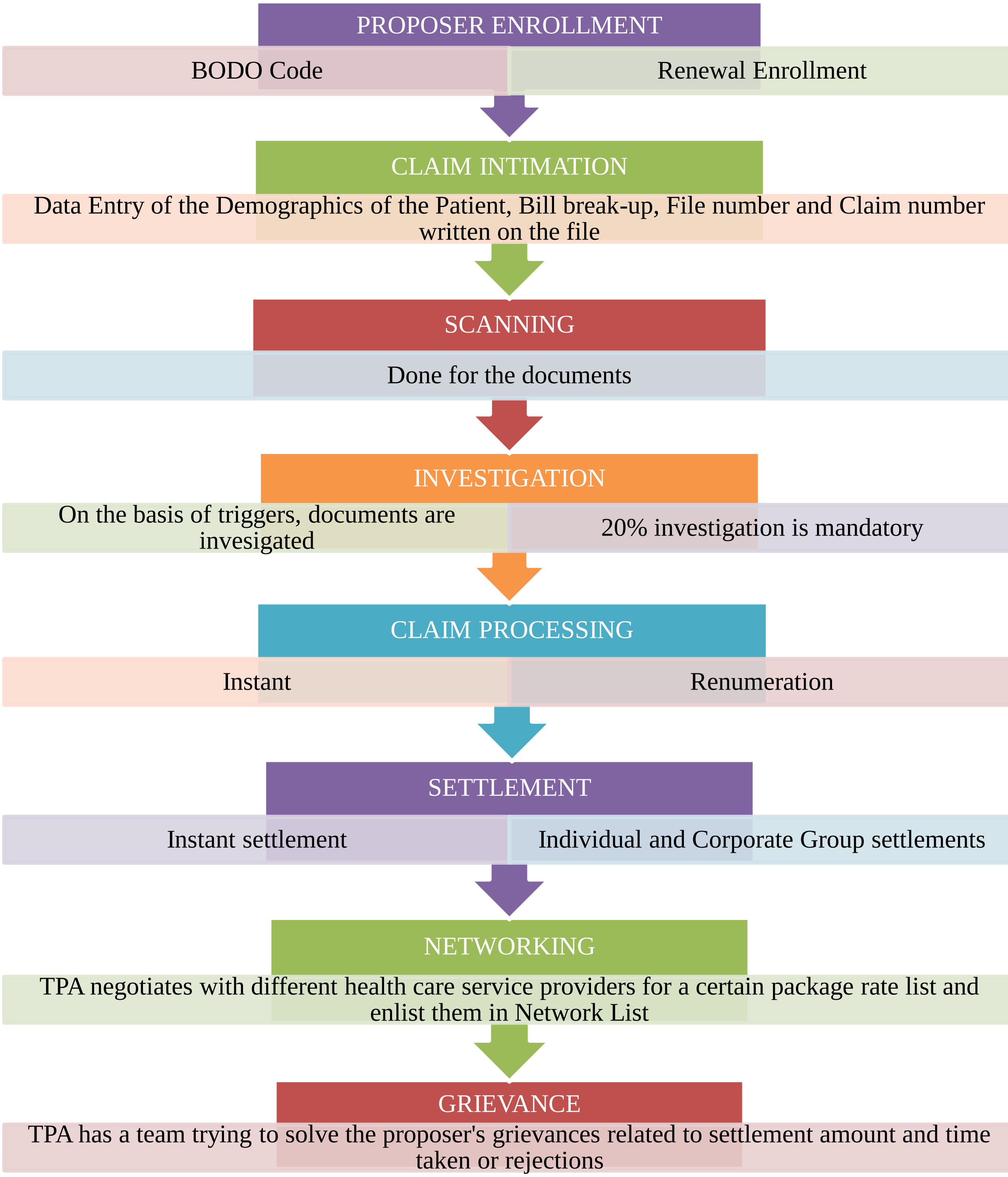
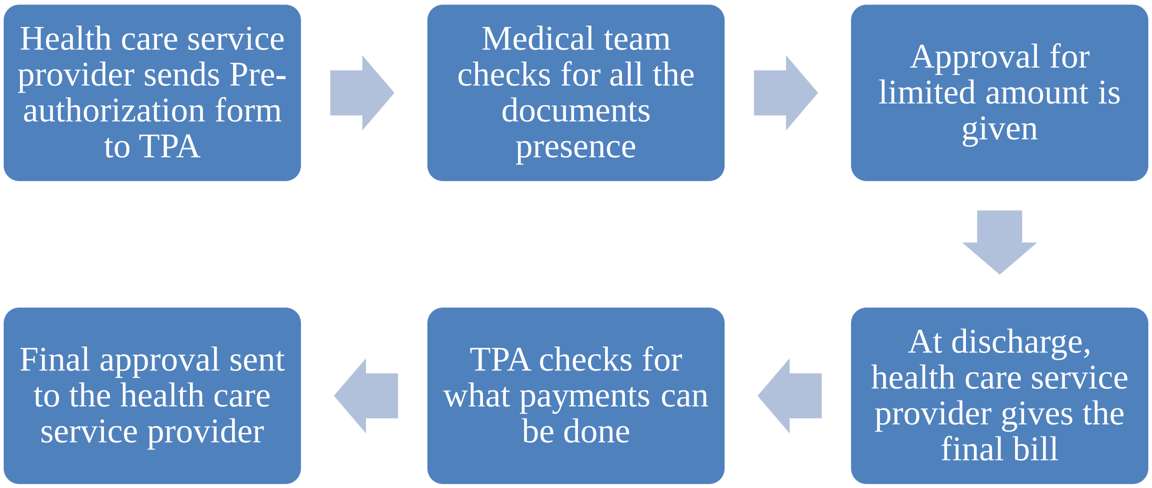


Fig. 5 CASHLESS FLOW CHART



ENROLLMENT PROCESS

Enrolment is the first step in the policy process.

Policies can be claimed:

1. By Executives
2. Through E-mails
3. Through courier

BODO Code: Each office has a unique code with respect to the insurance company under which the policies will be documented.

