



**Paramount Health**

*Your link to good health*

**Paramount Health Services and Insurance TPA Pvt. Ltd.**



## *Celebrating 25 Years Of Excellence in Healthcare Servicing*

Paramount Health Services & Insurance TPA Pvt. Ltd. (PHS) began its journey in 1996. In 2002, it acquired a license from Insurance Regulatory and Development Authority (IRDA no: 006), to act as a TPA, when the concept of TPA was at a very nascent stage. Today, it is one of India's leading Third Party Administrators (TPA).

PHS has created benchmarks in the industry with its focus on quality customer service and expertise in claims management with emphasis on checking fraud and abuse. It operates in 165+ locations in India touching many lives each day with its bouquet of services.

PHS' core services include:

- Comprehensive Claims Management
- Inbound call center
- Health Portfolio Management
- Pre-policy & Pre-employment check-ups
- Indoor Hospitalization Assistance
- Medical Second Opinion
- Wellness programs

To its credit, PHS also handles Government Health Projects – BKKY (Odisha), Swasthya Sathi (West Bengal) & MJPJAY (Maharashtra).

# Business Overview

FY 2020 - 21		
Type of Premium	Lives Serviced	Premium (In Cr)
• Individual	16,72,556	643
• Group	48,25,323	1492
• Government	2,73,27,813	583
<b>Total</b>	<b>3,38,25,692</b>	<b>2718</b>

- A JV with the Fairfax group, which has a market cap of over 1L Crore - Fairfax Asia
- International exposure & Experience : Bahrain, and other MENA countries, SE Asia
- GMC focused business model - More than 50% of portfolio comprises of GMC policies
- Technological Innovations : Started Cashless, E-cashless, Mobile first ERP “Mwise”, Robotic Process Automation, Auto classification of documents, Whatsapp BOT integrated with Mwise, Sarthi web based ML chat BOT, etc.

# Hospital Network

Largest Hospital Network amongst all TPAs (Source - IRDA report)

Paramount offers cashless services at 15,000+ hospitals across India. (Depends on insurer. New India – 8000+)

Across the industry, 90% of cases in ~2000 hospitals

Focus on quality tertiary care hospitals.

Cashless services across 476 locations

Most tertiary care hospitals

Pre-negotiated rates with over 3500 frequently utilized hospitals

ANNUAL REPORT 2018-19

**TABLE I.76**  
**LIST OF TPAs WHOSE CERTIFICATE OF REGISTRATION WAS RENEWED DURING 2018-19**

Sl. No.	Name of TPAs	Registration number
1	Vipul Medcorp Insurance TPA Private Limited	24
2	Grand Insurance TPA Private Limited	29
3	Ericson Insurance TPA Private Limited	35

**TABLE I.77**  
**INFORMATION ON NETWORK HOSPITALS ENROLLED BY TPAs 2018-19**

Sl. No.	Name of the TPA	*Number of hospitals in the Network at the beginning of the year	*Number of hospitals added to the Network during the year	*Number of hospitals withdrawn/ removed from Network during the year	*Total Number of hospitals in the Network at the end of the year
1	United Health Care Parekh Insurance TPA Private Limited	4806	517	23	5300
2	Medi Assist Insurance TPA Private Limited	7590	1129	1847	6872
3	MDIndia Health Insurance TPA Private Limited	10691	1423	1325	10789
4	Paramount Health Services & Insurance TPA Private Limited	15401	1876	1880	15397
5	Heritage Health Insurance TPA Private Limited	6373	1521	737	7157
6	Focus Health Insurance (TPA) Private Limited				**Data not submitted by the TPA company
7	Family Health Plan Insurance TPA Limited	7270	5579	389	12460
8	Raksha Health Insurance TPA Private Limited	2475	654	90	3039
9	Vidal Health Insurance TPA Private Limited	6478	2432	1209	7701
10	Anyuta Insurance TPA In Health Care Private Limited	931	0	146	1077
11	East West Assist Insurance TPA Private Limited	5022	172	6	5188
12	Medsave Health Insurance TPA Limited	6497	2378	20	8855
13	Genins India Insurance TPA Limited	4504	341	47	4798
14	Alankit Insurance TPA Limited	4759	310	2	5067
15	Health India Insurance TPA Services Private Limited	5535	1046	341	6240
16	Good Health Insurance TPA Limited	5442	754	341	5855
17	VipulMedcorp Insurance TPA Private Limited	9180	0	185	9479
18	Park Mediclaim Insurance TPA Private Limited	5722	3813	0	9535
19	Safeway Insurance TPA Private Limited	5170	1044	838	5376
20	Anmol Medicare Insurance TPA Limited	472	37	0	509
21	Grand Insurance TPA Private Limited	1954	2131	0	4085
22	Rothshield Insurance TPA Limited	3486	205	0	3691
23	Ericson Insurance TPA Private Limited	4251	1340	0	5591
24	Health Insurance TPA of India Limited	2040	289	12	2317
25	Vision E-Medi Solutions Insurance TPA Private Limited	0	3982	0	3982

