

F 8(9) Rejection Appeal-I 2 2

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Apollo Specialty Hospitals Pvt

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Apollo Specialty Hospitals Pvt Ltd -Jaip 994	

Apollo Specialty Hospitals Pvt. Ltd.-Jaip1994 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 09/07/2021 को की गई, जिसमें निम्न व्यक्ति उपस्थित रहे:-

- Dr rajeev kumar jangir (jangirrajeev@gmail com)
- MR JITENDRA SINGH (bsbynia@gmail com)
- Mr Kabul Singh (kabul singh@apollospectra com)

बैठक में **Apollo Specialty Hospitals Pvt. Ltd.-Jaip1994** ने न्यू इंडिया एश्योरेंस कंपनी द्वारा गलत किए गए 41 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	10
2	Re-open & Query	12
3	Rightly Rejected	19

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।



(J E RSHAA)



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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
1	T2005196583976	2019/123272	29060060A - 00	85000	Pyare Lal	as per ot notes payable for microdisectomy7	In cases where we used tubular retractors either for lateral recess decompression with or without disectomy,there are books on minimal invasive spine surgery ,there are articles which include technique used by tubular retractors as part of minimal invasive spine surgery.you can't include mention only a single approach as minimal invasive one.You have to go according to evidence and literature proof.So, the ultimate aim is the same to decompress nerve but approach is different .This is unjustifiable to give 24 k in cases where we used those retractor system to do disectomy due to investment involved and literature evidence.This cannot be just random that	Reopen & Pay	already paid according to microdisectomy

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1	2	3	4	5	6	7	8	9	10
							something will be considered minimal invasive and some will not .Every surgery which is included in minimal invasive spine surgery in literature ,you have to consider it because of Literature evidence.		
2	T1606196885348	2019/123303	19050037A - 00	20000	Ramnarayan Sharma	this package including above package 7	This is a separate procedure done by different instruments ,so wrongly rejected	Rightly Rejected	both procedure done in same side which could be done in one procedure
3	T2702195769951	2019/107028	19100002A - 01	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detailed icps and treatment chart_____ 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.
4	T1805196562207	2019/123301	19100008A - 00	1500	Komal	bt sticker is not provided hence rejected7	Already BT Sticker is attached ,wrong rejection	Re-Open & Query	(MDP-RQ) Without Query Rejected. Blood trasfusion notes _____ 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.
5	T1904196260943	2019/120212	19050037A - 00	20000	Patasi Devi	This pkg is included under pkg code 29050020 hence rejected 7	This is a separate procedure done by different instruments ,so wrongly rejected	Rightly Rejected	both procedure done in same side which could be done in one procedure

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1	2	3	4	5	6	7	8	9	10
6	T2702195769951	2019/107029	19100002A - 02	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detyailed icps and treatment chartt_____ 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.
7	T0706196790476	2019/123304	19050037A - 00	20000	Prem Devi	include in Approved surgery package 7	This is a separate procedure done by different instruments ,so wrongly rejected	Rightly Rejected	both procedure done in same side which could be done in one procedure

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1	2	3	4	5	6	7	8	9	10
8	T1802195679482	2019/108074	19030115A - 00	18000	trivenee	as this pkg procedure part procedure of above pkg, included in above pkg hence rejected7	In the above patient the pathology was at two levels L4-5 & L5-S1. Trans lumbar inter body fusion was done at L5-S1 Level. To do decompression at L4-5 Level. We increased the exposure extra time taken was 45 min-60 min. Please try to understand that if we do multilevel surgery rather single level. It increases cost in every term, like anesthesia time, hospital stay, blood loss, surgical time. Extra package for decompression at L4-5. It has nothing to do with fusion at L5-S1.	Rightly Rejected	rejected packages are included in package TLIF that already paid

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1	2	3	4	5	6	7	8	9	10
9	T2005196583367	2019/123291	29060060A - 00	85000	Beena Devi	payable for 29060024 nerve decompression as per ot notes 7	The ultimate aim of spine surgery is to decompress the nerve or to prevent it from compression .A spine surgeon first learn the traditional technique of nerve decompression in his training period .Further more,he trains himself with the most advance technique of nerve decompression with time for maximum benefit of the patient .These techniques with thw ultimate aim of nerve decompression include investment for specialized instruments like Endoscopes/tubular re tractor system .The difference lies in technique & approach. In Minimal invasive surgery ultimate goal is still nerve decompression but approach is different .That is why the package is high & aim is to decompress nerve .You cannot	Reopen & Pay	payable according to microdissectomy lumbar package code 29060002 that cost RS 24000.

