

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 : Healthindia Insurance TPA Services Pvt Ltd (previously known as Health India TPA Services Pvt. Ltd.)		
1.2	(A)	1114-Raheja Center, Free Press Journal Marg, Nariman Point, Mumbai	
		Pin Code - 400021 Landline No - 022- 66820300	
		E-mail : contact@healthindiatpa.com kamaljeetg@healthindiatpa.com	

1.3	Financial Year – 2016-2017		
1.4	Board of directors as on 31 March, 2017 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	

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	Neelkanth Corporate Park, Office No. 406 to 412, 4 th Floor, Kirod Road, Vidya Vihar (W)	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	4908 - Total No of agreements at the end of the year with Network Providers 2334 – 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: 9 Pre- Insurance Medical - 31
	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: 1976872 RSBY& MSBY: 13544509
	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: 370453 RSBY& MSBY : 29
	d.	Number of Hospitals tied up by the TPA (beginning of concerned FY)	4330
	e.	Hospitals tied up during (for the concerned FY)	621
	f.	Total Hospitals terminated or removed during (concerned FY)	43
	g.	Total Hospitals tied up as on (end of concerned FY)	4908



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	369276	983864	36739.43
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	1177	993008	16332.02
3	Policies issued under RSBY or other similar policies issued by insurers	29	13544509	5157.56
4	Pre-Insurance Medical Examination	NA	No. of cases done : 602468	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.

For Life & Non-Medical Life Insurance Companies.



Revenue Account for the year ending 31st March 2017

Expenses		Income	
I. Directors' Remuneration	4,83,39,556	I. Income	
II. Staff Expenses		(a) Income from Insurers (Indian & foreign)	97,14,60,688
(a) Salaries, Provident fund	12,60,58,273	(b) from others (please specify)	
(b) Other benefits	1,16,30,273	Interest on Bank Fixed Deposits	7,56,270
III. Office Expenses		Interest on Income Tax Refund	90,20,611
(a) Rent, rates and taxes	2,79,51,611	Sundry Credit Balance Written Back	20,322
(b) Electricity, water	76,24,576	Profit on Sale of Fixed Asset	825
(c) House-keeping and cleaning	1,19,15,364	Reversal of Provision for Contingencies	26,50,000
(d) Others	-	(c) Investment income	17,219
(e) Travel	1,59,13,850		
(f) Entertainment	-		
(g) Lease rents of equipments	-		
(h) Post, telecommunications and similar expenses	2,44,21,178		
(i) Audit fees	6,75,000		
(j) Legal Expenses	-		
(k) Repair and Maintenance	72,61,550		
(l) Depreciation	1,44,79,641		
(m) Motor Vehicle Expenses	27,40,161		
(n) Other Expenses (please specify)	-		
Bank Charges	30,57,124		
Printing & Stationery	3,49,81,687		
Business Promotion	99,94,382		
Bad Debts / Sundry Balance w/off	25,77,727		
Finance Charges	2,95,27,126		
Insurance Expense	30,20,047		
Fixed Assets Written off	1,29,073		
Conference Expense	1,22,956		
Miscellaneous Expenses	44,31,599		
Professional Expense	86,48,759		
(o) Loss on sales of investments or assets	3,29,388		
(p) CSR Expenses	6,10,000		
(q) Profit/Loss for the year	4,58,44,083		
IV. Operating Expenses	54,16,40,950		



Profit and Loss Appropriation Account for the year ending 31st March 2017

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Loss Brought forward	-	Profit Brought Forward	9,73,43,898
Loss for the year	-	Profit for the year	4,58,44,083
Dividend for the year	-	Transfer from reserves	-
Tax on Dividend	-	Loss carried forward	-
Transfer of Reserves	-	Deferred Tax Credit (assets)	-
Other allocation from profit	-		
Provision for taxation	1,41,00,000		
Deferred tax liability	26,78,587		
Taxation of earlier year	13,19,015		
Profit carried forward	12,50,90,379		