Cards are been provided to the insurers. The card numbers have different codes for each insurance company and each claim is been initialized with different codes, specified for the insurance company and the relation with the proposer.

The docket and the enrolled policy date is searched in the system.

Renewal enrolment s done with the purpose of renewing the policy before the expiry date of the policy and is extended to 15 days.

CLAIM INTIMATION

Documents are received from the hospital, in case of Instant and from the proposer, in case of Remuneration. Data entry is done which includes demographics, bill break-up where individual bills are entered in system.

Instant- Payment is directly done to the hospital.

Remuneration- Payment is done to the insured person.

SCANNING

After the intimation, documents are scanned.

Documents to be scanned:

1. Discharge Summary
2. Claim Form- for what the proposer is claiming
3. Scanned Bills
4. Payment receipt

INVESTIGATION

Usually, in Instant cases TPA are directly in contact with the health care service providers, forging is almost impossible but in the case of Remuneration cases, fraudulent cases are common.

Tariff rates in each hospital are different for insured people.

There are two types of fraudulent cases:

1. Soft- Patient is admitted and hiding his history or inflation done.
2. Hard- Patient is not admitted.

If health care service provider is non-cooperative, then it is given as non-compliance.

But there is a clause that anything, anytime documents can be asked from the health care service providers by TPA.

In case of Red flag hospitals, investigation is done at the time of inflation.

Remarks are written and discussed.

Claim Processing

<u>Instant Claims</u>: Photo ID, Age, Diagnosis, Payable or not are checked. If any document is missing, then query is sent. Approval is given to the hospitals and non-payable is paid by patients.

All documents that are actually payable are sent to TPA. Payment is released.

TPA PAYS ONLY FOR HOSPITALIZATION OF PATIENT.

Criteria:

- Hospital has to be registered for the functioning
- Bed criteria is seen
- **Section 4.1 Pre-existing Disease**

In Cashless, previous or first prescription that was issued to the patient is required. If in case, patient denies so, IPD records are asked for.

- Limit of Indemnity- Insurance company will pay for those which ‘insurer’ are liable for.

- **Section 4.2 30 Days Exclusion**
    - Except accident cases, no other cases are considered for claim payment, which is verified by going through X-Rays with the dates on them.

- **Section 4.3 Specific Waiting Period**
    - There are some diseases and cases where a specific period of time is scheduled for the claim amount to be payable.

For example,

1. Claims for calculus disease are paid only after 2 years.
2. Implants are payable only after 60 days of hospitalization.

INTIMATION SUBMISSION

Cashless cases are immediately intimated.

Intimation number is generated.

- **Arbitration Clause-** If your opinion is considered wrong by the insured person, then he will go to the Grievance Department.
- **Reasonable and Customary Expenses-**
    - With new technologies round the world, healthcare has also enhanced. If a claim comes for a robotic surgery, the claim amount is payable or not depends on the reason for the procedure to have taken place.

- **Pre-authorization Form-** Request form from hospital which has to be duly filled by the insured person with his/her details.
- **MLC form has** to be filled by the insurer in cases of drunken accidents.
- **Intentional Self Injury** involves cases with drunken drivers known to the insurer.
- **Claim Form** is filled in Remuneration cases, which has two parts-Part A, to be filled by insurer for their details and Part B, to be filled by health care service provider with the billing details and others.
- **Doctor Noting-** If disease not diagnosed earlier, but in present, then it has to be mentioned.
- **GIPSA Approval-** Claims have to be payable according to the rates the TPA has negotiated with the health care service providers, i.e., according to the package.
- **Conditional Approval-** If the health care service provider is not able to justify the increased package rate, then the patient is given the *conditional approval* to get discharged.

NETWORKING

There are 7000 hospitals in Vipul Medcorp TPA Pvt. Ltd. network.

Process of empanelment is taken in control by Networking Team.

Criteria for empanelment:

- MOU- Memorandum Of Understanding
  - Health care service provider name (with 12 articles)
- PSP Form- Preferred Service Provider Form

- Parameter Form- includes details like number of beds, type of rooms, etc.
- SOC-Schedule Of Charges , also known as Tariff or Rate List
- PAN Card copy-required for transaction
- Cancelled Cheque Copy-required for transaction

REFLECTIVE LEARNINGS

Vipul Med Corp TPA Private Limited as an organization provides an individual with the platform to learn in the tasks they are involved with. During the entire duration of internship, there has been a lot of individual learning’s from the organization. Also the experience of the mentor has been very useful for knowledge transfer.

Some of the learning‘s during the internship are as follows:

- To create network or empanelment with preferred service providers [Hospital] for cashless facilities.
- To create network for LVGIC and Bharti Axa General Insurance
- To create network for Med Health Cliniq with all health providers this includes Hospitals, Clinic, Diagnostic Centres, Pharmacy, Gym and Spa.
- To create network with all health insurance brokers for corporate business.
- Investigating the non networking hospital to avoid frauds during claims and reimbursement.
- To set up a new branch with the help of all legal documents and infrastructure required for the office.
- To negotiate with local vendors and brokers for purchasing office areas and office items

- To conduct weekly or monthly Health camps like Dental camps, Eye camps and Health talks session etc for corporate clients.
- To conduct help desk twice in a week for corporate clients for their health insurance query.
- To create awareness about OPD wellness services provided by our company to our providers and clients.

Part B. Dissertation

ABSTRACT

Background behind the Study: Health insurance in India is emerging as a booming field in today’s world where health is at stake for the accomplishment of the busy life schedules we lead. TPA has a major role in the health insurance industry, helping to settle the claims which are raised against the services being provided to the insurers by the health care service providers. Market analyses its financial year data to check on what business is it achieving as well as what strategies are to be taken to increase the market share.

