



Benefit Administration Proposal



We are Medi Assist

India's leading Healthcare Benefits Administrator

3 Cr+

Group & Retail Lives
Serviced

7.3 Cr+

Public health schemes
serviced

8,400 Cr+

Premiums under
Managed

7,853+

Corporate Customers

11,500+

Healthcare provider
network

14.48 Lac+

Claims processed

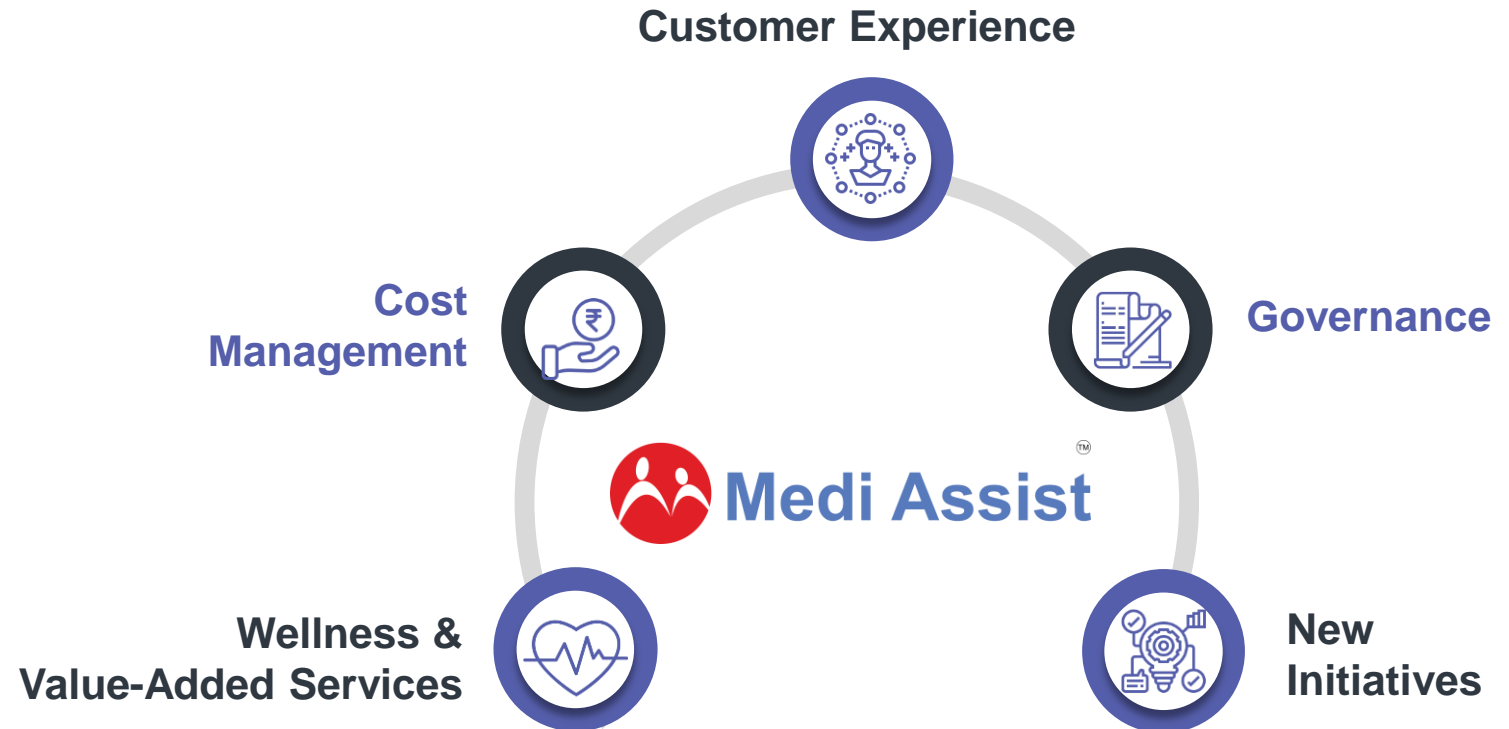
32 Lac+

Calls answered

Our business model includes ensuring service delivery through **innovative** and **efficient technology** solutions with a **human touch**



