

Annexure - 16

As per Regulations 19 (9) of IRDAI (TPA - Health Services) Regulations, 2016

Annual Report by Third Party Administrator

FORM TPA - 8

1	PARTICULARS OF THE TPA:	
1.1	Name of the TPA : Health India TPA Services Pvt Ltd	
1.2	(A)	Commercial Union House, 2 nd Floor, 9 Wallace Street, Fort, And Mumbai
	Address -- Registered Office	Pin Code - 400001 Landline No - 022- 22072482
		E-mail : contact@healthindiatpa.com
		Fax No : 022 - 42471911 / 42471957

1.3	Financial Year – 2015-2016	
1.4	Board of directors as on 31 March, 2016 And changes in the board since the date of statement of the preceding year.	1. KamalJeet Gupta 2. Partha Sinha 3. Usha Agrawal 4. Devna Vora 5. Mitul Vora

Sr. No	Name of the Director and DIN No.	Age	Address	Qualification	Details of Directorship in other Companies	Particulars of Change in Board	Date of change in Board
1	Mitul Jayant Vora [DIN-00381979]	46	Flat no.6A, 2 nd Floor, Darbhanga Mansion, M.L. Dhanukar Road, Mumbai-400026.	B. Sce	1. Chemspec Chemicals Private Limited 2. Exult It Infrastructure & Services Private Limited 3. Exult It Services Private Limited	Appointment	01/10/2015

1.5	Details of Chief Executive Officer (CEO)	
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Sr. No	Name of CEO	Age	Address with telephone No	Qualification	Details of Directorship in other companies	Date of joining with TPA Company
			NIL			

1.6	Details of Chief Administrative Officer (CAO)	
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Sr. No	Name of CAO	Age	Address with telephone No	Qualification	Details of Directorship in other companies	Date of joining with TPA Company
1	Kamal Jeet Gupta	55	Anand Commercial Co. Compound, 103-B, Lbs. Marg, Gandhinagar, Vikhroli-West, Mumbai – 400083	M.Com, ACA, FIII Diploma in Sales and Marketing	Nil	09/09/2009

1.7	Details of Chief Medical Officer (CMO)	
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Sr. No	Name of CMO	Age	Address with telephone No	Qualification	Details of Directorship in other companies	Date of joining with TPA Company
—	—	—	NIL	—	—	—

1.8	Name and Address of the Auditor	Lakhani & Co LLP Hemsharsaka, 19 Gola lane, Fort, Mumbai – 400001
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1.9	Enumeration of TPA services provided :	As per Annexure attached
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1.10	Enumeration of standing arrangements with hospitals and with doctors : Number of agreements with Network Providers Number of agreements with Doctors	4330 - Total No of agreements at the end of the year with Network Providers 1863 – Total agreement for Pre Insurance Medical
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1.11	Summary of TPA Business:	
a	No. of insurers with whom agreements entered with.	TPA: 15 RSBY & MSBY : 09 Pre- Insurance Medical - 28
b	Lives covered under Health Policies (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	TPA: 2183295 RSBY & MSBY: 11431606
c.	Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	TPA: 333246 RSBY & MSBY : 9
d.	Number of Hospitals tied up by the TPA (beginning of concerned FY)	4114
e.	Hospitals tied up during (for the concerned FY)	267
	Total Hospitals terminated or removed during (concerned FY)	51



	g.	Total Hospitals tied up as on (end of concerned FY)	4330
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1.12	Summary of TPA services:
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Sr. No.	Particulars of Services	No. of Policies Serviced	No. of lives Serviced	Amount of Premium Service wherever available. (INR in Lakh)
1	Individual / Retail Health Insurance Policies	332250	900650	30434.70
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	996	1282645	14501.38
3	Policies issued under RSBY or other similar policies issued by insurers	9	11431606	9846.72
4	Pre-Insurance Medical Examination	NA	No. of cases done : 556781	NA
5	Foreign Travel Policies issued by Indian insurer	0	0	0
6	Foreign Travel Policies issued by Foreign insurer	0	0	0
7	Non-insurance healthcare schemes sponsored by Central / State Government.	0	0	0



1. Enumeration of TPA services provided:

a. Beneficiary Enrollment Services

- i. New Enrollment Processing
- ii. Issuance of ID cards to insured

b. Call Centre Services

- i. 24/7 call center services.
- ii. Toll Free help Line
- iii. Call center analysis Services.

c. Cashless Access (Hospitalization) Services.