The current study is an Observation and Analysis of market for Vipul med corp TPA Pvt Ltd Pune. The data collected is based on secondary data. Random Sampling method has been used in the study to meet the objectives. Sample size 4 Major competitive TPAs and 207 Hospitals. Target population is Healthcare Service Providers

Conclusion: there is less number of hospital empanelled in Pune which is affecting in the cashless services for clients and also the market business.

Introduction to study

Third party Admistrator (TPA) was introduced through the notification on TPA-Health service Regulation, 2001by the IRDA. Their basic role is to function as an intermediary between the insurer and the insured facilitate the cash-less service of insurance. For this service they are paid a fixed percent of insurance premium as commission. This commission is currently fixed at 5.6 percent amount.

The core product or service of a TPA is ensuring cashless hospitalization to policyholders. Intermediation by TPA ensures that policyholder get hassle- free service, insurance companies pay for efficient and cost-efficient services, and healthcare providers get their reimbursement on time. By doing this it is expected that TPAs would develop appropriate systems and management structures aiming at controlling costs, developing protocols to minimize unnecessary treatment/investigation, improve quality of service and ultimately lead to lower insurance premiums.

As of July 2004, 24 TPA-Health services are registered with IRDA. They in their current form in India are suffering from weak hospital networking, delay in issuing of identity cards to policyholders, poor standardization of billing procedures for hospitals.

The market analysis is one of the most important parts of any startup strategy. Does it right, and you will have a clear idea of the path down which you are headed. A good market analysis will enable you to lure investors, sidestep pitfalls, and most importantly, attract customers.

Bear in mind that all businesses starting out are different, and they may be creating business plans and strategies for different reasons or audiences. If your business is quite small and you know your customers inside and out, this may not be the best use of your time. If this is an internal plan, and there isn't a need for industry data to corroborate your forecast, a market analysis may not be necessary.

If you are seeking funding, market analysis is going to be key data to convince your audience that your business idea has the facts and hard numbers to back it up. With that said, let's explore the details of writing a market analysis.

What is a Market Analysis?

Market analysis is anything but empty lingo. It's really exactly what it sounds like: determining the characteristics unique to your particular market and analyzing this information, which will help you make decisions for your business. By conducting a market analysis, you will be able to gather valuable data that will help you get to know your customers, determine appropriate pricing, and figure out your competitors' vulnerabilities.

Market Analysis and Business Plan

It's smart to write a business plan, especially if you are beginning a new business venture. Even if you're a sole proprietor or don't intend to borrow any money to get your business off the ground, it's important to have a clear plan in place. The market analysis isn't just one part of a successful business plan—it's one of the best reasons to write one.

A market analysis can be a measuring stick you use over time to see how far you've come, and it allows you to make projections based on data rather than guesswork. Because you'll know the size of the mountain you're about to climb, you'll be able to pace yourself and prevent problems in the future. [10]

SCOPE OF STUDY

- The market analyses will help the TPA Organization to understand the market for their business
- Various tie ups of TPA's with healthcare service and the services provided by the other TPA to their network hospitals
- To get more and satisfied clients

PROBLEM STATEMENT

- To analyze the competition among various TPA's in Pune region/ Area wise, also study their Tie-ups, Healthcare services and their capacity of networking.

OBJECTIVES

- To analyze the market of other TPA's present in Pune Region.
- To keep the record of network and non-networking hospitals Empanelled with other TPA's
- To build up market strategy to attract more business for healthcare service providers /clients.

Review of Literature

The health infrastructure in India is facing daunting of meeting the health goals and complexities emerging from the changing disease pattern. The proliferation of various health care technologies and increase in cost of care has necessitated the exploration of health financing option to manage problems arising out of increasing healthcare costs. Health insurance is emerging fast as an important mechanism to finance the healthcare need of people. Further, the uncertainty of disease or illness is accentuating the need for insurance system that works on the basic principle of pooling of risks of unexpected costs of persons falling ill and needing hospitalization by charging premiums from a wider population base of the same community.

With the advent of third party Administrators this sector has assumed a new dimension. TPAs are presumed to infuse new management system and enrich knowledge base of managing healthcare services and costs. Their presence is aimed highly efficiency, standardization and improving penetration of health insurance in the country. TPAs potentially have a wider role to play in standardization of charges and managing cashless services in health insurance. However their actual roles and responsibilities have remained less understood, less clear and much debated.

ROLE IN PRACTICE PLAYED BY TPAs As per notification of IRDA, the basic role of the TPA is to function as an intermediary between the insurer and insured and facilitate cash less service to the insured. However as per practice the following is done by the TPAs or the following steps followed by TPAs from the initiation until settling the claims:

- All the records of medical insurance policies of an insurer will be transferred to the TPA once the insurance company has given the business to a TPA.
- The TPA will issue identity cards to all policyholders, which they have to show to the hospital authorities before availing any hospitalization services.
- In case of a claim, policyholder has to inform the TPA on a 24-hour toll-free line provided by the latter.
- On informing the TPA, policyholder will be directed to a hospital where the TPA has a tied up arrangement. However, the policyholder will have the option to join any other hospital of their choice, but in such case payment shall be on reimbursement basis.
- TPA issues an authorization letter to the hospital for treatment, and will pay for the treatment.
- TPA will track the case of the insured at the hospital and at the point of discharge; all the bills will be sent to TPA.
- TPA makes the payment to the hospital.
- TPA sends all the documents necessary for consideration of claims, along with bills to the insurer.
- Insurer reimburses the TPA.