Our Key Servicing Capabilities



Delivered Through a Multichannel Approach



01 Web

1. SSO Enabled MediBuddy Platform
2. Dedicated email id – company@mediassist.in
3. Virtual Helpdesk to address queries
4. Online claim submission with tracking
5. Unique login for HR executives with a data & reports



02 Mobile

1. MediBuddy mobile app for members with health and wellness OP & IP options
2. Online claims submission & tracking
3. Dedicated helpline number
4. SMS updates through the whole claim process
5. Telehealth & other wellness benefits

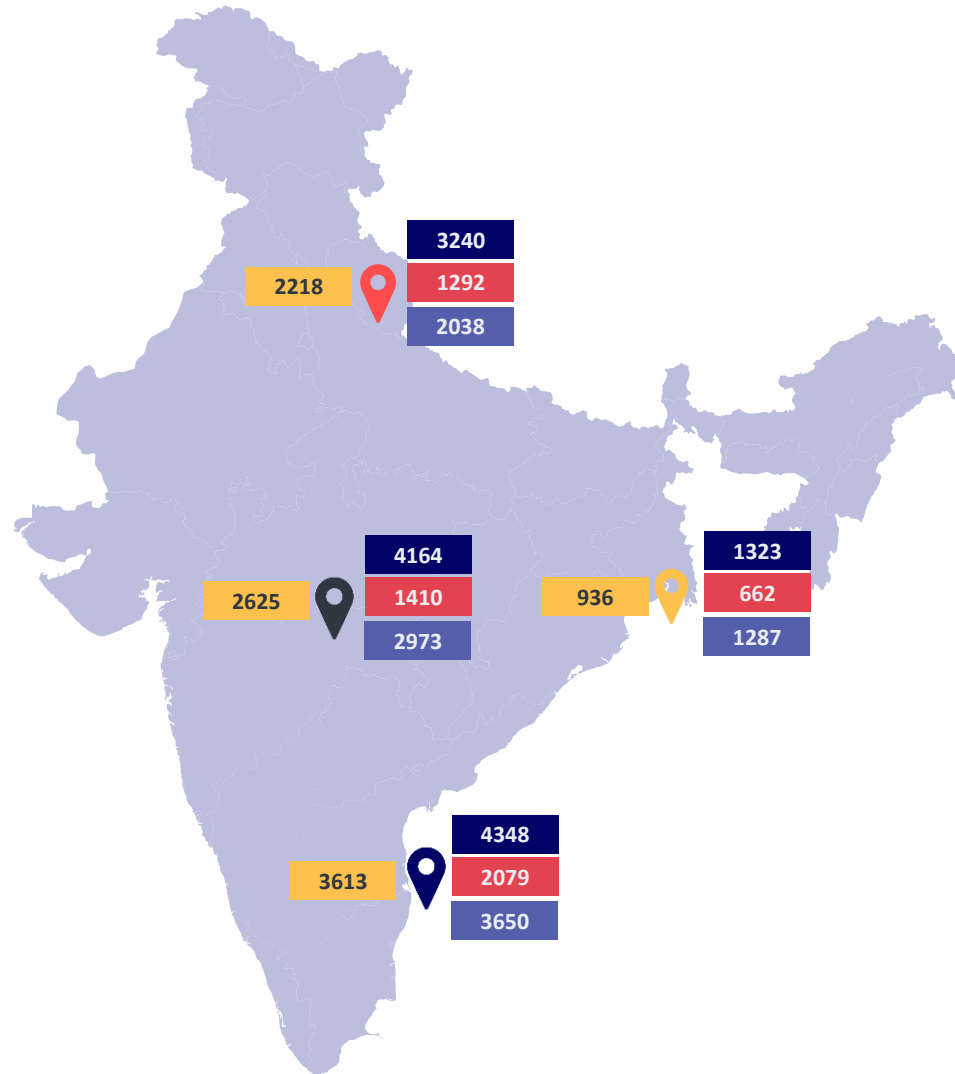


03 Onsite

1. Drop boxes with barcoding for document tracking in all major locations
2. Physical helpdesks with agents at office locations
3. Centralized and Decentralized framework with Medi Assist office in local geographies