Note: \* Hospitals may have tied up with more than one TPA

# Our PAN- India Reach



## Head Office

Mumbai

## Regional Offices

- ✦ Delhi
- ✦ Bangalore
- ✦ Chennai
- ✦ Kolkata

Summary	
Head Office	1
Regional Office	4
Branch Office	29
RR	54
<b>Total</b>	<b>88</b>

# Technology

## Mobile App M-wise



We at PHS, are happy to announce our Flagship *Mobile Application mWise*.

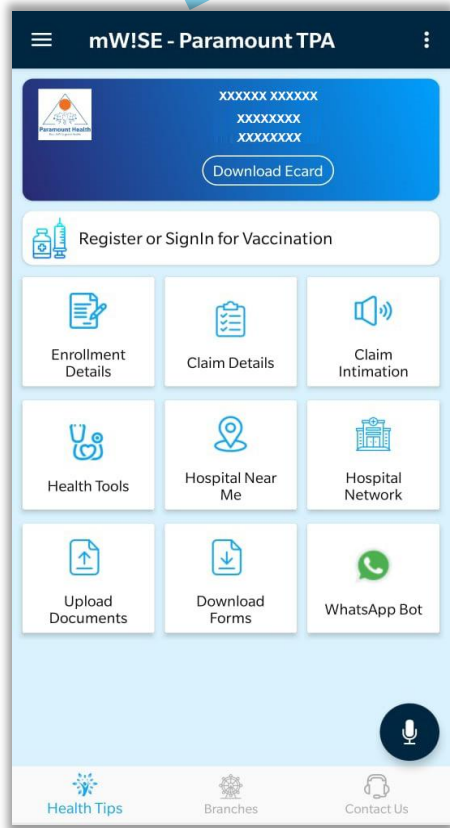
This is a next step towards effective customer service, which is the prime goal of PHS. We at PHS, are dedicated with the essence of commitment; quality and integrity blend in to present world-class services at your doorstep.

### Key Features

1. One time self-registration and Login Process.
2. Online Instant E-cards
3. Current Claim status with all important information.
4. Online Claim Intimation Facility.
5. PHS Hospital Network
6. Customer Grievance Registration.

PHS Values its customer's personal data information security, and same has been taken care as per PHS Data Security and Confidentiality Policy.


Know Policy details	Check Claim Status	Instant E-Card
Enrollment	Claim Intimation	Download form
Upload bank details	Search PHS & Hospital Network	Raise Query





# Technology

## Mobile App

- This is our flagship product for insured, available on two platforms, Android & iOS
  - GPS enabled nearby hospital network navigation along with Uber integration.
  - Complete hospital network list with an option to Bookmark hospital for quick navigation for future references.
  - Secure OTP based method of documents uploaded against deficient claim along with auto inward number generation and real-time tracking into system for further processing
  - Auto notifications, alerts to insured of such documents upload via mobile to control frauds
  - Quick and real time online chat option for query / grievance resolution.
  - Real time claim Intimation via app.
  - Claim Form / Member based / Family E-card download
  - Enrolment facility through SMS link.
  - Only TPA with dedicated mobile apps for Agent, HR, Insurer & Brokers.
- 



# Technology

## E - Claim Submission

- E-claim submission is need of the hour in current scenario.
- PHS was the first to introduce e-claim submission via App 3 years ago.
- E-claim intimation and submission though various platforms
  1. Mobile App.
  2. WhatsApp.
  3. Website.
  4. Employer HRMS Portals integrated via API.
- Received over 80,000 reimbursement claims so far through website from March 2020 onwards.
- Checklist integrated - Ease of uploading with segregation tab eg: discharge card, investigation, prescription etc.