- i. Pre- authorization for Cashless Access.
- ii. Hospitalization Assistance during emergency
- iii. Medical Management Services.

d. Customer relation & Contact Management Services.

- i. CRM Cell
- ii. Customer Grievance Handling & Redressal
- iii. Action taken Report for Customer Grievances.
- iv. Customer satisfaction Survey

e. Provider Billing & Payment services

- i. Standard Billing Pattern for Providers
- ii. Provider Payments.
- iii. Provider Relation Manager

f. Claims Processing & Payment Services

- i. Claims intimation Registration
- ii. Claims Registration
- iii. Claims Scrutiny & Deficiency Retrieval
- iv. Claims Float Management
- v. Claims Processing & Payouts.

g. Medical Management & Investigation Services

- i. Fraud & irregularity investigations.
- ii. ICD Coding Compliance by providers.

h. Pre-Policy Medical Check – ups Services.

- i. For Life & Non-Medical Life Insurance Companies.



Revenue Account for the year ending 31st March 2016

Expenses		Income	
I. Directors' Remuneration	1,29,58,656	I. Income	
II. Staff Expenses		(a) Income from Insurers (Indian & foreign)	93,79,93,862
(a) Salaries, Provident fund	8,72,17,816	(b) from others (please specify)	-
(b) Other benefits	53,43,883	Sundry Credit Balance Written Back	13,86,376
Office Expenses		Excess Provision Written Back	31,346
(a) Rent, rates and taxes	1,83,26,108	Misc Income	31,800
(b) Electricity, water	73,83,225	Reversal of Provision for Contingencies	9,50,000
(c) House-keeping and cleaning	1,02,27,093	Interest on Fixed Deposits	26,04,133
(d) Others	-	(c) Investment income	18,590
(e) Travel	88,95,168	(d) Profit on sale of investments or assets	-
(f) Entertainment	-		
(g) Lease rents of equipments	-		
(h) Post, telecommunications and similar expenses	2,16,38,801		
(i) Audit fees	6,75,000		
(j) Legal Expenses	-		
(k) Repair and Maintenance	38,46,136		
(l) Depreciation	1,64,79,380		
(m) Motor Vehicle Expenses	17,30,634		
(n) Other Expenses			
Bank Charges	48,90,341		
Printing & Stationery	1,98,60,996		
Business Promotion	1,15,08,645		
Bad Debts / Sundry Balance w/off	42,91,096		
Finance Charges	2,18,97,485		
Insurance Exp	16,24,168		
Fixed Assets Written off	1,05,081		
Conference Expenses	56,726		
Miscellaneous Expenses	32,68,678		
Professional fees	80,16,616		
(o) Loss on sales of investments or assets	84,055		
(p) Profit/Loss for the year	7,13,13,752		
IV. Operating Expenses	60,13,76,568		



Profit and Loss Appropriation Account for the year ending 31st March 2016

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Loss Brought forward	-	Profit Brought Forward	5,50,65,923
Loss for the year	-	Profit for the year	7,13,13,752
Dividend for the year	41,67,800	Transfer from reserves	-
Tax on Dividend	8,53,343	Loss carried forward	-
Transfer of Reserves	-	Deferred Tax Credit (assets)	9,85,366
Other allocation from profit	-		
Provision for taxation	2,50,00,000		
Deferred tax liability	-		
Taxation of earlier year	-		
Profit carried forward	9,73,43,898		