Balance Sheet as at 31st March 2017

Liabilities	Amount (Rs.)	Amount (Rs.)	Assets	Amount (Rs.)	Amount (Rs.)
Authorized Capital		5,00,00,000	Building/Properties Cost	10,05,21,732	
Issued Capital		4,16,78,000	Less: Depreciation	2,93,05,603	7,12,16,130
Paid up Capital	4,16,78,000				
Reserves & Surplus	12,50,90,379	16,67,68,379	Furniture & Fixtures	1,17,64,530	
Amounts Due to			Less: Depreciation	16,17,781	1,01,46,749
a) Insurers	-				
b) Hospitals	72,63,975		Air Conditioners	55,00,203	
c) Doctors	12,00,20,293		Less: Depreciation	8,33,184	45,67,019
d) Others	5,23,31,765	17,96,16,033			
Secured Loan		9,23,16,964	Electrical Installations	19,66,720	
			Less: Depreciation	8,89,803	10,76,917
Unsecured Loan		2,91,92,198			
			Office Equipments	92,51,012	
Deferred Tax Liability		-	Less: Depreciation	44,26,544	48,24,468
Bank Overdraft		10,50,05,470			
			Computer Software	4,77,88,082	
Current Liability			Less: Depreciation	3,14,52,414	1,63,35,669
Sundry Creditor	10,28,84,664				
Provisions	1,08,05,543		Motor Vehicle	2,24,20,397	
Others	4,28,59,894	15,65,50,101	Less: Depreciation	51,70,499	1,72,49,898
			CWIP		13,81,737
			Investments		
			Government Securities	-	
			(Market Value)		
			Loan & Debenture (Market	-	
			Value)		
			Other Investments (Market	3,83,014	3,83,014
			value)		
			Receivables		
			From Insureres	43,68,28,900	
			Others	-	43,68,28,900
			Cash & Bank Balances		3,05,09,653
			Others		13,48,28,992
TOTAL		72,94,49,145	TOTAL		72,94,49,145



Schedule – 4

Schedule of the income received towards various activities during the FY 2016-2017

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	1768.58
2	Towards Health Services of the Group Insurance policies issued by Indian Insurers	Group : 812.57 RSBY : 540.74
3	Pre-insurance medical examination	6,592.72
4	Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	-
5	Towards Non Insurance Services rendered	-
6	Towards Servicing of policies issued by foreign Insurers	-
7	Other income (please specify accounting head wise other income received)	
	Interest on Bank Fixed Deposits	7.56
	Interest on Income Tax Refund	90.21
	Sundry Credit Balance Written Back	0.20
	Dividend from Current Investment - From Mutual Fund	0.17
	Profit on Sale of Fixed Asset	0.01
	Reversal of Provision for Contingencies	26.50
	TOTAL	9,839.26

Schedule – 5

Schedule of apportionment of Expenses to various activities during the FY 2016-2017

Sr No	Description	Income / Remuneration received during the FY (Amt. INR in Lakhs)
1	Health Services of the policies issued by Indian Insurers " * "	9,380.82
2	Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	-
3	Non Insurance Services rendered	-
4	Servicing of policies issued by foreign Insurers	-
5	Other Expenses Incurred (to specify)	-

Note :

" * "

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.



HEALTHINDIA INSURANCE TPA SERVICES PVT LTD

Address: 406-412, NeelKanth Corporate Park, 4th Floor, Kiroli Road / Village, Vidya Vihar Society Vidya Vihar (West), Mumbai - 400086

Website: www.healthindia.co.in

Schedule - 6

1. Data of claims received during the year 2016-2017

Benefit Based Policies		Cashless Claims		Reimbursement Claims		Total	
Number of Claims	Amount of Claims	Cashless Claims		Reimbursement Claims		Total	
		Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
0	0	43170	2866849077	140482	5395946434	183652	8262795511

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	17110	849473998	70430	2067009441	87540	2916483439
Between 1 - 3 Months	0	0	497	30280879	1206	65771207	1703	96052086
Between 3 to 6 Months	0	0	0	0	0	0	0	0
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	18856	886506930	44044	1109187896	62900	1995694826
Between 1 - 3 Months	0	0	574	33090931	2111	48583836	2685	81674767
Between 3 to 6 Months	0	0	0	0	0	0	0	0
More than 6 months	0	0	0	0	0	0	0	0



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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	35966	1735980928	114474	3176197337	150440	4912178265
Between 1 – 3 Months	0	0	1071	63371810	3317	114355043	4388	177726853
Between 3 to 6 Months	0	0	0	0	0	0	0	0
More than 6 months	0	0	0	0	0	0	0	0