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1	2	3	4	5	6	7	8	9	10
							compare a median nerve decompression in carpal tunnel syndrome (done in regional anesthesia) with nerve decompression in spine surgery with the usage of specialized instruments to minimize the access related soft tissue damage .Of you consider this equally same then there is no need of minimal invasive spine surgery package in bhamashah. In the above mentioned case we used tubular retractor system with only 1.5-2 cms incision .It costs around 6-8 lacs.The procedure needs presence of microscope (approx.50 Lacs) ,high speed drill (15-20 Lacs) other then the specialized retractor system .So,approving only 15 k for each surgery is not at all justified.		

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1	2	3	4	5	6	7	8	9	10
10	T2408197650959	2019/135450	19050037A - 00	20000	Shab Singh	This pkg included under code 29050020A-7	RIRS AND URSL are different procedure. RIRS requires different instruments like flexible scope ,holmium laser .While URSL requires semi rigid scope.RIRS require sheath and different wires .so both packages are separately blocked .Wrong Rejection .	Rightly Rejected	both procedure done in same side which could be done in one procedure
11	T2908197704857	2019/135482	19050037A - 00	20000	Robina Parveen	included in RIRS7	RIRS AND URSL are different procedure. RIRS requires different instruments like flexible scope ,holmium laser .While URSL requires semi rigid scope.RIRS require sheath and different wires .so both packages are separately blocked .Wrong Rejection .	Rightly Rejected	both procedure done in same side which could be done in one procedure

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1	2	3	4	5	6	7	8	9	10
12	T2702195769951	2019/107027	19100002A - 00	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detailed icps and treatment chart_____ 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.
13	T1802195679482	2019/108075	29060047A - 00	24800	trivenee	as this pkg procedure part procedure of above pkg, included in above pkg hence rejected7	In the above patient the pathology was at two levels L4-5 & L5-S1.Trans lumbar inter body fusion was done at L5-S1 Level.To do decompression at L4-5 Level.We increased the exposure extra time taken was 45 min-60 min.Please try to understand that if we do multilevel surgery rather single level.It increases cost in every term ,like anesthesia time,hospital stay ,blood loss,surgical time .Extra package for decompression at L4-5.It has nothing to do with fusion at L5-S1.	Rightly Rejected	rejected packages are included in package TLIF that already paid

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1	2	3	4	5	6	7	8	9	10
14	T0105196386421	2019/120188	19050037A - 00	20000	Govind Sahay Gurjar	This package payable under 29050020A-00 7	This is a separate procedure done by different instruments ,so wrongly rejected.	Rightly Rejected	both procedure done in same side which could be done in one procedure
15	T1405196513735	2019/120108	19030006A - 00	15000	Vimla	as per RFP pt live photo of discharge not provide hence rejected as per discharge summary 7	Patient Live photo at the time of discharge is provided .Wrong rejection	Re-Open & Query	(MDP-RQ) Without Query Rejected. Post op xray with report_ 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.
16	T1206196846223	2019/135465	19050037A - 00	20000	Sadu Ram Gurjar	This package payable under 29050020A-00 7	RIRS AND URSL are different procedure. RIRS requires different instruments like flexible scope ,holmium laser .While URSL requires semi rigid scope.RIRS require sheath and different wires .so both packages are separately blocked .Wrong Rejection .	Rightly Rejected	both procedure done in same side which could be done in one procedure
17	T1405196513735	2019/120110	19030006A - 01	15000	Vimla	as per RFP pt live photo of discharge not provide hence rejected as per discharge summary 7	Patient Live photo at the time of discharge is provided .Wrong rejection	Re-Open & Query	(MDP-RQ) Without Query Rejected. Post op xray with report__ 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.

