No uniform medical coding a bottleneck for insurers

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Hospitals across India have their own billing systems. A large majority of hospitals, excepting corporate hospitals, don't have an IT department or digitised records. Even with the few, who send electronic medical records (EMR) for claims, the coding is not uniform, making claims settlement an arduous task.

While the Union Ministry of Health and the Insurance Regulator and Development Authority of India (IRDAI) have strongly advocated for the increased usage of ICD-10, an international standard for medical coding; implementation is yet to take off.

"The problem in India is we have a regulator for insurance and not for health. If hospitals across India implement ICD-10, the claims settlement process will be faster, cutting the turnaround time to half," said an IRDAI official. ICD-10, which allows for mo re than 14,000 codes for diseases, symptoms, abnormal findings, injury, has been implemented only by a few corporate hospital chains in India, despite being made mandatory by the Indian Medical Council for Research.

"Government hospitals in TN have not implemented ICD-10, neither have many wellknown charitable hospitals in the city. The concept of an IT de partment in a hospital, founded on principles of social welfare, is quite foreign even today," added the official.

Many times a claim gets held up -despite the promise of instant cashless settlement -only due to ambiguity on coding and treatment procedure.

"Doctors, paramedics, hospital staff are not well versed with coding. So if there is patient with kidney problems, high levels of creatinine and inflam mation of the skin -what could happen is that the doctor knowing the code for renal problems will jot that down, but leave out the inflammation of skin if he didn't know the code. And the inflammation of skin could have medical significance later, but gets missed. Improper coding results in ambiguity, when it comes to claims settlement," said Nikhil Apte, chief product officer product factory (health insurance), Royal Sundaram Alliance Insurance Co Ltd.

Another grouse for insurers is that even with corporate hospitals that have invested in IT, they only scan documents and send it for claim settlement. "It again becomes a manual procedure. We can't even do a simple Ctrl F search function," said Sandeep Patel, CEO, Cigna TTK Health Insurance Co, to TOI in an earlier interaction.

Electronic health records will make for better services from insurance companies, say industry players. "All hospitals across the country are expected to follow the ICD10 coding. However, our observation is that only the hospitals accredited by National Accreditation Board for Hospitals and Healthcare Providers (NABH) and Joint Commission International (JCI) follow the ICD10 coding. For various treatments and surgical procedures - procedure coding system (PCS) is used," said Abhijeet Ghosh, head - health administration team, Bajaj Allianz General Insurance, "As insurers, it has been our constant endeavor to encourage our networked hospitals to follow EMR procedures, as this not only ensures seamless transactions, but also aids in enhancing the overall claims experience of the customers."