

# KMD IBA Monthly Bulletin

## "Notitia-Knowledge Methodically Divulged"

### As Mahatma Gandhi Quoted

*"A customer is the most important visitor on our premises, he is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so."*

The Newsletter is our way of expressing the above quote. Through the Newsletter we wish to explain the most common difficulties faced by our members and make things simplified and easy for them.

**April 7, World Health Day,** All Over World is a global health awareness day celebrated every year on 7 April, under the sponsorship of the World Health Organisation (WHO), as well as other related organisations. **The theme of World Health Day is:** Universal health coverage: everyone, everywhere.



The slogan is "Health for All". The Organization will maintain a high-profile focus on Universal Health Coverage via a series of events through 2018,

starting on World Health Day on 7 April with global and local conversations about ways to achieve health for all. Throughout 2018, we aim to **inspire, motivate** and **guide** UHC stakeholders to make commitments towards UHC:

- **Inspire**—by highlighting policy-makers' power to transform the health of their nation, framing the challenge as exciting and ambitious, and inviting them to be part of the change.
- **Motivate**—by sharing examples of how countries are already progressing towards UHC and encourage others to find their own path.
- **Guide**—by providing tools for structured policy dialogue on how to advance UHC domestically or supporting such efforts in other countries (e.g. expanding service coverage, improving quality of services, reducing out-of-pocket payments).



### INSIDE THIS ISSUE

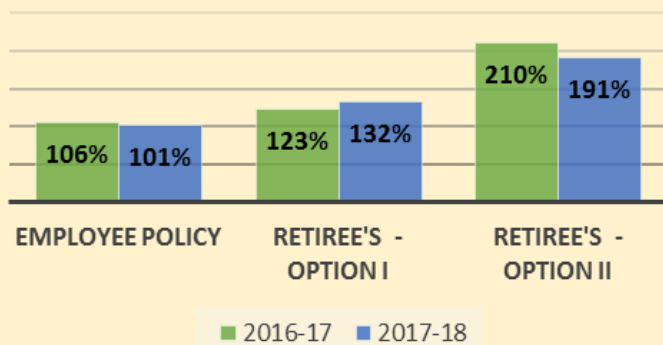
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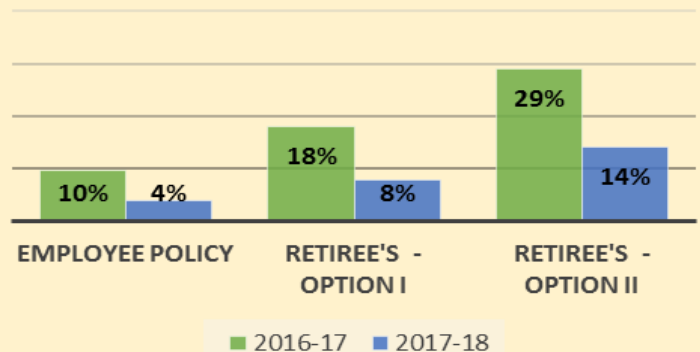
## Claim Summary as on 26th March 2018

Employee Policy					Retiree's Policy Without Domiciliary				Retiree's Policy With Domiciliary			
Particulars	2016 - 2017		2017-18		2016 - 2017		2017 -2018		2016 - 2017		2017 -2018	
Employee Policy	Number of Claims	Amount Rs.	Number of Claims	Amount Rs.	Number of Claims	Amount Rs.	Number of Claims	Amount Rs.	Number of Claims	Amount Rs.	Number of Claims	Amount Rs.
Claims Settled	455,151	8,021,336,016	144,915	2,543,870,331	36,734	1,741,497,641	15,453	789,730,611	346,790	3,111,161,307	73,854	569,835,567
Claims Outstanding	4,282	149,124,560	44,244	1,137,473,986	469	25,425,642	7,652	445,397,025	2,466	39,303,808	22,177	232,749,582
Incurred Claims	459,433	8,170,460,576	189,159	3,681,344,317	37,203	1,766,923,284	23,105	1,235,127,636	349,256	3,150,465,114	96,031	802,585,149