METHODOLOGY

- Study design - Observation and Analysis
- The data collected is based on secondary data
- Random Sampling method has been used in the study to meet the objectives.
- Study area – Pune TPA and Pune Hospitals
- Sample size – 4 TPAs and 207 Hospitals
- Target population - Healthcare Service Providers
- Competitors – other TPA's

Table 1 List Hospital Empanelled with 4 Major TPA

S. No	Provider Name	TPA A	TPA B	TPA C	Vipul Med Corp
1	CHANDRALOK HOSPITAL	✓	×	✓	×
2	DEENDAYAL MEMORIAL HOSPITAL	✓	✓	✓	×
3	GRANT MEDICAL FOUNDATION-RUBY HALL CLINIC	✓	×	✓	×
4	INLAKS & BUDHRANI HOSPITAL	✓	×	✓	✓

5	KULKARNI ENDO-SURGERY INSTITUTE & RECONSTRUCTIVE UROLOGY CENTRE (PUNE)	✓	×	✓	×
6	LOKMANYA HOSPITAL(CHINCWAD)	✓	✓	✓	✓
7	MEHTA GENERAL HOSPITAL	✓	×	✓	×
8	SANCHETI INSTITUTE FOR ORTHOPAEDICS AND REHABILATATION	✓	✓	✓	×
9	DEENANATH MANGESHKAR HOSPITAL	✓	✓	✓	✓
10	NIRAMAYA HOSPITAL (CHINCHWAD)	✓	✓	✓	×
11	JEHANGIR HOSPITAL AND MEDICAL RESEARCH CENTRE	✓	✓	✓	✓
12	NATIONAL INSTITUTE OF OPTHALMOLOGY (	✓	✓	✓	×

	PUNE)				
13	DEODHAR EYE HOSPITAL (PUNE)	✓	✓	✓	×
14	LUNKAD HOSPITAL	✓	✓	✓	✓
15	BIDAYE HOSPITALS PRIVATE LIMITED	✓	×	✓	×
16	NIRANJAN NURSING HOME	✓	×	✓	×
17	RANKA HOSPITAL (PUNE)	✓	✓	✓	×
18	DR. MAKAN SURGICAL MATERNITY ACCIDENT HOSPITAL	✓	✓	✓	✓
19	GANDHI NURSING HOME (NIGDI)	✓	✓	✓	✓
20	BHAVE HOSPITAL	✓	×	✓	×
21	SANJEEVAN MATERNITY & SURGICAL HOSPITAL	✓	✓	✓	×
22	OMKAR ACCIDENT HOSPITAL	✓	✓	✓	×
23	LATKAR HOSPITAL	✓	×	✓	×

24	TEJOMAYA EYE HOSPITAL	✓	✗		✗
25	GOKHALE HOSPITAL (PUNE)	✓	✓	✓	✗
26	SHAH ACCIDENT HOSPITAL	✓	✓	✓	✗
27	KATARIA HOSPITAL (YERAWADA)	✓	✓	✓	✗
28	PAWAR MULTISPECIALITY HOSPITAL & DIAGNOSTIC CENTRE PVT LTD	✓	✓	✓	✗
29	POONA HOSPITAL AND RESEARCH CENTRE	✓	✓	✓	✗
30	SAMARTH HOSPITAL(PUNE)	✓	✗	✓	✗
31	RAO NURSING HOME	✓	✓	✓	✗
32	PRAKASH EYE HOSPITAL	✓	✗	✓	✗
33	PAWANA HOSPITAL	✓	✓	✗	✗
34	SHREE HARNESHWAR CLINIC (PUNE)	✓	✗	✓	✗

35	HARDIKAR HOSPITAL	✓	✓	✓	✓
36	DR. BANSAL HOSPITAL - (DEHU ROAD)	✓	×	✓	×
37	UNITY ORTHO AND EYE HOSPITAL	✓	×	✓	×
38	ASHIRWAD HOSPITAL (LONAVLA)	✓	×	×	×
39	SHAHADE HOSPITAL	✓	✓	✓	×
40	ADITYA HOSPITAL (SHIRUR)	✓	×	×	×
41	SAHYADRI SPECIALITY HOSPITAL (KARVE ROAD)	✓	✓	×	✓
42	KAMAL NURSING HOME	✓	✓	✓	×
43	DEVADHAR NURSING HOME	✓	✓	✓	×
44	SAISEVA NURSING HOME	✓	✓	✓	✓
45	SANT DNYANESHWAR HOSPITAL (BHOSRI)	✓	✓	✓	✓
46	BHALERAO ENT HOSPITAL	✓	✓	✓	×

47	NOBLE HOSPITAL(PUNE)	✓	✓	✓	×
48	DR. TEKAWADE EYE CLINIC	✓	×	✓	×
49	BHAGAWATI NETRALAYA	✓	✓	×	×
50	KARNE HOSPITAL PRIVATE LIMITED	✓	✓	✓	×
51	HOLE HOSPITAL MATERNITY & SONOGRAPHY CENTRE	✓	×	×	×
52	SURYA HOSPITAL - SHIRUR	✓	✓	✓	×
53	BHAKTI HOSPITAL	✓	×	×	×
54	MEDILIFE MULTYSPECIALITY HOSPITAL & ICU	✓	✓	✓	×
55	CRESCENT INDIA MEDICAL EDUCATION TRUST'S INAMDAR HOSPITAL	✓	×	×	×
56	APEX HOSPITAL	✓	×	×	×
57	HEALING TOUCH	✓	×	×	×

	HOSPITAL (PUNE)				
58	CORE HOSPITAL	✓	✓	✗	✗
59	PHOENIX HOSPITAL(PUNE)	✓	✓	✓	✓
60	VIGHNAHARTA HOSPITAL(PUNE)	✓	✗	✓	✗
61	YASH NURSING HOME (SHIRUR)	✓	✗	✓	✗
62	SANGEEVANEE HOSPITAL ICU & TRAUMA UNIT	✓	✗	✗	✗
63	RUBY AILCARE SERVICES PVT LTD.	✓	✓	✓	✓
64	PATIL HOSPITAL GENERAL & EYE HOSPITAL	✓	✓	✓	✗
65	ASTHA HOSPITAL (PCMC)	✓	✗	✗	✗
66	SAMARTH HOSPITAL & CHINTAMANI BABY CARE	✓	✗	✓	✗
67	VASAN EYE CARE (PUNE)	✓	✗	✓	✓