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1	2	3	4	5	6	7	8	9	10
18	T2702195769951	2019/107031	19100002A - 04	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detailed icps and treatm,ent chart____ 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.
19	T1405196513735	2019/120109	19030006A - 00	15000	Vimla	as per RFP pt live photo of discharge not provide hence rejected as per discharge summary 7	Patient Live photo at the time of discharge is provided .Wrong rejection	Re-Open & Query	(MDP-RQ) Without Query Rejected. Post op xray with report__ 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.
20	T1211198533766	2020/169105	29050020A - 00	50000	Ghashi Ram Saini	query replied by hospital after 15 days of query raised by analyser7	Query reply was done after Reminder -1 only. Wrong Rejection.	Reopen & Pay	as per provided documents case justify
21	T2112185153206	2019/106994	29050011A - 00	6000	Mohammed Sami	as per d/s, DOD 22.12.18 while date on the discharge time photo 23.12.18, hence as per RFP live photo at time of d/s not provided hence rejected7	The actual date of discharge was 23.12.2018 but due to typo error by operator by mistake it was mentioned wrong on discharge summary and OT Notes date 22.12.2018.The same was also verified by RFB Live photo also. So, wrong rejection.	Reopen & Pay	as per provided documents blocked 4 package (19050013A +29050011A + 29050020A +19050037A) in which 3 packages are payable and package code 19050037A is rejected as itys included in package code 29050020A
22	T2506196986070	2019/123302	19050037A - 00	20000	shila devi	as this pkg procedure part procedure of above pkg hence included in above pkg7	This is a separate procedure done by different instruments ,so wrongly rejected	Rightly Rejected	both procedure done in same side which could be done in one procedure

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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
23	T2112185153206	2019/106993	19050037A - 00	20000	Mohammed Sami	as per d\s, DOD 22.12.18 while date on the discharge time photo 23.12.18, hence as per RFP live photo at time of d\s not provided hence rejected7	The actual date of discharge was 23.12.2018 but due to typo error by operator by mistake it was mentioned wrong on discharge summary and OT Notes date 22.12.2018.The same was also verified by RFB Live photo also. So, wrong rejection.	Reopen & Pay	as per provided documents blocked 4 package (19050013A +29050011A + 29050020A +19050037A) in which 3 packages are payable and package code 19050037A is rejected as itys included in package code 29050020A
24	T2702195769951	2019/107030	19100002A - 03	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detailed icps and treatment chart____ 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.

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1	2	3	4	5	6	7	8	9	10
25	T0312198760370	2020/158071	19050037A - 00	20000	Lalsingh	This package payable under 29050020A-00 7	"RIRS AND URSL are different procedure. RIRS requires different instruments like flexible scope ,holmium laser .While URSL requires semi rigid scope.RIRS require sheath and different wires .so both packages are separately blocked .Wrong Rejection ."	Rightly Rejected	both procedure done in same side which could be done in one procedure
26	T1211198533766	2020/169106	29050062A - 00	15000	Ghashi Ram Saini	query replied by hospital after 15 days of query raised by analyser7	Query reply was done after Reminder -1 only. Wrong Rejection.	Reopen & Pay	as per provided documents case justify
27	T2702195769951	2019/107032	19100002A - 05	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detailed icps and treatment chart_____ 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.
28	T1405196514580	2019/120193	19030006A - 01	15000	Vishambar Singh	as per RFP pt live photo of discharge not provide hence rejected as per discharge summary 7	There was manual typo error in discharge date mentioned both in feed back form as same was done on date 15.05.2019 and discharge card .	Reopen & Pay	(LP -RP) Both photo taken during admission and discharge are available. Hence, Reopen and Pay

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1	2	3	4	5	6	7	8	9	10
29	T1711198591849	2020/169323	29130019A - 00	20000	Rajni Devi	as per documents this package not justify . hence rejected7	We ave submitted all relevant documents along with detailed OT notes clearly stated that the above surgery was done.Wrong Rejection.	Rightly Rejected	as per documents there is benign ovarian cyst removal was done. And vaginal reconstruction is part of that
30	T2304196299648	2019/123305	29060060A - 00	85000	Chet Ram	post x ray not provided and NO OT notes provided hence rejected7	No query raised and rejected .	Rightly Rejected	no OT notes provided
31	T1711198592587	2020/169328	29050020A - 00	50000	Naresh Kumar	As per documents lap. pyeloplasty done for same side, Hence 29050020 pkg not payable separately, Hence rejected.7	Both packages are different and all relevant documents are submitted. Wrong Rejection.	Rightly Rejected	as blocked 2 packages but the procedure could be done in one approach
32	T0806196796133	2019/135480	19030058A - 00	15000	Bachchu Ram Yadav	after reminder not provide ncv report ,pre and post op clinical photo hence rejected7	Nerve injured was a cutaneous nerve & NCV test cannot be done for cutaneous nerve.Hence NCV report was not done for the patient .	Rightly Rejected	hospital was unable to provide MDP documents and and not able to justify blocked procedure