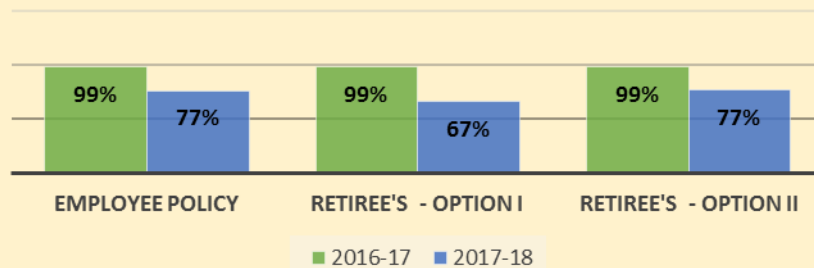
### ICR



### Incidence Ratio



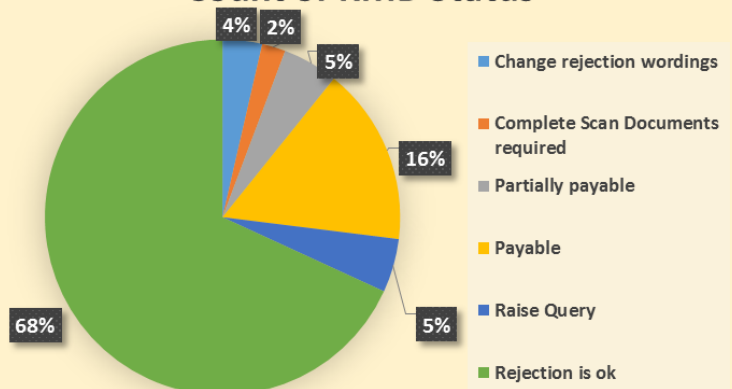
### Settlement Ratio



### Claims Review Report

Status after review	Number of claims
Change rejection wordings	246
Complete Scan Documents required	147
Partially payable	345
Payable	1108
Raise Query	334
Rejection is ok	4664
<b>Grand Total</b>	<b>6844</b>

### Count of KMD Status



## Grievance report

Particulars	UIIC Portal Status	Grievances Received by Mail	No. of Grievance
Resolved	525	1752	2277
Pending	227	427	654
Grand Total	752	2179	2931

## WHO IS COVERED ?

### For the Employees Policy :

#### 1) In Service Employee :

- All Officers and above are covered in the policy along with their dependents , as defined below, for a sum insured of Rs. 4,00,000/-
- All Clerks and Sub-staff are covered in the policy with their dependents for a sum insured of Rs. 3,00,000/-
- Employees who have retired during the policy period shall continue to be covered in the employee's policy till the end of the policy period , after which they have the option to join the retiree's policy .



#### 2) Spouse of the Employee

- Dependent Children :** No age limit for dependent children. A Child would be considered a dependent if his / her monthly income does not exceed Rs. 10,000/- Widowed daughter and dependent divorced / separated daughters are also to be covered in the policy .
- Sisters** including unmarried / divorced / abandoned or separated from husband/ widowed sisters and crippled child .
- Physically challenged Brother / Sister** with 40% or more disability
- Dependent Parents or Parents –in– law**

**Please Note:** Any of the above dependents shall be considered only if their monthly income does not exceed Rs. 10000/- per month

### For the Retirees Policy :

A retiree can opt for a policy with or without domiciliary cover . The following are covered in case of retirees

#### 1) Retiree :

- All Officers and above are covered in the policy along with their dependents , as defined below, for a sum insured of Rs. 4,00,000/-
- All Clerks and Sub-staff are covered in the policy with their dependents for a sum insured of Rs. 3,00,000/-

#### 2) Spouse of the Retiree

#### 3) Widow/ Widower of the Retiree



# Why Cancelled Cheque/ NEFT Form is required??



NEFT Failures are the most common reasons for grievances as once the claim goes into an NEFT failure it takes a significant time for the Insurer to reprocess the payment.

