



**Dear friends, Health India TPA team wishes
you a splendid year ahead**



Mr. Kamaljeet Gupta
JOINT MANAGING DIRECTOR& CA0



MrKamaljeet Gupta is a Post Graduate and Associate of Chartered Accountant. He is Fellow of Insurance from Insurance Institute of India. He worked in The New India Assurance Company Ltd. and was a Direct Recruit Officer of 1987 batch. During his long stint of Twenty Years in New India, He held various positions, both Administrative and Marketing. Last position held by him was of Divisional Manager of a large Divisional Office in Mumbai. He joined Health India TPA in 2006 as a General Manager with a responsibility of Development and Servicing of TPA business for the Organization. Currently he is Joint Managing Director & CAO of the Organization. He possesses excellent Leadership skills, exceptional interpersonal communication and organizational skills with abilities in Team Management and Customer Relationship Management. He has extensive experience in handling Large Clients and dealing with the Top Management of Insurance Companies. Under his Leadership, Health India has rose manifolds and this Organization is considered as one amongst the Top most service providers in the Insurance Sector.



Introduction

Our History

Health India TPA Services Pvt.Ltd.* was established in year 2002; with the mission to provide top quality TPA services to clients. We are licensed by IRDA (Insurance Regulatory & Development Authority - License No. 022).

Our Work

Health India TPA Services Pvt.Ltd.* Provides benefits to the insured by quick cashless hospitalization and faster reimbursed mediclaim settlement, hence we are utterly concerned about our clients to provide all comforts in health care services. Health India TPA Services Pvt.Ltd. also provides customized, high-quality health benefits administration programs and related outsourcing services to Insurance companies nationwide

Our Role

The role of Health India TPA Services Pvt.Ltd. is to coordinate with hospitals with respect to treatment and also pass the bills on behalf of the insurance companies. As far as the legal contract is concerned, it is between the insurance company and the person insured. The individual insured will get an ID card issued by the Health India TPA Services Pvt.Ltd. This ID card is useful and needed at the time of cashless hospitalization.

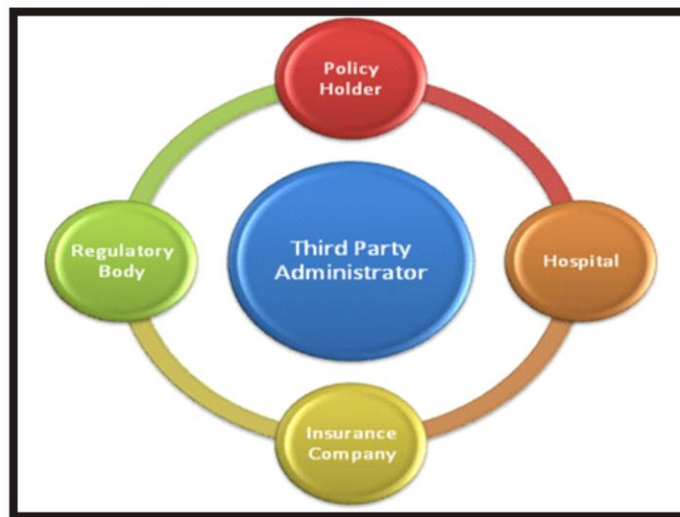
Our Vision

To deliver highest level of quality health care by creating a platform which is entirely dedicated to service excellence, patient care and health education to the members.

Our Mission

We are committed to provide prompt, convenient and best possible quality health care services to the insured at the least possible cost.

Why health India TPA



Health India is a Third Party Administrators (TPAs) Mumbai based professionally managed company with customer centric approach which support the administration and management of health insurance products offered by insurance companies. TPAs are facilitators in the coordination process between the health insurance provider and the hospital. Hence we are utterly concerned about our clients to provide all comforts in health care services and the Insurance Company gets benefits by reduction in their administrative costs, fraudulent claims and ultimately bringing down the claim ratios.



Our services-

- 1. Settlement of Health claims-corporate and individual**
- 2. Pre-policy medical check up**
- 3. Servicing of Mass policies**
- 4. Providing Wellness activities**
- 5. Micro Insurance**

Health India has tied up with eminent Partners to give best Services and the Utmost Value for your money's worth by providing you various Value Added Services like Health checkup camps, Health awareness programmes, Health talk on health issues, First Aid Responder and Basic Life support Responder sessions. Health India TPA also provides weekly Health tips and monthly newsletters for our corporate to being healthy and happy.