Balance Sheet as at 31st March 2016

Liabilities	Amount (Rs.)	Amount (Rs.)	Assets	Amount (Rs.)	Amount (Rs.)
Authorized Capital		5,00,00,000	Building/Properties Cost	7,09,61,127	
Issued Capital		4,16,78,000	Less: Depreciation	2,64,63,832	4,44,97,295
Paid up Capital	4,16,78,000				
Reserves & Surplus	9,73,43,898	13,90,21,898	Furniture & Fixtures	33,09,249	
Amounts Due to			Less: Depreciation	10,05,032	23,04,217
a) Insurers	-				
b) Hospitals	1,93,71,424		Air Conditioners	23,86,254	
c) Doctors	12,29,53,371		Less: Depreciation	4,90,830	18,95,424
d) Others	10,49,28,317	24,72,53,112			
Secured Loan		4,20,23,527	Electrical Installations	9,81,529	
			Less: Depreciation	8,19,512	1,62,017
Unsecured Loan		2,98,34,159			
			Office Equipments	58,25,023	
Deferred Tax Liability		-	Less: Depreciation	33,57,186	24,67,837
Bank Overdraft		10,83,27,948			
			Computer Software	3,71,62,366	
Current Liability			Less: Depreciation	2,52,51,141	1,19,11,225
Sundry Creditor	2,22,09,557				
Provisions	1,24,76,427		Motor Vehicle	98,55,062	
Others	8,62,91,340	12,09,77,324	Less: Depreciation	31,40,886	67,14,176
			Investments		
			Government Securities	-	
			(Market Value)		
			Loan & Debenture (Market	7,20,855	
			Value)		
			Other Investments (Market	3,65,794	
			value)		10,86,649
			Receivables		
			From Insureres	41,79,58,546	
			Others	-	41,79,58,546
			Cash & Bank Balances		6,23,45,954
			Others		13,60,94,627
TOTAL		68,74,37,967	TOTAL		68,74,37,967



Schedule – 4

Schedule of the income received towards various activities during the FY 2015-2016

Sr No	Description	Income / Remuneration received during the FY (Amt. INR in Lakhs)
1	Towards Health Services of the Individual policies issued by Indian Insurers	1,180.94
2	Towards Health Services of the Group Insurance policies issued by Indian Insurers	Group : 747 RSBY & MSBY : 1848
3	Pre-insurance medical examination	5,604.00
4	Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	0
5	Towards Non Insurance Services rendered	0
6	Towards Servicing of policies issued by foreign Insurers	0
7	Other income (please specify accounting head wise other income received)	
	Sundry Credit Balance Written Back	13.86
	Excess Provision Written Back	0.31
	Misc Income	0.32
	Reversal of Provision for Contingencies	9.50
	Interest on Fixed Deposits	26.04
	Investment income	0.18
	TOTAL	9,430.16

Schedule – 5

Schedule of apportionment of Expenses to various activities during the FY 2015-2016

Sr No	Description	Income / Remuneration received during the FY (Amt. INR in Lakhs)
1	Health Services of the policies issued by Indian Insurers "1"	8,717.02
2	Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	0
3	Non Insurance Services rendered	0
4	Servicing of policies issued by foreign Insurers	0
5	Other Expenses Incurred (to specify)	0

Note :

"1"

As per the Information and explanation given by the management of the company all expenses incurred during the year are directly or indirectly in relation to their business i.e. health services in relation to policies issued / to be issued. Hence all expenses of current year shown under Sr. No. 1 above.



HEALTH INDIA TPA SERVICES PVT.LTD.

Address : Anand Commercial Co. Compound,103-B, L.B.S. Marg, Gandhi Nagar, Vikroli (West),Mumbai - 400 083

Website : www.healthindiatpa.com

Schedule – 6

1. Data of claims received during the year 2015-2016

Benefit Based Policies		Cashless Claims		Reimbursement Claims		Total	
Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
0	0	34177	2340269990	128892	4885121561	163069	7225391551



HEALTH INDIA TPA SERVICES PVT.LTD.

Address: Anand Commercial Co. Compound, 103-B, L.B.S. Marg, Gandhi Nagar, Vikroli (West), Mumbai - 400 083

Website : www.healthindiatpa.com**2. Data of Settled Claims in respect of Individual Policies;**

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	11428	536442833	63180	1836024058	74608	2372466891
Between 1 – 3 Months	0	0	2005	125016305	4681	196735695	6686	321752000
Between 3 to 6 Months	0	0	106	6280830	73	2357556	179	8638386
More than 6 months	0	0	0	0	0	0	0	0