The TPA therefore requires a cancelled cheque or a photocopy of a cheque for RTGS purpose which will provide them with details like the account number, the name, MICR code, IFSC code etc., so as to enable refunds and direct credit to the member accounts through RTGS or NEFT. Even though all account details may have been provided to the TPA by the bank in the beginning, the cancelled cheque may be used to cross check this information.

## CAUTION LIST :

NEFT Failures occur due to the below mentioned reasons:

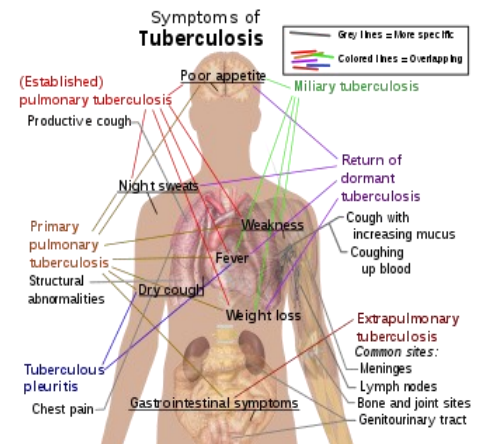
- **Mismatch of Name :** The name of the account holder does not match with the name Uploaded in UIIC portal. : - UIIC uploads data which is directly received from the bank, if there is a mismatch of name of the account holder the NEFT is likely to bounce. This check is kept by the drawee bank in order to avoid paying to a wrong account holder. Therefore it is imperative that the name is correct in all respects.
- **Mismatch of IFSC code:** Sometimes a bank employee is transferred from one location to another location, in which case he may or may not transfer his account to that branch. In case the account is transferred to a different branch, although the account no. remains the same, there can be a change in the IFSC code.
- **Change of Account Details:** This mostly happens in the case of retirees. Once a person retires from the bank his salary account ceases and a new pension account is opened. This information is not shared with the TPA. This leads to a failure of NEFT.
- **NRE Account :** Sometime if the Retiree is an NRI, the bank details given are of an NRE account. NEFT transfers into an NRE account is restricted for payment of claims and therefore the NEFT does not go through.
- **Wrong choice of Payee :** Sometimes the TPA wrongly chooses "Insured" as the Payee instead of "Claimant". The Insured in the case of IBA policy is the respective bank. This leads to a mismatch and therefore a failure



# Detailed Explanation on Domiciliary Diseases



**Tuberculosis:** Tuberculosis (TB) is an infectious disease usually caused by the bacterium *Mycobacterium tuberculosis* (MTB). Tuberculosis generally affects the lungs, but can also affect other parts of the body. The classic symptoms of active TB are chronic cough with blood-containing sputum, fever, night sweats, and weight loss. A number of factors make people more susceptible to TB infections. The most important risk factor globally is HIV. Tuberculosis is closely linked to both overcrowding and malnutrition, making it one of the principal diseases of poverty. Treatment of TB uses antibiotics to kill the bacteria. Typically the treatment is given for 6-8 months depending on the type and severity of the Tuberculosis.



## Please Note:

Domiciliary claims should be consolidated and sent to the TPA on a quarterly basis. It is easy to track the claims and payments will also be done on time saving lot of hassle and effort

## Cardiac Ailments:

There are many different types of diseases that can affect the heart and vascular system. The common ones are

**Coronary Artery Disease (CAD):** This type of cardiovascular disease involves atherosclerosis—hardening and narrowing—of the coronary arteries, producing blockages in the vessels that carry blood to the heart.

**Heart Attack:** This condition is also called "myocardial infarction" (MI), a heart attack happens when blood flow to the heart is severely reduced or cut off, due to the hardening and narrowing of the coronary arteries.