68	IMAX MULTYSPECIALITY HOSPITAL	✓	✓	✗	✗
69	BADE ACCIDENT AND MULTISPECIALITY HOSPAITAL	✓	✓	✓	✗
70	VASAN EYE CARE HOSPITAL (HADAPSAR)	✓	✗	✗	✓
71	OMKAR HOSPITAL VA PRASUTIGRUHA	✓	✓	✗	✗
72	CENTER FOR JINT REPLACEMENT SURGERY(UNIT OF POONA HEALTH SERVICES PVT.LTD)	✓	✗	✓	✗
73	MATOSHREE MADANBAI DHARIWAL HOSPITAL.	✓	✗	✓	✗
74	KOMAL NURSING HOME	✓	✗	✓	✗
75	SATHE HOSPITAL(A DIVISION OF	✓	✗	✗	✗

	HARMONY HEALTH SERVICES PVT LTD)				
76	AGARWAL MATERNITY AND GENERAL HOSPITAL	✓	✓	✓	×
77	NAIK HOSPITAL(PUNE)	✓	✓	✓	×
78	SHUBHANGAD GOREGAONKAR SMRUTI RUGNALAYA	✓	×	×	×
79	BHANDARI MATERNITY & NURSING HOME	✓	✓	×	×
80	YASHDA HOSPITAL	✓	×	✓	×
81	PARANJPE EYE HOSPITAL	✓	✓	✓	×
82	CHAITANYA HOSPITAL(PUNE)	✓	✓	✓	✓
83	TONGAONKAR HOSPITAL.	✓	✓	×	×
84	DIWAN HOSPITAL	✓	✓	✓	×
85	BHARATHI HOSPITAL& RESEARCH CENTRE	✓	✓	×	×
86	KEDARNATH	✓	×	✓	×

	GENERAL HOSPITAL				
87	DUGAD HOSPITAL	✓	×	✓	×
88	SAI SNEH HOSPITAL & DIAGNOSTIC CENTRE PVT LTD	✓	×	✓	×
89	SEVADHAM HOSPITAL	✓	×	✓	×
90	BALAJI HOSPITAL (PUNE)	✓	×	×	×
91	MAYUR HOSPITAL (PUNE)	✓	✓	✓	×
92	SHAISHAV CHILDRENS HOSPITAL & RESEARCH CENTER PVT LTD	✓	✓	✓	×
93	DHARMADHIKARI HOSPITAL	✓	×	×	×
94	TALESARA HOSPITAL	✓	×	✓	×
95	SHREE HOSPITAL & MATERNITY HOME	✓	✓	✓	✓
96	ASHWINI HOSPITAL & ENDOSCOPY CENTRE (CHINCHWAD)	✓	×	✓	×
97	HARSH EYE CLINIC	✓	✓	✓	×

98	CHAITANYA HOSPITAL (PUNE)	✓	✓	✓	✓
99	VINOD MEMORIAL MULTISPECIALITY HOSPITAL.	✓	✓	✓	×
100	DR. RASKAR EYE HOSPITAL	✓	✓	✓	×
101	LONKAR HOSPITAL	✓	×	×	×
102	SIDDHI HOSPITAL AND LAPROCOPY CENTRE PVT LTD	✓	×	✓	×
103	THITE HOSPITAL	✓	×	×	×
104	VIGHNAHARTA MULTISPECIALITY HOSPITAL.	✓	×	✓	×
105	OYSTER AND PEARL HOSPITAL PVT LTD	✓	×	✓	✓
106	DR. BHANGALE'S CLINIC & NURSING HOME	✓	×	×	×
107	ARGADE HOSPITAL AND MATERNITY HOME	✓	✓	✓	×

108	ANAND HOSPITAL-NIGDI	✓	✓	✓	×
109	LOKMANYA HOSPITAL(NIGDI)	✓	✓	✓	✓
110	K. K. HOSPITAL(PUNE)	✓	×	✓	×
111	CHINTAMANI HOSPITAL	✓	×	✓	×
112	SURAJ HOSPITAL(PUNE)	✓	✓	✓	×
113	ADITYA BIRLA MEMORIAL HOSPITAL	✓	✓	×	✓
114	GANDHI HOSPITAL(HADAPSAR)	✓	✓	✓	✓
115	CHAITANYA HOSPITAL & NURSING HOME(PUNE)	✓	✓	✓	✓
116	BHAGYAJAYA HOSPITAL	✓	×	×	×
117	DR PATIL ENT HOSPITAL	✓	×	✓	×
118	SIDDHAKALA HOSPITAL	✓	×	×	×
119	JUNNARKAR	✓	×	×	×

	HOSPITAL				
120	YOGESHWARI MATERNITY & ICU	✓	✗	✗	✗
121	KEM HOSPITAL (PUNE)	✓	✓	✓	✗
122	ATTHARVA ACCIDENT HOSPITAL	✓	✗	✓	✗
123	ABANE HOSPITAL	✓	✓	✓	✗
124	PATASKAR HOSPITAL	✓	✗	✗	✗
125	SAHYADRI MUNOT HOSPITAL(SWARGATE)	✓	✓	✗	✓
126	SAHYADRI HOSPITAL (HADAPSAR)	✓	✓	✗	✓
127	KOHAKADE HOSPITAL	✓	✓	✓	✗
128	LIFELINE HOSPITAL (WAGHOLI)	✓	✓	✓	✗
129	HINJAWADI ACCIDENT & GENERAL HOSPITAL	✓	✗	✗	✗
130	SAHYADRI HOSPITAL (BIBWEWADI)	✓	✓	✗	✓
131	SAISEVA HOSPITAL	✓	✓	✗	✓
132	SURYA MULTISPECIALITY	✓	✓	✓	✗

	HOSPITAL. – CHAKAN				
133	SAISHREE HOSPITAL & JOINT REPLACEMENT CENTER	✓	✓	×	×
134	OM HOSPITAL & MATERNITY HOME (PUNE)	✓	✓	✓	×
135	SAHYADRI HOSPITAL (BOPODI)	✓	✓	×	✓
136	DR GAIKWAD DIABETES CENTRE	✓	✓	✓	×
137	MEDIPOINT HOSPITAL	✓	✓	✓	✓
138	TULIP HOSPITALS PVT LTD	✓	×	×	×
139	VATSALYA CHILDREN'S HOSPITAL	✓	✓	×	×
140	IRIS EYE CARE	✓	×	×	×
141	CHAVAN HOSPITAL	✓	×	×	×
142	VINNAYAK HOSPITAL	✓	×	✓	×
143	AAROGYAM MULTISPECIALITY HOSPITAL	✓	×	✓	×