# Technology

## Integrated portals



Customized web portal including enrollment, insurance benefits & claim details and status, health checkups, wellness calendar, and HRA



Manage entire enrollment on end-to end basis for HR. Additions, deletions compiled and provided in formats prescribed with premium calculations.



Single access point for all Health Insurance needs. Wellness and health checkups also included as a part of the same portal.



Entity/Plant/Location wise access for regional HRs.



VIP Tagging.



Live dashboards for cashless. Can be integrated with broker as well.



# Technology

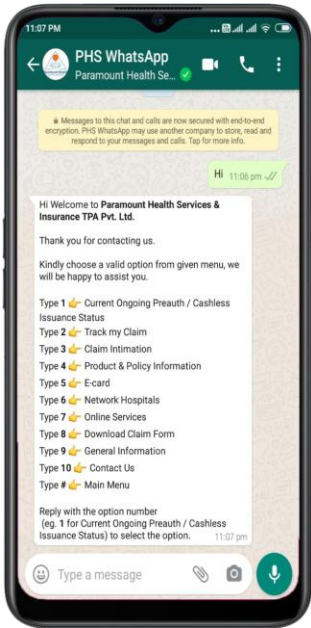
## Whatsapp Chatbot, Sarthi Chatbot and other Communication Tools

### WhatsApp Integration :

Unique feature of WhatsApp communication for insured. Insureds get real time updates about their claim events via WhatsApp message.

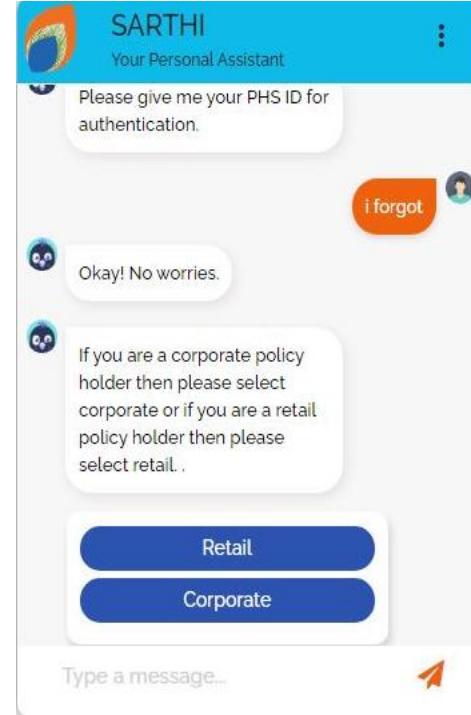
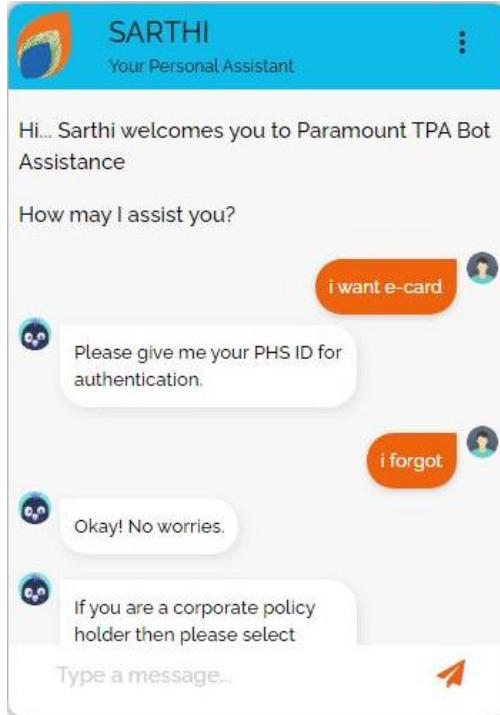
### Types of Whatsapp services:

- 1) Chatbot ; Employees can chat online via text or text to speech.
- 2) One Way ; Insured will get regular alerts and welcome message with Ecards, cashless authorizations, etc.
- 3) Integration with the Mwise App.
- 4) Zoom Enterprise and Microsoft teams is also available. We have been using Zoom webinars to conduct service presentations to employees and wellness sessions in the pandemic.



