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Ananta Institute of Medical Science Research	

Ananta Institute of Medical Science Research Center-Raja830 ने न्यू इंडिया एश्योरेंस कंपनी द्वारा गलत आधार पर निरस्त किए गए क्लेम के प्रकरण में संयुक्त मुख्य कार्यकारी अधिकारी, राजस्थान स्टेट हेल्थ एश्योरेंस एजेंसी के समक्ष प्रस्तुत अपील पर सुनवाई दिनांक 19/07/2021 को की गई, जिसमें निम्न व्यक्ति उपस्थित रहे:-

- DR HOTI LAL GUPTA (hlgupta @yahoo co in)
- RSHAA (raj rshaa@gov in)
- Sh Ajay Shrimali (ajay2 8@gmail com)

बैठक में **Ananta Institute of Medical Science Research Center-Raja830** ने न्यू इंडिया एश्योरेंस कंपनी द्वारा गलत किए गए 48 क्लेम के लिए प्रस्तुत अपील पर विचार किया गया। बीमा कंपनी एवं राजस्थान स्टेट हेल्थ एश्योरेंस एजेंसी द्वारा क्लेम की समीक्षा करने पर अपील में प्रस्तुत प्रकरण के संक्षिप्त तथ्य एवं दोनों पक्षों को सुनने के बाद कमेटी द्वारा संलग्न तालिका के कॉलम संख्या 9 एवं 10 के अनुसार निर्णय प्रदान किया गया। संक्षिप्त विवरण निम्नानुसार है:-

S.No.	Decisions	No of Cases
1	Re-open & pay	22
2	Re-open & Query	17
3	Rightly Rejected	9

अपील की पालना के सम्बन्ध में दिशानिर्देश: -

A. बीमा कम्पनी के लिए:-

बीमा कंपनी को यह भी निर्देशित किया गया कि इस संबंध में की गई कार्यवाही से दिनांक 01/09/2021 तक अद्योहस्ताक्षरकर्ता को अवगत कराएं। यदि बीमा कंपनी द्वारा उक्त निर्णय की पालना इस आदेश के जारी होने से दिनांक 01/09/2021 तक नहीं की जाकर सूचित नहीं किया जाता है, तो RSHAA द्वारा अनुबंध के प्रावधान संख्या 1.28.4 के अनुसार कार्यवाही की जाएगी।

B. अस्पताल के लिए:-

यदि बीमा कंपनी द्वारा दिनांक 01/09/2021 तक उपरोक्त निर्णयानुसार कार्यवाही संपादित नहीं की जाती है, तो अस्पताल को अद्योहस्ताक्षरकर्ता को तत्काल अवगत करावें ताकि अग्रिम कार्यवाही की जा सके।



(C O RSHAA)



S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
1	T1502209347566	2020/195951	19100002A - 05	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
2	T2103209615696	2020/194900	19100002A - 02	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the
3	T2103209613068	2020/194880	29200002A - 00	2000	Banshi Lal Sargara	INVESTIGATION REPORT ONE MONTH OLD HENCE REJECTED7	without query rejected, reopen and query	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
4	T2511201030571 1	2021/202209	29200002A - 00	2000	Prakash Chandra Patel	Discharge type is ABSCONDED. Eligible for ZERO payment7	REASON NOT UNDERSTAND BY US, KINDLY CLEAR THE REASON WITH QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
5	T0603209512756	2020/194886	19100003A - 01	1500	khatun begam	NO INVESTIGATIONS UPLOADED.ALL XEROXED COPIES ATTACHED.PROPER SIGN & SEAL OF TREATING DOCTOR MISSING.7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG abdomen and related all investigations document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.
6	T1502209347566	2020/195950	19100002A - 04	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
7	T2103209615696	2020/194899	19100002A - 01	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the



S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
8	T2502209426119	2020/197610	19030074A - 00	7500	Bhawar Singh	INCOMPLETE DISCHARGE SUMMARY7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. _____ DISCHARGE SUMMARY AND CLINICAL PHOTO _____ document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.
9	T2603209631809	2020/197614	19030074A - 00	7500	Narendra Singh	NO CLINICAL PICTURE OF AFFECTED SITE AND DONOR SITE 7	reopen and query	Rightly Rejected	as per available documents/reports pkg is not justified hence rightly rejected
10	T1502209347566	2020/195954	19100002A - 08	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
11	T2103209615696	2020/194898	19100002A - 00	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS _____ documents are a part of Minimum Document protocol for the
12	T2103209615696	2020/194909	19100002A - 11	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS _____ documents are a part of Minimum Document protocol for the
13	T2003209610563	2020/197604	29120007A - 00	5000	Rahim Baksh	PROVIDED DISCHARGE PIC FACE IS NO VISIBLE COMPLETELY 7	REOPEN AND QUERY	Rightly Rejected	as per available documents/reports pkg is not justified hence rightly rejected
14	T2003209610743	2020/197607	29120016A - 00	78000	Bhagwan Singh	stents stickers not given , multiple reports are given of different patients , no seal and sign on echo 7	WITHOUT QUERY REJECTED, REOPEN AND QUERY	Rightly Rejected	pkg is not justified.