144	SHRIMATI ANJANATAI DATTATRAY BENKE ORGANIZATION'S UNICARE HOSPITAL	✓	×	×	×
145	SAINATH HOSPITAL	✓	✓	✓	×
146	MAX NEURO HOSPITAL	✓	✓	✓	×
147	SAHYADRI HOSPITAL (KOTHRUD)	✓	×	×	✓
148	JEEVAN JYOTI HOSPITAL (PUNE)	✓	×	×	×
149	SHREE SAMARTHA HOSPITAL	✓	×	×	×
150	COLUMBIA ASIA HOSPITAL PRIVATE LIMITED	✓	✓	✓	✓
151	SANCHETI JOINT REPLACEMENT CENTER	✓	✓	✓	×
152	SHWAS MULTISPECIALITY HOSPITAL	✓	✓	×	×
153	GIRIDHAR HOSPITAL &	✓	×	×	×

	MATERNITY HOME				
154	SAHYADRI SPECIALITY HOSPITAL (NAGAR ROAD)	✓	×	×	✓
155	STERLING MULTI SPECIALITY HOSPITAL	✓	×	×	×
156	Aadhar hospital	×	✓	×	×
157	Aims Hospital & Research Centre	×	✓	×	✓
158	Ambekar Hospital	×	✓	✓	×
159	Ameya Netralaya	×	✓	✓	×
160	Amrut Hosptial	×	✓	×	×
161	Ankur Hospital & Diagostic	×	✓	×	×
162	Cimets Inamdar Multispeciality Hospital	×	✓	×	×
163	Deep Eye Hospital	×	✓	×	×

164	Divya Eye Clinic	✗	✓	✗	✗
165	Dr. Ghatkar Hospital	✗	✓	✗	✗
166	Gadkari Eye Centre	✗	✓	✗	✗
167	Gandhi Accident & General Hospital	✗	✓	✓	✗
168	Global Hospital	✗	✓	✓	✗
169	Joglekar Hospital	✗	✓	✓	✗
170	Krishna General Hospital	✗	✓	✓	✓
171	Mai Mangeshkar Hospital	✗	✓	✗	✗
172	Manoj Clinic (gore Hospital)	✗	✓	✗	✗
173	Mantri Hospital	✗	✓	✗	✗

174	Medipoint Hospital (p) Ltd	×	✓	✓	✓
175	Moraya Hospital	×	✓	✓	×
176	N M Wadia Institute Of Cardiology	×	✓	✓	✓
177	Nande Hospital	×	✓	✓	×
178	National Institute Of Ophthalmology	×	✓	✓	×
179	Om Shree Swami Samarth Hospital	×	✓	✓	×
180	Parmar Multispeciality Hospital	×	✓	×	✓
181	Pawar Hospital	×	✓	✓	×
182	Pbmas H V Desai Eye Hospital	×	✓	✓	×

183	Pharande Eye Hospital	×	✓	×	×
184	Pioneer Hospital	×	✓	✓	×
185	Pooja Nursing Home	×	✓	✓	×
186	Pramodini Urology Foundation	×	✓	✓	×
187	Rakshak Hospital	×	✓	✓	×
188	Ruby Hall Clinic	×	✓	✓	✓
189	Saijyoti Accident Hospital	×	✓	×	×
190	Salunke Hospital	×	✓	×	×
191	Sangam Hospital	×	✓	×	×
192	Sanjeevani Nursing Home	×	✓	✓	✓
193	Shah Accident Hospital	×	✓	✓	×
194	Shakun Clinic Children	×	✓	×	×

	Hospital				
195	Shashwat Hospital Shashwat Health Services Pvt Ltd	✗	✓	✗	✗
196	Shree Balaji Eye Hospital	✗	✓	✗	✗
197	Shree Hospital	✗	✓	✓	✓
198	Shubhankar Hospital & Diagnostic Centre	✗	✓	✗	✗
199	Sofia Hospital	✗	✓	✗	✗
200	Surya Sahyadri Hospital	✗	✓	✗	✗
201	Todkar Hospital	✗	✓	✗	✗
202	Unicare Hospital	✗	✓	✓	✗
203	Ushakiran General Hospital	✗	✓	✓	✗

204	Vaibhavi Hospital	✗	✓	✓	✗
205	Vinod Memorial Multispeciality Hospital	✗	✓	✓	✗
206	Yogesh Hospital	✗	✓	✗	✗
207	Life Line Hospital [Bhosari]	✗	✓	✓	✗

ANALYSIS and DISCUSSION

1. TAT for claim settlement
    - TPA A – 10 days
    - TPA B – 13 days
    - TPA C – 16 days
    - Vipul – 15 days
2. TAT for Grievance
    - TPA A – 1 day
    - TPA B – 2.5 days
    - TPA C – 3 days
    - Vipul – 2 days
3. No of Insurance company
    - TPA A – 25
    - TPA B – 8
    - TPA C – 7
    - Vipul – 11