3. Data of settled Claims in respect of Group Policies;

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	14735	665750964	39304	920414272	54039	1586165236
Between 1 – 3 Months	0	0	950	54567727	1684	42210849	2634	96778576
Between 3 to 6 Months	0	0	82	3362737	60	2157688	142	5520425
More than 6 months	0	0	0	0	0	0	0	0

4. Data of settled Claims in respect of Total (Individual Policies + Group Policies);

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	26163	1202193797	102484	2756438330	128647	3958632127
Between 1 – 3 Months	0	0	2955	179584032	6365	238946544	9320	418530576
Between 3 to 6 Months	0	0	188	9643567	133	4515244	321	14158811
More than 6 months	0	0	0	0	0	0	0	0



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Address: Anand Commercial Co. Compound,103-B, L.B.S. Marg, Gandhi Nagar, Vikroli (West),Mumbai - 400 083

Website : www.healthindiatpa.com

5. Data of Claims in respect of Individual Policies recommended for repudiation

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	2218	131908896	9024	241216590	11242	373125486
Between 1 – 3 Months	0	0	423	25175594	2270	81220754	2693	106396348
Between 3 to 6 Months	0	0	66	4349141	660	27628232	726	31977373
More than 6 months	0	0	0	0	0	0	0	0

6. Data of Claims in respect of Group Policies recommended for repudiation

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	1641	93093794	6355	146427674	7996	239521468
Between 1 – 3 Months	0	0	211	9066748	858	24307164	1069	33373912
Between 3 to 6 Months	0	0	23	938866	92	2844552	115	3783418
More than 6 months	0	0	0	0	0	0	0	0

7. Data of Claims in respect of Total Policies (Individual + Group Policies) recommended for repudiation;

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	3859	225002690	15379	387644264	19238	612646954
Between 1 – 3 Months	0	0	634	34242342	3128	105527918	3762	139770260
Between 3 to 6 Months	0	0	89	5288007	752	30472784	841	35760791
More than 6 months	0	0	0	0	0	0	0	0

Note: In respect of data on Repudiations, amount of claim made by the policyholder to be mentioned as the amount of claim repudiated)



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Address: Anand Commercial Co. Compound, 103-B, L.B.S. Marg, Gandhi Nagar, Vikroli (West), Mumbai - 400 083

Website : www.healthindiatpa.com

8. Data of Claims Outstanding in respect of Individual Policies;

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	758	42841543	1222	39801102	1980	82642645
Between 1 – 3 Months	0	0	13	306878	21	661822	34	968700
Between 3 to 6 Months	0	0	8	478819	7	389585	15	868404
More than 6 months	0	0	0	0	0	0	0	0

9. Data of Claims Outstanding in respect of Group Insurance Policies;

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	839	41230958	948	20612545	1787	61843503
Between 1 – 3 Months	0	0	16	1349964	70	1970908	86	3320872
Between 3 to 6 Months	0	0	11	352476	36	706632	47	1059108
More than 6 months	0	0	0	0	0	0	0	0

10. Data of Claims Outstanding in respect of Total Policies (Individual + Group Policies)

Description (to reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
within 1 months from date of receipt of claim	0	0	1597	84072501	2170	60413647	3767	144486148
Between 1 – 3 Months	0	0	29	1656842	91	2632730	120	4289572
Between 3 to 6 Months	0	0	19	831295	43	1096217	62	1927512
More than 6 months	0	0	0	0	0	0	0	0

(Note: In respect of data on Claims Outstanding, amount of claim made by the policyholder to be mentioned as the amount of claim Outstanding)



HEALTH INDIA TPA SERVICES PVT.LTD.

Address : Anand Commercial Co. Compound, 103-B, L.B.S. Marg, Gandhi Nagar, Vikroli (West), Mumbai - 400 083

Website : www.healthindiatpa.com

RSBY AND MSBY POLICIES PAID CLAIM SUMMARY		
Project Name	Total No.Of Claims Paid	Total Paid Amount
RSBY Uttarakhand	261	1392074
Karnataka (Mandya)	633	3556121
Karnataka (Ramnagar)	754	3816868
Gujrat	10180	60542355
Orissa	0	0
Assam	4097	24528110
NIA Bihar- Saran	1914	8982049
UIIC Bihar Siwan	125	897226
UIIC Bihar Madhepura	277	2235858
UIIC Bihar Darbanga	51	406890
UIIC Bihar Begusrai	115	848360
National Bihar - Sitamarhi	0	0
MSBY Uttarakhand	8215	44780228





HEALTH INDIA
Towards good Health

HEALTH INDIA TPA Services Pvt. Ltd.