S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
15	T2103209612954	2020/194897	29200002A - 00	2000	Gopi Lal Dangi	RFT REPORT ONE MONTH OLD HENCE REJECTED7	REPORT SEND IN QUERY FORM, PLEASE RECHECK	Reopen & Pay	pkg is justified.
16	T2103209615696	2020/194907	19100002A - 09	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the
17	T0802209290080	2020/197578	29050061A - 00	10000	ZAMAKU DEVI	PACKAGE NOT JUSTIFIED7	CAN U EXPLAIN ME NOT JUSTIFIED REASON, PLEASE REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
18	T2103209615696	2020/194903	19100002A - 05	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the
19	T2402209419691	2020/198065	29050009A - 00	24000	Sukhram	AS PAR MO (SHA) CLAIM REJECTED DUE TO discharge pt photo taken by mobile phone usg abdomen not uploaded 7	PHOTO CAPTURED BY RAJDHARA SURVEY APP, REOPEN AND QUERY FOR USG	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
20	T0602209267990	2020/195941	29200002A - 01	2000	Abdul Rehaman	discharge pt. photo capture by mobile phone 7	REASON NOT JUSTIFIED BY US, ALREADY ONE PACKAGE APPROVED, SO REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
21	T1502209347566	2020/195948	19100002A - 02	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay



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S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
22	T2003209610743	2020/197606	29120007A - 00	5000	Bhagwan Singh	stents stickers not given , multiple reports are given of different patients , no seal and sign on echo 7	WITHOUT QUERY REJECTED, REOPEN AND QUERY	Rightly Rejected	as per available documents/reports pkg is not justified hence rightly rejected
23	T2104209677845	2020/198751	29200002A - 00	2000	Gopi Lal Dangi	TID generated at 09:48 AM but pre patient photo captured at 3.04 pm after 15 min discharge photo captured . hence rejected 7	TID GENERATED SAME TIME, BUT DUE SOME SOFTWARE ISSUE PACKAGE BOOKED AFTER DAYLASHIS, AFTER RECEIVED SANCTION PT. WAS DISCHARGED, SO PLEASE REOPEN AND PAY	Rightly Rejected	pkg is not justified.
24	T0603209512756	2020/194884	19100002A - 02	750	khatun begam	NO INVESTIGATIONS UPLOADED.ALL XEROXED COPIES ATTACHED.PROPER SIGN & SEAL OF TREATING DOCTOR MISSING.7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG abdomen and related all investigations _____ document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.
25	T2103209615696	2020/194904	19100002A - 06	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS _____ documents are a part of Minimum Document protocol for the
26	T1402209333532	2020/195944	29200002A - 00	2000	Gopi Lal Dangi	RFT MORE THAN ONE MONTH OLD HB REPORT NOT ATTACHED7	REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay

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S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
27	T2103209615696	2020/194908	19100002A - 10	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the
28	T1502209347566	2020/195952	19100002A - 06	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
29	T2011201029250 1	2021/202210	29160116A - 00	5000	Champa Bai	approval for 2 days gen ward may be given7	REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
30	T2502209426119	2020/197612	29130001A - 00	25000	Bhawar Singh	INCOMPLETE DISCHARGE SUMMARY7	REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
31	T2103209615696	2020/194905	19100002A - 07	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the
32	T2103209616850	2020/198761	19030047A - 00	9500	Gomati Bai	PACKAGE CODE NOT MENTION OVER PRESCRIPTION INCOMPLETE OT NOTES 7	QUERY GENERATED FOR SITE AND REJECTED OTHER REASON, SO I REQUISITIONED TO YOU PLEASE REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
33	T2502209426119	2020/197611	29100015A - 00	3000	Bhawar Singh	INCOMPLETE DISCHARGE SUMMARY7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. ____DISCHARGE SUMMARY AND CLINICAL PHOTO____ document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.