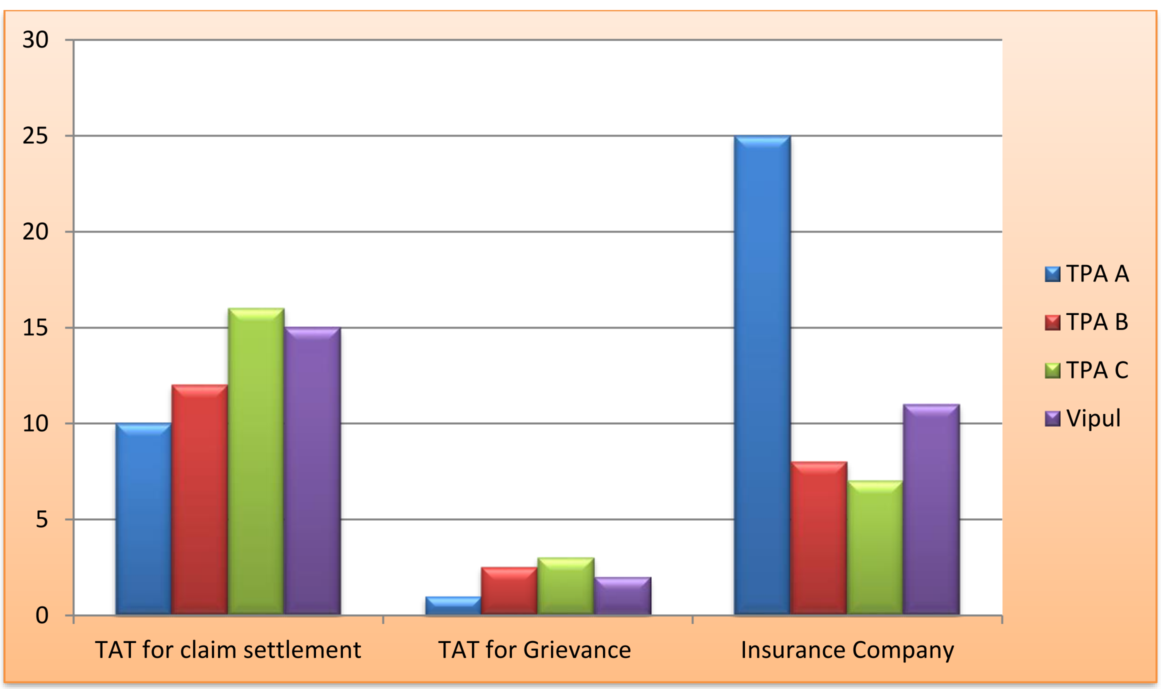


Fig 6 comparing between in Claim Settlement, Grievance and No of Insurance Company in 4 TPAs

4. No of corporate in Pune
   - TPA A – 37
   - TPA B – 20
   - TPA C – 30
   - Vipul – 4

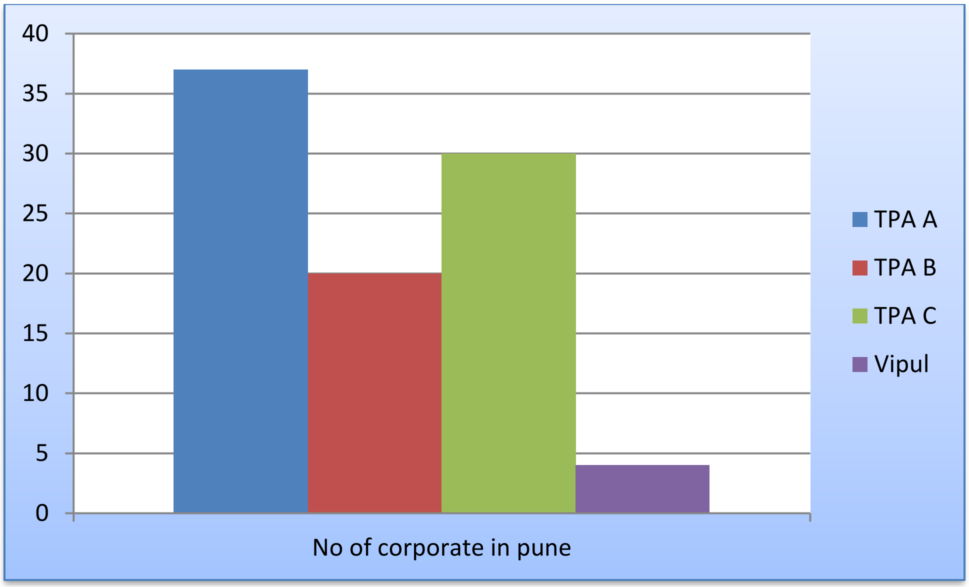
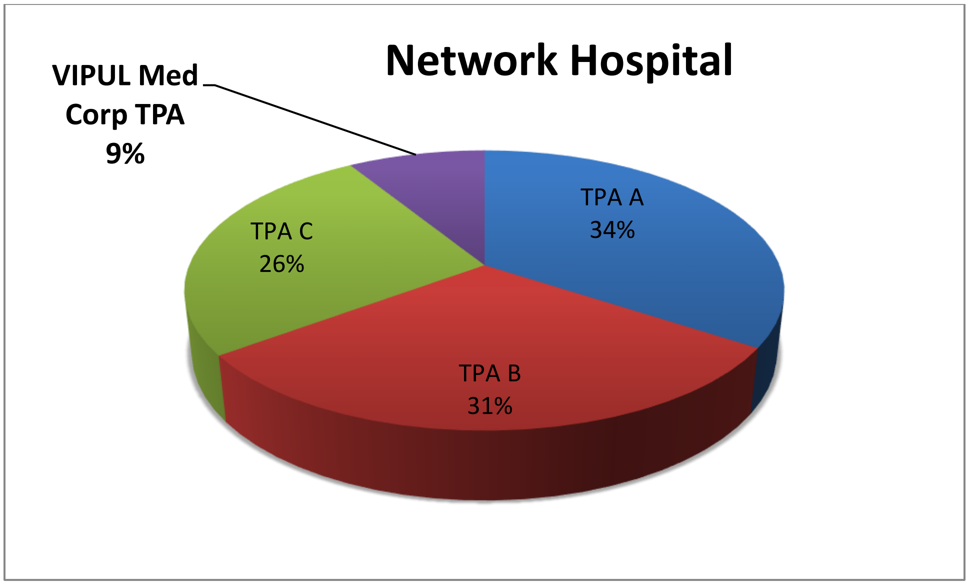