TPA Licence No.: 022

CIN : U67200MH1997PTC105960



CERTIFICATE NUMBER 8683

Anand Commercial Co. Compound, 103-B, L.B.S. Marg, Gandhi Nagar, Vikhroli (West), Mumbai - 400 083.
Tel.: +91 - 22 - 6686 7575 • Fax : +91 - 76661 36699 • E-mail : contact@healthindiatpa.com • Website : www.healthindiatpa.com

Annexure – 19

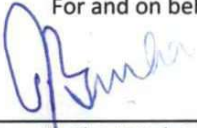
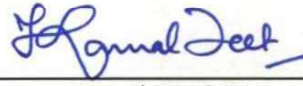
As per Regulations 19 (11) of IRDAI (TPA – Health Services) Regulations, 2016

Declaration and Undertaking by TPA Company.

Form TPA – 6D

1	PARTICULARS OF THE TPA COMPANY:		
1.1	Name of the TPA :	HEALTH INDIA TPA SERVICES PVT. LTD.	
1.2	Address - Registered Office:	Commercial Union House, 2nd Floor, 9 Wallace Street	
		Fort, Mumbai	
		Pin code: 400 001	Landline No: 022-22072482
		E-mail: contact@healthindiatpa.com	Fax No: 022-42471911 / 42471957
1.3	Financial Year	2015-2016	

2	We Kamal Jeet Gupta and Partha P Sinha the directors of Health India TPA Services Pvt Ltd hereby declare and undertake that;	
a)	CEO or CAO possesses the requisite qualifications and practical training as specified by Insurance Regulatory and Development Authority of India. The CEO, CAO of the company is / are also fit and proper as per Regulation 11 of the TPA Regulations. Such a CEO or CAO are engaged in day to day administration of the activities of the TPA and also in ensuring compliance of regulatory requirements.	
b)	The TPA Company is not engaged in any other business apart from Health Services by TPAs, as defined in the TPA regulations.	
c)	A Director with required medical qualification and an appointed Chief Medical Officer have valid registration with the Medical Council of India or Medical Council of the state.	
d)	None of the director(s), promoter(s), shareholder(s), and Key managerial personnel of our company is or are, directly or indirectly engaged in any other insurance or insurance related activity(s). (Note: Where it is to be determined whether officials referred herein are involved in any other insurance or insurance related activities or not, TPA Company shall furnish the detailed information separately along with the form)	
e)	The Company did not violate the code of conduct or not committed any breach of the provisions of the applicable Acts, Regulations and / or circulars issued by the Authority from time to time.	

Date: 27 June, 2016	For and on behalf of Health India TPA Services Pvt Ltd	
Place: Mumbai		
	Partha P Sinha JMD	Kamal Jeet Gupta JMD & CAO





HEALTH INDIA
Towards good Health

HEALTH INDIA TPA Services Pvt. Ltd.

TPA Licence No.: 022

CIN : U67200MH1997PTC105960



Anand Commercial Co. Compound, 103-B, L.B.S. Marg, Gandhi Nagar, Vikhroli (West), Mumbai - 400 083.
Tel.: +91 - 22 - 6686 7575 • Fax : +91 - 76661 36699 • E-mail : contact@healthindiatpa.com • Website : www.healthindiatpa.com

Undertaking from Registered TPA Company.

It is hereby declared that the particulars furnished with respect Annual Report of our TPA Company in Form TPA – 8 and Schedule 1 to 7 there under towards various activities of the TPA Company during the FY2015-2016 were examined, and are true and correct.

It is also declared that the TPA Company did not receive any other income or remuneration from any other sources other than the one that is declared in the above Schedule.

Date: 27 June, 2016	For and on behalf of Health India TPA Services Pvt. Ltd.	
	 Partha P Sinha JMD	 Kamal Jeet Gupta JMD & CAO
Place: Mumbai		