# Technology

## Sarthi – Web Based ML Chatbot



# Technology -ECashless

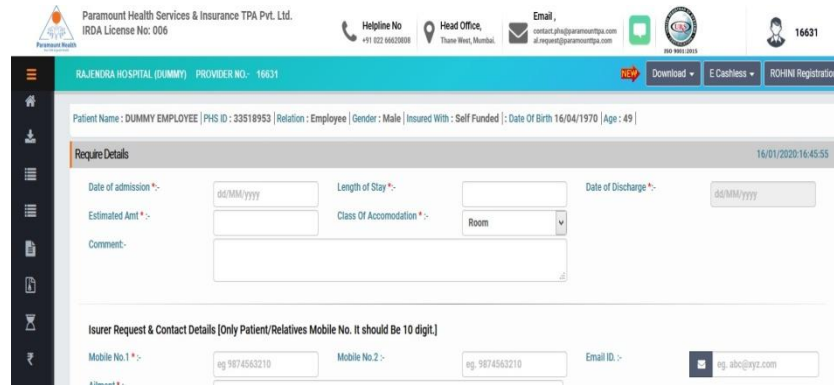
Over 50% of claims are not emergencies, but planned surgeries performed on package rates.

Rolling out Ecashless, automates age old processes and allows quicker response time and better monitoring and communication for each stakeholder.

E-cashless allows the hospital to login and generate the cashless approval immediately after uploading documents.

Policy terms and conditions are fed into the system which can auto approve based on the data and triggers.

Claims are verified and approved even before the discharge happens, so the patient can walk out of the hospital instantly on discharge.



Paramount Health Services & Insurance TPA Pvt. Ltd.  
IRDA License No: 006

Helpline No: +91 022 6620608 | Head Office: Thane West, Mumbai | Email: contact\_ah@paramountpa.com | 16531

RAJENDRA HOSPITAL (DUMMY) PROVIDER NO.: 16631

Download | E Cashless | ROHINI Registration

Patient Name: DUMMY EMPLOYEE | PHIS ID: 33518953 | Relation: Employee | Gender: Male | Insured With: Self Funded | Date Of Birth 16/04/1970 | Age: 49

16/01/2020 16:45:55

**Require Details**

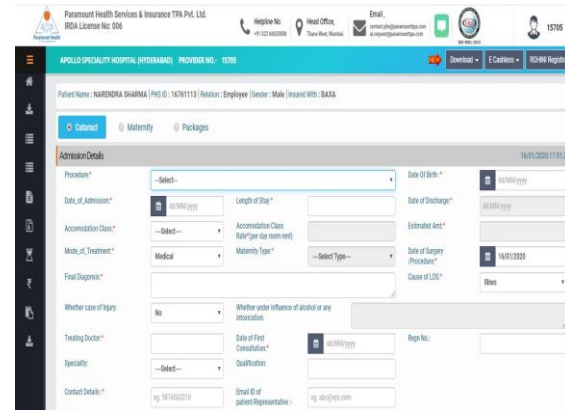
Date of admission \*:- dd/MM/yyyy | Length of Stay \*:- | Date of Discharge \*:- dd/MM/yyyy

Estimated Amt \*:- | Class Of Accommodation \*:- | Room

Comment:-

**Insurer Request & Contact Details [Only Patient/Relatives Mobile No. It should Be 10 digit.]**

Mobile No.1 \*:- eg. 9874563210 | Mobile No.2 :- eg. 9874563210 | Email ID :- eg. abc@xyz.com



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IRDA License No: 006

Helpline No: +91 022 6620608 | Head Office: Thane West, Mumbai | Email: contact\_ah@paramountpa.com | 15705

APOLLO SPECIALITY HOSPITAL (HYDERABAD) PROVIDER NO.: 15705

Download | E Cashless | ROHINI Registration

Patient Name: NARENDRA SHARMA | PHIS ID: 16701113 | Relation: Employee | Gender: Male | Insured With: BAXA

16/01/2020 17:01:21

**Contact** | Maternity | Packages

**Admission Details**

Procedure \*:- | Date of Birth \*:- dd/MM/yyyy

Date of Admission \*:- dd/MM/yyyy | Length of Stay \*:- | Date of Discharge \*:- dd/MM/yyyy