*** We are Having Tie up with 4000+ Diagnostics Center in India**

*** 180+ Diagnostics Center (Major Cities) will provide Flat 20% Discount on Rack Rate with Health India TPA Card.**

*** Health India is having a Tie up with 3500+ Hospitals in India.**

*** Our empanelled Hospital shall provide discounts on final bill of cashless hospitalization for our all health India card holder which will in turn save the "Sum assured" of the employee.**

* We have empanelment with various wellness centers e.g. my dentist, Dr.Batra's homoeopathic clinic, Vasan eyecare, Thyrocare, Birla wellness center and evolve medspa, Richfeel, Isha-yoga and many others.

5 Reasons why Health Insurance is a must:



Health insurance is a mechanism to finance the health care needs of the people, Health insurance cover should be able to take care of costs such as cost of drugs, investigations, surgical procedures, doctor's fees, cost of hospital room and sometimes even emergency transportation.

Indians at greater risk

- ☒ Reason 1: Today's disruptive lifestyle. Indians today suffer from high levels of stress. Long hours at work, little exercise, disregard for a healthy balanced diet and a dependence on junk food have weakened our immune systems and put us at an increased risk of contracting illnesses. It is estimated that around 130 million people may suffer from lifestyle diseases such as diabetes and obesity in the next few years, leaving a \$160 billion hole in the national economy between 2010 and 2015.
- ☒ Reason 2: Rare non-communicable diseases are now common. Obesity, high blood pressure, strokes, and heart attacks, which were earlier considered rare, now affect an increasing number of urban areas of India.

The Cost Factor

- ☒ Reason 3: Medical care is unbelievably expensive:
Medical breakthroughs have resulted in cures for dreaded diseases.

High operating expenses therapy, a person has enough savings these costs can be impossible to meet especially if the need of treatment is urgent. Many corporate hospitals with advanced facilities do not entertain the patients unless they are ready to foot the bill themselves, the other problem is that if you live in a smaller town you may have to travel several hundred kilometers to get treatment.

☒ Reason 4: Indirect costs add to the financial burden:

Indirect sources of expense travel, boarding and lodging, and even temporary loss of income account for as much as 35% of the overall cost of treatment. Most often, we overlook this fact when planning for medical expenses.

☒ **Reason 5: Incomplete financial planning:**

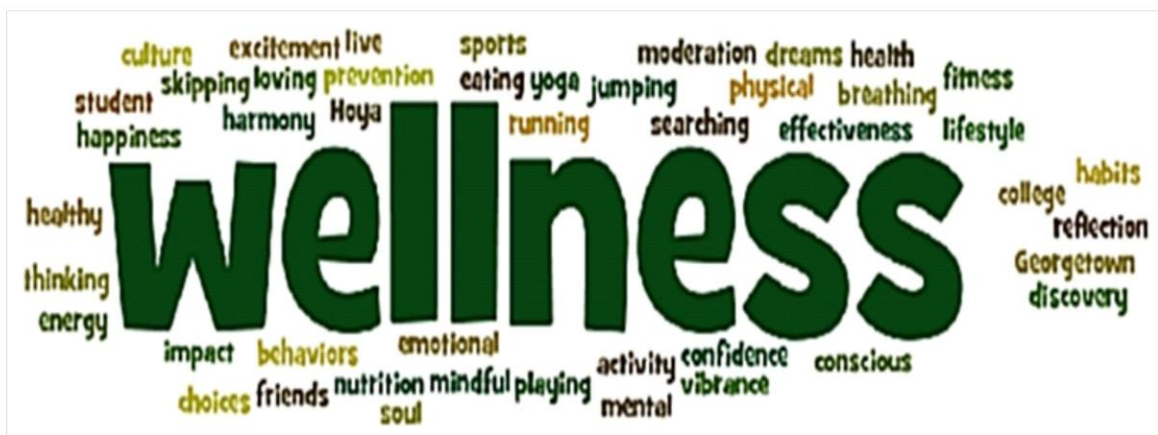
Most of us have insured our home, vehicle, child's education, and even our retirement years. However, we have not insured our health. We ignore the fact that illnesses strike without Warning and seriously impact our finances and eat into our savings in the absence of a good health insurance or medical insurance plan. Over two thirds of all Indians sell assets or dip into existing savings to meet healthcare costs.