**Arrhythmia:** This condition refers to any change in the normal sequence of the heartbeat. It involves the electrical impulses of the heart—not the arteries or blockages. These electrical impulses may happen too fast, too slow, or irregularly, which causes the heart to beat the same way. When the heart doesn't beat normally, it can't pump blood effectively to the lungs, brain, and other organs, causing them to potentially shut down or become damaged

**Heart Failure:** While a serious condition, heart failure does not mean that the heart is no longer working. Heart failure is when the heart's ability to pump is weaker than normal.

Symptoms of Cardiac ailments include:

- Chest pain or discomfort.
- Shortness of breath
- Breaking out in a cold sweat, nausea, or light-headedness, upper body discomfort in one or both arms, the neck, jaw, or stomach.

**Investigations include:** ECG, Blood tests and Coronary Angiography





# Super Top Up Policy



A Super Top up cover as the name implies is an additional cover typically over and above the Sum Insured at lower premium amounts. It can be considered as a safety net which helps you in case you exceed certain limits. Under a normal health insurance plan, the insurer pays the amount which an individual is insured for, but there could be cases when the expenses exceed this amount, which is where a top-up plan comes into play.

The Super top up policy has the same coverages as the base policy ( Retiree policy without DOMI cover) and Pre- existing is covered in the policy.

The IBA Super Top UP policy is designed specifically for the members of IBA and differs from a regular Super Top up policy.



**The Super top up is triggered only after the sum insured is exhausted in the main policy**

**How Much is the Cover for**

Designation	Base Policy	Super Top Up
Clerks	300,000	400,000
Officers	400,000	500,000

**Advantages / Benefits of the IBA Super Top Up Policy :**

- No age limit for the entry into the policy
- Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge
- Reimbursement of Expenses due to hospitalization under the recognized system of medicines, viz Unani, Sidha, Homeopathy, and Naturopathy, if such treatment is taken in a hospital registered, by the central / state government.
- Ambulance charges are payable up to Rs 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs750/- per Hospitalization. Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full
- Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
- Expenses for treatment of psychiatric and psychosomatic diseases be payable on hospitalization.



# Super Top Up Policy



- All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization / day care surgery.
- Genetic disorders and stem cell implantation / Surgery covered
- Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.
- Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme.
- Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme
- Post Hospitalization Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home

## What is not Covered

- Domiciliary Treatment
- Critical Illness Benefit
- Maternity over an above the Limits . Except in case of complications where Sum insured has been exhausted.



## How to Claim :



- The Insurer has issued a separate policy for Super Top Up.
- The TPA therefore will issue separate E-cards for the base and the Super Top up Policy
- The servicing TPA for the policy will remain the same and therefore no separate documentation required to claim the benefit .
- However for the ease of the TPA , Both the TPA ID's can be mentioned on the claim form or atleast mention that the member is covered under the Super Top Up Policy.
- Even in cashless the Hospital may be told to intimate the TPA of the separate cover for Super Top Up.

On account of the World Health Day , we wish to stress upon the importance of Yoga in our daily life and it's benefits for all age groups:

### Some Yoga Tips

- ⇒ Create a comfortable spot for your yoga practice
- ⇒ Get a comfortable Yoga mat
- ⇒ Choose your yoga style / routine
- ⇒ Don't overdo it; if you don't enjoy your yoga practice you will never keep it up.
- ⇒ Keep a daily routine and only do those exercises which are comfortable for your body
- ⇒ Enjoy your practice



### How to Kill Obesity!!!!

- ⇒ Drink lots of water
- ⇒ Have Frequent meals
- ⇒ Eat lots of fruits
- ⇒ Avoid eating fried foods
- ⇒ Maintain a daily diary of your food intake and retro-spect
- ⇒ Eat lots of greens
- ⇒ Cut back the sugar intake
- ⇒ Have organic green tea after meals to increase the metabolism
- ⇒ Exercise daily

**OBESITY IS NOW A GLOBAL EPIDEMIC!**



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