Accommodation Class \*:- | Accommodation Class (Room/Day room/Bed) | Estimated Amt \*:-

Mode of Treatment \*:- Medical | Maternity Type \*:- | Date of Surgery Procedures \*:- dd/MM/yyyy

Final Diagnosis \*:- | Cause of LOS \*:-

Whether case of injury: No | Whether under influence of alcohol or any intoxication

Treating Doctor \*:- | Date of First Consultation \*:- dd/MM/yyyy | Page No: |

Specialty: | Qualification: |

Contact Details \*:- eg. 9874563210 | Email ID of patient/representative :- eg. abc@xyz.com

# Technology

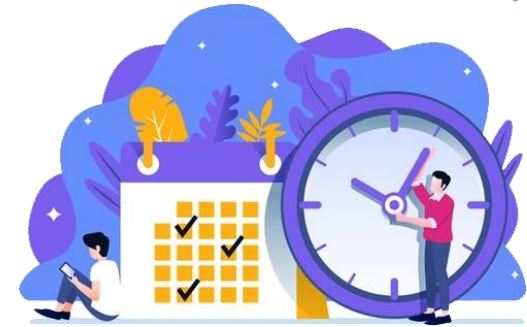
## IT Innovations

- 1) M-wise App: 100,000+ downloads, user friendly
- 2) One on one interaction through chat (rolling out soon)
- 3) Real time Dashboard in App for HR, etc.
- 4) Auto classification of scanned documents using OCR & Google Tensor flow.
- 5) Predictive Analytics for quality investigation.
- 6) Data Analytical reports using Tableau, option for customization.
- 7) Cognitive data modeling using ML.
- 8) Complete mobile app suite for various stakeholders (Corp-wise & Agentdeck).



# Services - Turn Around Time

Service	Action	Turn Around Time
Enrollment	Data Validation & Upload	24 hours
Corporate Orientation Program	Awareness about Policy benefit & Claim Process	24 hours
Reach to employees	Escalation Matrix	24 hours
Customize Services	Hospital on request, Help Desk, Document Pickup & Meetings	24 hours
Claim Tracking	Alerts on all claim stages via Email & Corporate login	24 hours



## Time Bound Committed Services

Cashless Approvals	
Planned Admission	2 hours
Emergency Admission	1 hour
Discharge	1 hour

Reimbursement Claims	
Claim Processing	90% within 5 working days
Reimbursement Payment	As per Insurance Company norms
Deficiency Intimation	90% within 3 working days

Mediclaim Cards	
E Cards	1 working day
Physical Cards	3 working days



- Website queries
- Email Queries
- Grievance Redressal



Unresolved Call Center queries

# TAT Achievements



## LAST 06 MONTHS - OVERALL TAT

Month-Year	Reimbursement Processing % of claims within 5 days		Initial Cashless Response % of claims within 60 min		Discharge Response % of claims within 60 mins	
	All Clients	Corporate Clients	All Clients	Corporate Clients	Within 1 hour	Corporate Clients
Dec-20	92%	94%	96%	96%	84%	84%
Jan-21	93%	94%	94%	96%	84%	86%
Feb-21	92%	92%	97%	97%	84%	86%
Mar-21	96%	98%	99%	99%	84%	89%
Apr-21	95%	95%	98%	98%	83%	84%
May-21	94%	94%	98%	99%	78%	84%



# Services

## Dedicated Teams

- 1) Decentralized Teams with SPOC's would be available at 29 branch offices and 50+ Regional representatives PAN India.
- 2) MIS reports can be provided and customised as per requirement. Once frozen, they can be automated.
- 3) Set up of a separate product service team comprising of 15 members including doctors, claim processors, CRM team and project managers.
- 4) Dedicated discharge manager allotted for discharge management of Corporate employees, stationed in the evening shifts.
- 5) Helpdesk at major location depends on claim frequency with virtual as well as Physical presence.
- 6) Dedicated helpline numbers.
- 7) Dedicated IVR helpline and dedicated team.

### **Currently we are Flexible with all 3 Models**

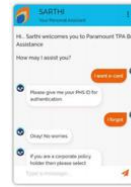
- 1) Centralised processing team with central monitoring. HO to control entire portfolio.
- 2) Decentralised team with local level contact points and monitoring.
- 3) Hub and Spoke model where all teams report to the central authority.