Healthcare cost ratio for a patient

Medicines	18%
Doctor's fees	9%
Lodging	20%
Other's	15%
Hospitalization	14%
Medical test	24%

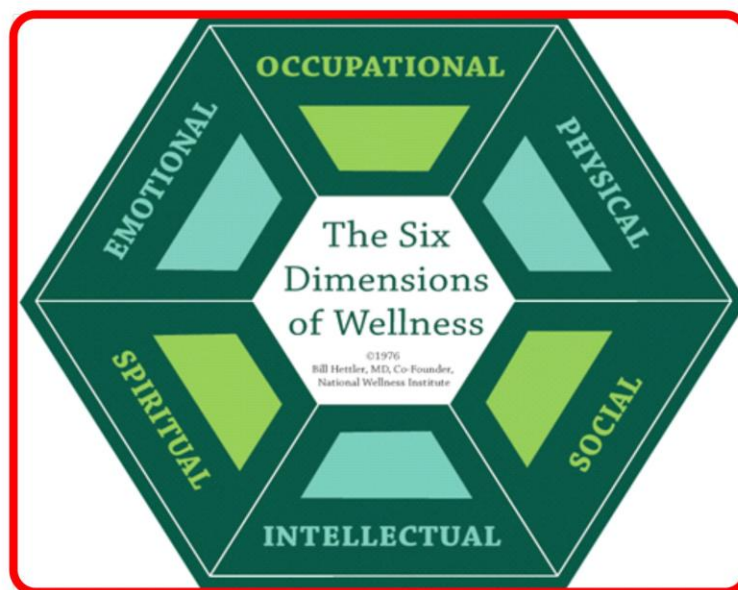
Health insurance also covers injuries due to accident, Even though we are healthy or physically fit but accidents are unavoidable, so in this situation health insurance reduced our financial and mental burden

Why Are Wellness Programs Important?



Health is a basic fundamental right of all citizens and health promotion forms an intrinsic part of health care. According to the definition by the world health organization, “**Health is a state of complete physical, social and mental well-being and not merely an absence of disease or Infirmary**”. “A man too busy to take care of himself is like a mechanic too busy to take care of his tools.”—Spanish Proverb.

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Wellness is a field of healthcare focused on improving everyday health and state of well-being rather than treating a disease or curing illness. Wellness is sound physical and emotional health, improved by adopting a healthy lifestyle. Preventive health has evolved to become the prime focus of healthcare delivery and it aims at developing measures to ward off disease rather than curing them. The universal mantra prevention is better than cure will always be the best way to lead a healthy life. There are many benefits to supporting employee wellness – to the employee and to the company. The benefits include:

- o Reduced health care costs
- o Increased levels of employee engagement and productivity
- o Reduced levels of absenteeism, presenteeism, turnover and stress
- o Demonstrated care and concern for employees
- o Enhance employee commitment and loyalty to the company

@ The world today

1. Chronic disease and lifestyle related health issues are on the rise globally
2. 2.8 million people die worldwide each year as a result of being over weight
3. Cardiovascular diseases are the number one cause of death globally
4. 347 million people worldwide have diabetes
5. Out 36 million people who dies from chronic disease in 2008, nine million were under 60
6. 90% of these premature deaths occurred in low and middle income countries

@ The healthcare world in 2020

1. 1 % out of 5 will be over 65
2. 3 out of 5 will be die from chronic disease
3. 1 out of 5 be overweight or obese

It is very hard to survive in this competitive world, so wellness activities are very important to being physically, mentally and socially sound. So health insurance with health India TPA provide discount on consulting/ treatment from our various wellness centers or clinics on our panel for all health India TPA

World AIDS Day



Introduction

There are an estimated 2.1 million (2011) People Living with HIV in India, with National adult HIV prevalence of 0.27% (2011). Of these, women constitute 39% of all People Living with HIV while children less than 15 years of age constitute 7% of all infections. As on March 2013, 0.1 million HIV positive children had been registered under the antiretroviral therapy (ART) programme and 38,579 are receiving free ART. There has been a significant scale-up of HIV counselling & testing, Prevention of Parent-to-Child Transmission (PPTCT) and ART services across the country over last five years. Between 2004 and 2013, the number of pregnant women tested annually under the Prevention of Parent-To-Child -Transmission (PPTCT) programme increased from 0.8 million to 8.83 million and reach of the services has expanded to the rural areas to a large extent. simultaneously , there has also been a significant decentralization and scale-up of the ART services, with 7.34 Lakhs People Living with HIV receiving free ART across the country through 409 ART Centre's and 860 Link-ART Centre's.

