

## **Role of TPA in Health Insurance**

Day & Date: Friday, 6<sup>th</sup> May 2016  
Time: 5:15 pm to 6:15 pm  
Venue: Auditorium, Symbiosis International University, Lavale campus, Pune  
Speaker: Dr. Geeta Bharadwaj  
Report prepared by: Ms. Shivika Gupta, Student, MBA - HHM (2015-2017)  
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Dr. Geeta Bharadwaj, General Manager, MD India Healthcare Services Pvt. Ltd. started her session with fun questions that thoroughly entertained the audience and ignited a spark of interest among them. Then she told a story about how an Indian male went to USA and suddenly died one evening after taking bath in a hot tub. Autopsy report showed no external or internal injury, but it showed signs of pulmonary oedema, active lymphatic myocarditis of the cardiac conduction system, Dr. Bharadwaj asked the audience whether the incident was an accident or not. Lot of answers with assumptions came from the audience. Finally she answered that it was not an accident as the person had myocarditis, he suffered from arrhythmia, and the insurance company did not have to pay 5 crore.

Moving on she spoke about the history of medicine, how the leeches were used earlier for bloodletting and how they are still used in big cancer surgeries, as leeches have anaesthetic and antibiotic on the tip of its mouth, also the reasons for medicine advancing so much were the world wars, as the prisoner of war were used as subjects for experimentation and little consideration was given to the ethical rights in clinical research at that time.

Then she compared the US and India's GDP expenditure on healthcare, it being 17-22% in US and 4.1 % in India, further she told that in US 75% of the population is covered under health insurance while only 25-30 % population in India are insured for hospitalization, another 10% of population is covered by non-insurance employer funding and 63% expenses are paid out of pocket.

Further discussing the reasons of failure of government hospitals like lack of infrastructure, a meagre resources etc. she emphasised that lack of efficient management was the main culprit behind this failure. The session saw enthusiastic participation from the audience in a healthy debate about the position of health administrator, whether it is acceptable by the institution doctors, a lot of cross questions were put forward and they were answered efficiently by the speaker.

Health insurance has continued to grow at CAGR of 37%, the future looks very promising and it is providing many employment opportunities to the youth of our country. She then explained about few medical exclusions which are not included in insurance scheme till now, one of them being robotic surgery which is advancement in surgery, so reimbursement is up to the limit of laparoscopic surgery, as it is a non-conventional procedure.

She then explained about the role of TPA between patient and providers with the help of a diagram. Concept of TPA was introduced in 2001. At present there are 27 licensed TPA out of which 5 are major holding about 70% market share and MD India is one of them.

She then talked about the illegal practices followed by the hospitals in pricing their services to different patients and how TPA helps in checking these practices. She further enumerated the different roles of TPA in health insurance and ended her session by answering the questions put forward by the audience.