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	72	3878745	3771	149272803	3843	153151548
Between 1 – 3 Months	0	0	9	318588	367	13006996	376	13325584
Between 3 to 6 Months	0	0	0	0	0	0	0	0
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	29	1091899	2993	98318247	3022	99410146
Between 1 – 3 Months	0	0	3	70688	205	5140837	208	5211525
Between 3 to 6 Months	0	0	0	0	0	0	0	0
More than 6 months	0	0	0	0	0	0	0	0



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Website : www.healthindia.tpa.com

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	101	4970644	6764	247591050	6865	252561694
Between 1 – 3 Months	0	0	12	389276	572	18147833	584	18537109
Between 3 to 6 Months	0	0	0	0	0	0	0	0
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)

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	772	40877311	1550	44248721	2322	85126032
Between 1 – 3 Months	0	0	9	335430	13	240086	22	575516
Between 3 to 6 Months	0	0	6	242742	11	187923	17	430665
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	828	36168914	1050	29078150	1878	65247064
Between 1 – 3 Months	0	0	21	757594	38	667300	59	1424894
Between 3 to 6 Months	0	0	20	1000391	15	656149	35	1656340
More than 6 months	0	0	0	0	0	0	0	0



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Website: www.healthindia.co.in

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	1600	77046225	2600	73326871	4200	150373096
Between 1 - 3 Months	0	0	30	1093024	51	907386	81	2000410
Between 3 to 6 Months	0	0	26	1243133	26	844072	52	2087205
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)



Office No. 406-412, Fourth Floor, Neelkanth Corporate IT Park, Kiroli Road, Opp. Vidyavihar Railway Station (W), Mumbai - 400086.
Tel.: +91-22-6686 7575 • Fax: +91-76661 36699 • E-mail: contact@healthindiatpa.com • Website: www.healthindiatpa.com

RSBY AND MSBY PAID CLAIM SUMMARY FOR THE F.Y. 2016-2017

Region	PROJECT NAME	PAID CLAIM SUMMARY	
		TOTAL NO OF CLAIMS PAID	TOTAL PAID AMOUNT
Assam	RSBY	3962	28783730
Gujarat	RSBY	17967	117448305
Uttarakhand	RSBY	3	21500
Uttarakhand	MSBY	4435	30507279
Karnataka	RSBY	10594	59437394
Bihar	RSBY	3884	26226165
Odisha	RSBY	NA	




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Annexure – 19

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

Declaration and Undertaking by TPA Company.

Form TPA – 6D

Instructions for Submission of required Declaration and Undertaking:

1. Periodicity of submission of this Declaration and Undertaking is annual.
2. This declaration and undertaking shall be signed by any two directors of a TPA Company.
3. This declaration and undertaking is to be submitted to the Authority along with Annual Report of the TPA Company.

1	PARTICULARS OF THE TPA COMPANY:	
1.1	Name of the TPA :	HEALTHINDIA INSURANCE TPA SERVICES PVT. LTD.
1.2	Address - Registered Office:	1114- Raheja Center, Free Press Journal Marg , Nariman Point , Mumbai
		Pin code: 400021 Landline No: 022-66820300
		E-mail:contact@healthindiatpa.com Fax No: +917666136599
1.3	Financial Year	2016-2017

2	We Kamal Jeet Gupta and Parth P Sinha the directors of HealthIndia Insurance 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: 13/05/2017	For and on behalf of (Name of Applicant Company)	
Place: Mumbai	Parth P Sinha JMD	Kamal Jeet Gupta JMD & CAO

Office No. 406-412, Fourth Floor, Neelkanth Corporate IT Park, Kiroli Road, Opp. Vidyavihar Railway Station (W), Mumbai - 400086.
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 TFA - 8 and Schedule 1 to 7 there under towards various activities of the TPA Company during the FY 2016 - 17 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: 13th May 2017	<p>For and on behalf of HealthIndia Insurance TPA Services Pvt. Ltd. (previously known as Health India TPA Services Pvt. Ltd.)</p>	
Place : Mumbai	<p> Partha P Sinha JMD</p>	<p> Kamal Jeet Gupta JMD & CAC</p>