Fig 7 No Of Corporate in Pune

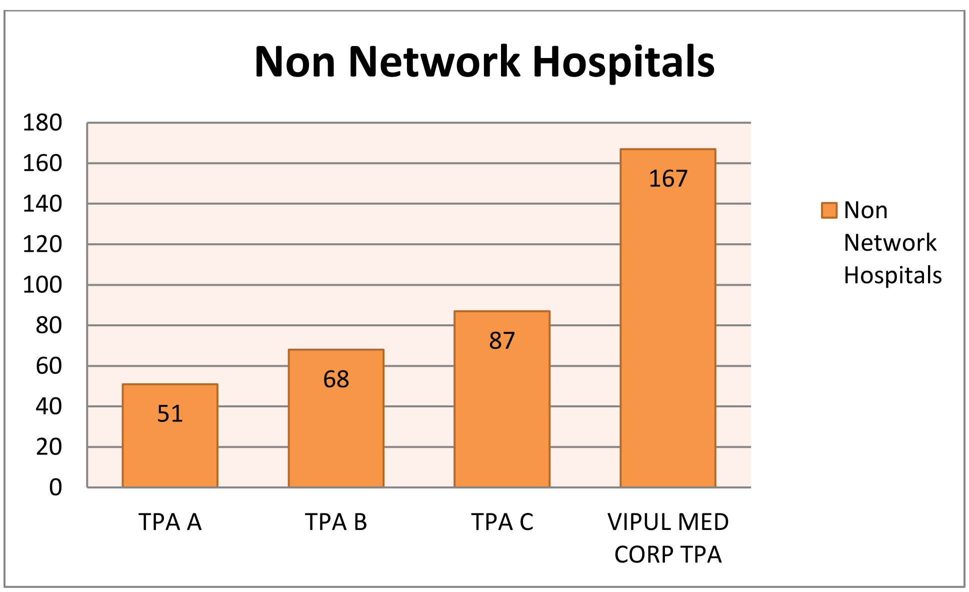
- The analysis was done on the basis of the area covered by the TPA's and the hospital empanelled under them. The gap area and the unepanelled hospital were targeted for the study.

Fig. 8 Network Hospital in Pune



- By the study we get to know that our Vipul med Corp TPA have covered only 9% hospitals in Pune area. Whereas TPA A, B and C had covered 34%, 31% and 26% respectively.

Fig. 9Non – Network Hospital in pune



- There are many good hospitals and Nursing Home left for Empanelment by Vipul Med Corp TPA that is 167, Whereas other TPAs has less number of Hospitals to be Empanelled that is TPA A - 51, TPA B - 68, TPA C – 87 respectively.
- So by this graph we can say that our company is lacking behind in networking area.
- To increase our business we need to empanelled hospitals in Pune Area.

SWOT Analysis for Vipul Med Corp TPA.

A scan of internal and external environment is important aspect of developing marketing planning process. Factors internal to an organization can be classified as 'strength' or 'weaknesses and those external to an organization can be classified as 'threat' or 'opportunity'. Analysis of both micro and macro environment provides information that is helpful in matching the organization's resources and capabilities to the competitive environment in which it operates. It is instrumental in formulation and selection.

Table .2 SWOT Analyses for Vipul Group

Strength of company	Weakness of company	Opportunities of company	Threats of company
➢ **All India set-up [17 Decentralized branches]** ➢ **ISO 9001:2008 certified and an IRDA Licensed**	➢ Huge name in north India but limited in south India presently.	➢ Many new branches started in south India.	➢ The market is fragmented and ruled by

➢ Country wide network **➢ Empanelled with all major insurance company.** **➢ Leading players in servicing mass [RSBY/ UHIS]** **➢ Integrated web based software** **➢ Mobile App in Android OS and Apple IOS** **➢ Ability to obtain healthcare in India at discounted rate.** **➢ Online assistance to Insured during hospitalization & filing of claim documents.** **➢ Expertise in claim processing** **➢ Computerized Medical history records** **➢ TAT for the delivery of cards is within seven (7) days of the receipt of the complete data of insured members and the details of the policy from the insurance company.**	➢ Many hospitals are not empanelled in new branches. ➢ Less clients base in Pune branch ➢ Less number of employers.	➢ Many new employers recruiters for branches ➢ Entering new corporate clients. ➢ Now a day's all corporate wants Group insurance Policy and good TPA for their services	major TPA's ➢ There is Monopoly market in TPA

➢ **TAT of Settlement of reimerbersment claims is within 15 days** ➢ **TAT for any queries or grievance raised by the clients is maximum 2 hrs.** ➢ **24*7/365 days call centre to provide instant accessibility to the client for all information.** ➢ **Organizing Health Camps and Health Talks for clients.**			

LIMITATIONS

- Few Hypothetical data has been used due to the Organization’s rules and norms.
- This study has been restricted to only region-Pune.
- Source for the data cannot be given due to the prior norm for confidentiality by the organization.
- Data available is secondary due to confidentiality norm.

RECOMMENDATION

- Emplaned new hospitals for better services and avoid frauds during claims.
- Increase our client base in new branches for good business by the help of healthcare insurance brokers.
- Company should recruits new employers to give proper services to clients.
- Approach new corporate clients and retails clients through new products like wellness services, etc.
- Introduce good clinic like Dental, Eye, ENT and Diagnostic chains for serving our client

CONCLUSION

In nutshell, it is derived from the above discussion that the introduction of TPAs was made by IRDA in order to infuse a new management system and to regulate the health care services and costs. The prologue of Third Party Administrators was made on the expectation to ensure better services to insurers as well as to insured. In other words it was expected that introduction of TPAs will meet the cost and quality issues of health care providers as well as of receiver in the insurance market. Thereby the study was conducted in order to examine the market conditions of TPA for new areas where there is competition between existing TPA's. So to increase our client base we need to give better services which will lead to better market business. Empanelled new hospitals where our clients will get cashless facilities for their services. As we have better market in North India we need to concerted on other part of India too. According to this market we need to spend some more time on it.

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