S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
34	T1502209347566	2020/195953	19100002A - 07	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
35	T1303209552220	2020/194892	29200002A - 02	2000	Banshi Lal Sargara	RFT AND CBC REPORT ONE MONTH OLD HENCE REJECTED7	BY MISTAKE WRONG RFT UPLOADED BY US, REOPEN AND QUERY	Rightly Rejected	pkg is not justified.
36	T0203209475632	2020/197571	29050009A - 00	24000	Prem Singh Bhati	as per MO (SHA) claim rejected due to discharge pt. photo capture by mobile phone7	PHOTO CAPTURED THROUGH SOFTWARE, REOPEN AND PAID	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
37	T0303209487476	2020/197574	19100015A - 00	1000	Pushpa Bai	no provide relevant investigation report . and not mention in discharge summary.7	WITHOUT QUERY, REOPEN AND QUERY	Rightly Rejected	pkg is not justified.
38	T0603209512756	2020/194883	19100002A - 01	750	khatun begam	NO INVESTIGATIONS UPLOADED.ALL XEROXED COPIES ATTACHED.PROPER SIGN & SEAL OF TREATING DOCTOR MISSING.7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG abdomen and related all investigations_____ document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.
39	T1303209552220	2020/194891	29200002A - 01	2000	Banshi Lal Sargara	RFT AND CBC REPORT ONE MONTH OLD HENCE REJECTED7	BY MISTAKE WRONG RFT UPLOADED BY US, REOPEN AND QUERY	Reopen & Pay	pkg is justified.
40	T1502209347566	2020/195947	19100002A - 01	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay



S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
41	T0402209253301	2020/197577	29060006A - 00	30000	Mangi Lal	as per MO (SHA) claim rejected due to supportive investigation not provided7	IF U WANT ANY SUPPORTING DOCUMENTS, PLEASE REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. _____all supportive investigations _____ document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.
42	T0603209512756	2020/194882	19100002A - 00	750	khatun begam	NO INVESTIGATIONS UPLOADED.ALL XEROXED COPIES ATTACHED.PROPER SIGN & SEAL OF TREATING DOCTOR MISSING.7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG abdomen and related all investigations_____document is a part of Minimum Document protocol for the booked package. Insurance Company shall reopen the claim and shall query for above mentioned document only.
43	T2003209610563	2020/197605	29120016A - 00	78000	Rahim Baksh	PROVIDED DISCHARGE PIC FACE IS NO VISIBLE COMPLETE 7	REOPEN AND QUERY	Rightly Rejected	pkg is not justified.
44	T2103209616850	2020/198762	19030051A - 00	15000	Gomati Bai	PACKAGE CODE NOT MENTION OVER PRESCRIPTION , INCOMPLETE OT NOTES 7	QUERY GENERATED FOR SITE AND REJECTED OTHER REASON, SO I REQUISITIONED TO YOU PLEASE REOPEN AND QUERY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
45	T1403209559866	2020/194893	29200002A - 00	2000	Mukesh Kumar	RFT REPORT NOT UPLOADED. CBC REPORT IS MORE THAN 1 MONTH OLD.NEED RECENT INVESTIGATIONS.7	REOPEN AND QUERY	Reopen & Pay	pkg is justified.



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S.No.	TID	Appeal No.	Pkg Code	Pkg Rate	Patient	Remarks of NIA	Remark of Hospital	Decision	Detailed Decision
1	2	3	4	5	6	7	8	9	10
46	T2103209615696	2020/194902	19100002A - 04	750	Ram Singh Tanwar	usg abdomen & relevant investigation not uploaded7	REOPEN AND QUERY	Re-Open & Query	(MDP-RQ) Without Query Rejected. USG ABDOMEN AND RELATED ALL INVESTIGATIONS documents are a part of Minimum Document protocol for the
47	T1502209347566	2020/195946	19100002A - 00	750	Mohan Singh	Supporting Inv. X-Ray Chest PFT ABG justifying diagnosis and booking of Ten days GW PKG. is required7	REOPEN AND PAY	Reopen & Pay	as per available documents/reports pkg is justified hence re-open and pay
48	T1303209552220	2020/194890	29200002A - 00	2000	Banshi Lal Sargara	RFT AND CBC REPORT ONE MONTH OLD HENCE REJECTED7	BY MISTAKE WRONG RFT UPLOADED BY US, REOPEN AND QUERY	Rightly Rejected	as per available documents/reports pkg is not justified hence rightly rejected

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