

Health Administration Team (HAT) scores a first!



This Claims Settlement case, handled by HAT, perfectly underlines how we can generate that extra goodwill - just by leveraging our knowledge and experience.

Client

The client in this claim was a lady employee of Gujarat Paguthan Energy Corporation. The patient in need of Health Insurance coverage was her spouse. The client was earlier handled by a TPA and was quite satisfied with the services. The proposition of our HAT services was made to the client at the time of renewal. Initially, there was some hesitancy from the client's side as they were apprehensive about an insurer coordinating cashless services directly.

Cover: Group Health Insurance Cover

Coverage of hospitalisation expenses & cost of surgery.

What Happened

The patient was suffering from inguinal hernia and needed an operation. The client intimated us of the hospitalisation 3 days in advance to ensure smooth cashless dealings with the hospitals.

Role of Bajaj Allianz

HAT suggested hospitalisation at a prominent hospital in Mumbai, which was a part of the Bajaj Allianz Health Administration Team network. HAT contacted the hospital and arranged for the pre-authorization of the client to get an estimate of the expenses. The hospital provided an estimate of Rs. 50,000 excluding the surgeon's charges as the latter would be provided by the surgeon after the patient was admitted. Based on past experience with TPAs, HAT deduced that this may be a ploy to inflate the bill after the patient has been admitted, as, by then, changing hospitals wouldn't be a viable option. Meanwhile, HAT had gathered data about the approximate costs for this surgery in other hospitals.

The client was anxious, expecting a huge bill for the surgery, and more so, as HAT was handling its first case with a big corporate hospital. After admission, a pre-authorization estimate of Rs. 1,25,000 was sent to HAT for approval which was much above the average cost of this surgery in other hospitals. The hospital billings department was immediately contacted and negotiation of the rates was conducted. HAT took a strong stand on the flimsy logic behind the high estimate and insisted that the rates be reduced to a reasonable level. The hospital responded

by stating that other TPAs had been adhering to this rate without objections. HAT pressed upon the hospital authorities to revise the rates on the premise that HAT would discontinue the agreement unless preferential rates were extended to our members.

After further negotiations, HAT was able to convince the hospital to reduce the cost of the treatment and surgery to Rs. 65,000 including all cost components. The patient underwent surgery for his ailment, and the operation was conducted successfully.

Lessons Learnt

In this case, HAT was able to help the patient by drawing on its past experience. HAT could gather accurate information from its network of affiliated hospitals, which enabled it to verify the accuracy of the cost estimate of the surgery. This made it possible for HAT to negotiate with the hospital on behalf of the patient on solid grounds, and bring the estimate of the operation down by a significant amount. Thus, the patient was ensured the highest quality of health care at a reasonable price.

Benefit to the Client

The balance sum insured can be used later.

Client's Reaction

The client was very satisfied with the services offered by HAT, and responsiveness to the situation at hand. They were glad to have got hassle-free hospitalisation with all the modalities being taken care of by HAT. They were particularly happy about the price differentiation that they availed of by moving away from the TPA services to HAT.