# Customer Touch points



Onsite processing team  
with Care coordinators



A.I & ML Driven  
Chatbot Service



HR mobile app with  
live dashboard



Whatsapp Notifications



Helpdesk Support –  
Both virtual and physical once  
lockdown ends



Dedicated call center  
number for program



Secure web portal  
for your employees  
with SSO facility



Wellness info graphics,  
daily health tips.



## Health Communication



Paramount's communication touches upon all dimensions of wellness - diet & nutrition, fitness, lifestyle modifications, stress management, dealing with diseases, spiritual well being and social aspects. The focus is to create awareness about healthcare and advocate holistic wellness.

~ A snapshot of our different communications ~



**Motivating Mondays**  
Tips on Social and Spiritual Wellness



**Nutri - Tasty Tuesdays**  
Tips on Diet and Nutrition



**Wellness Wednesdays**  
Tips on Diseases, Prevention, Treatments & other aspects of wellness



**Tender Care Thursdays**  
Tips for self care and personal hygiene



**Fitness Fridays**  
Tips for an active lifestyle and fitness

**HEALTHLINE~ Paramount's Monthly Newsletter** - Focuses on health articles from our in-house experts, news and trends in healthcare, myth busters and relevant information.



Our communication also includes posters prepared on demand, based on themes and topics requested by the clients.

Follow us on:



phm\_healthcare



phm\_healthcare



blog.paramount.healthcare/



# HEALTH COMMUNICATION

- ✓ Theme based Daily e-tips
- ✓ Monthly Newsletters
- ✓ Health Day posts including Social media posts

# Proposal for Large Clients



- Customized Mobile App – Co branded with Corporate designed around the terms and special features of this policy for SMEs. We can think out of the box to bring in industry first deliverables. Advance notice to be given.
- Flexi benefits can be handled at an individual level for corporates – each insured can have different benefits.
- Separate call center line with IVR for the Corporate – Will include value adds such as COVID support, etc.
- A special portal co-designed with broker that can be rolled out to the client with multiple layers of login. (Head HR, Local HR, Employee, Finance, broker).
  - 1) Using Tableau as a BI tool, we can co-design interactive reports in a way that relevant information can be rolled out to each stakeholder
  - 2) Broker can also be given interactive reports for data intelligence and to catch trends and propose different solutions)
- A dedicated service team to handle this portfolio. This is a win-win. Helps TPA reduce errors and increase efficiency. Helps clients with quicker and more accurate settlement. The size of the portfolio allows for a hub and spoke model with such teams across the country reporting to a central monitoring team, months)
- An exclusive wellness team for the SME client's requirements. This can range from in-product deliverables, complimentary offerings, employer paid options to employee paid options)

# Wellness & Value Adds



- One Stop solution for all Health care needs.
- Dedicated SPOC for Coordinating Wellness camps and programmes.
- EAP can be designed as per product requirements ;
  - 1) Phone Counselling
  - 2) Therapy Sessions (online/onsite)
  - 3) Interactive exercises (in form of questionnaires, quizzes, and games)
  - 4) Workshops (online/onsite)
- **Health Risk Assessment .**
- **24/7 Covid Helpline.** Support on Covid-19 antibody tests, Home isolation packages, Govt Protocols, Admissions and everything Covid related.
- **VIP Tagging** with White glove facilities whenever required.
- Daily Health Tips and E Tips and Monthly Newsletters.
- Posters and Healthcare magazines delivered at client premises.

# Paramount TPA – Covid Support



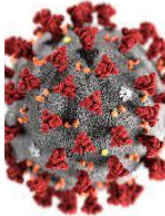
## Claim Support

- Policy coverages on Covid
- Network list of hospitals - to be converted to excel and kept easily accessible, insurance company wise.
- Claim Submission assistance
- Cashless claim assistance.



## Admission Support

- Indoor admission and bed sourcing - PHS network and others
- ICU bed facilitation
- Institutional quarantine bed facilitation
- Hotels for admission



## Information on covid norms -

- State Guideline Publications
- Quarantine norms
- Admission norms – Contacting local authorities, etc.
- RT-PCR testing norms
- What do the tests and numbers mean?



## Vendor Support

- Oxygen
- Drugs - Remdesivir, etc
- Ambulances
- Plasma – City/Locality wise
- Blood banks