Mother-to-child-transmission of HIV is a major route of HIV infection in children. However, out of an estimated 27 million pregnancies in a year, only about 52.7% attend health services for skilled care during child birth in India. Of those who availed health services, 8.83 million ANCs received HIV counselling and testing (March 2013) out of which 12,551 pregnant women were detected to be HIV positive. To enhance this coverage, a joint directive from the National AIDS Control Programme (NACP) and the National Rural Health Mission (NRHM) regarding convergence of the two programme components was issued in July 2010, specifically stating that universal HIV screening should be included as an integral component of routine ANC check-up. The objective was to ensure that pregnant women who are diagnosed with HIV would be linked to HIV services for their own health as well as to ensure prevention of HIV transmission to newborn babies under the Prevention of Parent to Child Transmission programme.

In the absence of any intervention, a substantial number of children born to women living with HIV, acquire HIV infection from their mothers either during pregnancy, labour/delivery or during breastfeeding. Without any intervention, the risk of transmission of HIV from infected pregnant women to her children is estimated to be around 20-45%. Use of ART and Nevirapine medicine to mother-baby pairs has shown to be quite effective in reducing this transmission as low as 10 per cent. Use of single dose Nevirapine medicine at the onset of labour significantly reduces pre-partum HIV transmission. However, it is less effective than other available antiretroviral prophylaxis and it does not cover the risk of HIV transmission during the antenatal or breastfeeding periods. WHO in 2010 had recommended two more efficacious regimen, option A & option B, to further reduce the chances of HIV transmission from mother-to-child.

Further in 2013, WHO new Antiretroviral treatment guidelines (June 2013) recommend two options:

1. Providing lifelong Antiretroviral treatment to all the pregnant and breastfeeding women living with HIV regardless of clinical stage OR
2. Providing ART (Antiretroviral drugs) for pregnant and breastfeeding women with HIV during the mother to child Transmission risk period and then continuing life-long ART for those women eligible for treatment for their own health.

Government of India is committed to work towards achievement of the global target of “Elimination of new HIV infections among children” by 2015. Based on the new guidelines of WHO (June 2013) Department of AIDS control has decided to provide life-long ART for all pregnant and breastfeeding women living with HIV in which all pregnant women living with HIV receive Antiretroviral regimen regardless of WHO clinical stage, both for their own health and prevent HIV transmission from mother to child this would also help in maximizing coverage for those needing treatment for keeping them alive and for their own health, avoiding stopping and starting drugs with repeat pregnancies, provide early protection against mother-to-child transmission in future pregnancies and avoiding drug resistance.

These recommendations have the potential to reduce the risk of mother-to-child-transmission to less than 5 per cent in breastfeeding populations. These guidelines shall be implemented across the country from 1st January 2014.

ROUTE OF TRANSMISSION -

Route	Efficiency %
Sexual	0.01 to 1
Transfusion of blood/ blood products	More than 90
Sharing of needles / syringes	3-5
Percutaneous exposure	0.4
Muco-cutaneous exposure	0.05
Mother to child transmission	25-30

PREVENTION AND CONTROL MEASURES –

I. Prevention of further spread of the disease by

- (i) Making the people aware of its implications and provide them with the necessary tools for protecting themselves.
- (ii) Controlling Sexually Transmitted Diseases among vulnerable sections together with promotion of condom use as a preventive measure
- (iii) Ensuring availability of safe blood and blood products; and
- (iv) Reinforcing the traditional Indian moral values among youth and other impressionable groups of population

II. To create an enabling socio-economic environment so that all sections of population can protect themselves from the infection and families and communities can provide care and support to people living with HIV/AIDS.

III. Improving services for the care of people living with AIDS in times of sickness both in hospitals and at homes through community healthcare. It is implemented through the National AIDS Control Organisation at the national level and State AIDS Cells level. The programme concentrated on the following areas which conform to the global AIDS prevention and control strategy:-

- i. Programme Management
- ii. Surveillance and research
- iii. Information, Education and Communication including social Mobilization through Non-Governmental Organisations (NGOs)
- iv. Control of Sexually Transmitted Diseases
- v. Condom Programming
- vi. Blood Safety; and
- vii. Reduction of impact.



HAVE A SMILING AND LONG HEALTHY LIFE