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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
33	T2406196974381	2019/135446	19050037A - 00	20000	Amit Kumar Jalandhra	this package including above package 7	RIRS AND URSL are different procedure. RIRS requires different instruments like flexible scope ,holmium laser .While URSL requires semi rigid scope.RIRS require sheath and different wires .so both packages are separately blocked .Wrong Rejection .	Rightly Rejected	both procedure done in same side which could be done in one procedure
34	T1405196513735	2019/120111	19030006A - 01	15000	Vimla	as per RFP pt live photo of discharge not provide hence rejected as per discharge summary 7	Patient Live photo at the time of discharge is provided .Wrong rejection	Re-Open & Query	(MDP-RQ) Without Query Rejected. Post op[xray with report_ 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.
35	T0806196796133	2019/135481	19030126A - 00	10000	Bachchu Ram Yadav	after reminder not provide ncv report ,pre and post op clinical photo hence rejected7	Nerve injured was a cutaneous nerve & NCV test cannot be done for cutaneous nerve.Hence NCV report was not done for the patient .	Rightly Rejected	(C3BM-RR) Claim is right rejected as 3 count of biometric attempts are not seen in IT service failure.
36	T1405196514580	2019/120192	19030006A - 00	15000	Vishambar Singh	as per RFP pt live photo of discharge not provide hence rejected as per discharge summary 7	There was manual typo error in discharge date mentioned both in feed back form as same was done on date 15.05.2019 and discharge card .	Reopen & Pay	(LP -RP) Both photo taken during admission and discharge are available. Hence, Reopen 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
37	T2208197621105	2019/135448	29050006A - 00	25000	Nanagi	as per rfp live photo at the time of discharge not provided,hence rejected7	Without live photo we cannot discharge any patient as software will not allow us to do so.Already luve photo was taken and patient discharged.Wrong rejection .	Rightly Rejected	(LP-RR) As per guidelines , Live photo should be captured. Therefore , claim is rightly rejected.
38	T0205196398207	2019/120190	19050037A - 00	20000	Keshar Khanna	This procedure is included in code 29050020A7	This is a separate procedure done by different instruments ,so wrongly rejected	Rightly Rejected	rejected package can be done through same procedure which approved
39	T2112185153206	2019/106992	19050013A - 00	8400	Mohammed Sami	as per d/s, DOD 22.12.18 while date on the discharge time photo 23.12.18, hence as per RFP live photo at time of d/s not provided hence rejected7	The actual date of discharge was 23.12.2018 but due to typo error by operator by mistake it was mentioned wrong on discharge summary and OT Notes date 22.12.2018.The same was also verified by RFB Live photo also. So, wrong rejection.	Reopen & Pay	as per provided documents blocked 4 package (19050013A +29050011A + 29050020A +19050037A) in which 3 packages are payable and package code 19050037A is rejected as itys included in package code 29050020A
40	T2702195769951	2019/107033	19100002A - 06	750	Vinod Kumar Yadav	procedure not pay in gw 7	We have not done any procedure but patient was admitted under Observation in General ward .All relevant IPD records day wise submitted.	Re-Open & Query	(MDP-RQ) Without Query Rejected. Detailed icps and treatment chart_____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.

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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
41	T2112185153206	2019/106997	29050020A - 00	50000	Mohammed Sami	as per d\s, DOD 22.12.18 while date on the discharge time photo 23.12.18, hence as per RFP live photo at time of d\s not provided hence rejected7	The actual date of discharge was 23.12.2018 but due to typo error by operator by mistake it was mentioned wrong on discharge summary and OT Notes date 22.12.2018.The same was also verified by RFB Live photo also. So, wrong rejection.	Reopen & Pay	as per provided documents blocked 4 package (19050013A +29050011A + 29050020A +19050037A) in which 3 packages are payable and package code 19050037A is rejected as itys included in package code 29050020A

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