»»» Across the Country

- Pan-India network of 11700+ hospitals, Nursing Homes and diagnostic centers
- Re-priced tariffs across 6000+ hospitals leading to 5% to 25% reduction
- Package Pricing Model for more than 118 common procedures across 4000+ hospitals
- Dedicated team of 150+ professionals involved in claim cost control initiatives
- Capability to empanel hospitals in < 15 days of receiving request



Legends

- IP Partners
- OP Partners
- Users of MediBuddy
- Providers offering preferential pricing

▶▶▶ To over 7,000 Corporates who Trust Us

IT/ITES	
BFSI	
Conglomerates	
Others	

▶▶▶ Serviced by a dedicated & decentralized Account Management Team

In order to improve customer experience and expedite processes, our account management teams are present across multiple client servicing locations.

- Decentralized account management teams with specific customer SPOC's across the country
- Easy governance matrix that ensures delivery of committed SLA's
- An elaborate transition plan with various customer touch points and communication initiatives can be set up based on customer expectations



Our Experience in Servicing Large Entities

Over the years, we have successfully serviced and retained larger entities with massive volumes with ease

Holder Name	Years of servicing	Lives (Range)
Tata Consultancy Services Ltd	13	800K to 1 Million
Cognizant Technology Services	3	500K to 700K
Infosys Limited	13	300K to 500K
Wipro Limited	13	300K to 500K
IBM India Pvt Ltd	3	300K to 500K
Hewlett Packard	11	100K to 300K
Tech Mahindra LTD	3	100K to 300K

Holder Name	Years of servicing	Lives (Range)
Honeywell International India Pvt Ltd	5	50,000 to 70,000
Capgemini Technology Services India Ltd	2	200K to 250K
Oracle India Private Limited	2	100K to 150K
Mphasis Limited	13	30,000 to 50,000
Tata Technologies Ltd	13	10,000 to 30,000
Intel Technology	5	10,000 to 30,000

Our Key Offerings for Members

Outreach through a combination of TECH & Touch

Operational Matrix

Manpower Support

Voice & Non Voice Support

MediBuddy Portal and App

Cost Control

Personal Outreach

Governance & Audit

MediBuddy App	Inpatient, outpatient, and wellness offerings	Personal Outreach through Human Intervention
Pre-auth – 95% within 2 hours	Discharge – 90% within 1 hour in straight thru mode	Reimbursement – 85% in 3 working days / 95% in 5 working days
On-the-ground & off-site support through helpdesk/CRMs	SME's & Doctors with understanding of Policy terms & conditions / claims	Specialised Support teams (Enrolment/ Tech / Provider / Investigators, etc)
100% query resolution within 24 hours	Real Time Support Chat with Medi Buddy	E mail replies - 90% in 1 business days Emergency tickets - 100% acknowledgement in 2 hrs
MediBuddy Portal & App for Users/ MediBuddy+ For Providers	Central & Region Based HR/Corporate Admin Logins	MediBuddy Analytics Tool for deeper insights & trends
Up to 10% savings in IPD Up to 20% savings in OPD	Access to GIPSA & MA Network with exclusive discounts	AI Based triggers for Fraud and Investigation. Loss control measures for cashless admissions
Care Rangers - Assistance by the bedside during hospitalization	Champ Camp	Induction/Webinar & Events Onsite Print/Offsite - Digital Collaterals
Reports & Dashboards (SLA Tracking, Exception Reports, inventory of claims, escalation tracker)	Periodic audits by Corporate, Insurer and Regulatory bodies; Internal and External Audits	Scheduled & Consistent Governance Model with all Stakeholders

Our Service Portal - Front Page (sample)



Welcome, | [Profile](#) | [Sign out](#)

[Policy](#) ▾ | [Hospitalisation](#) ▾ | [Claims](#) ▾ | [Wellness](#) ▾ | [Pharmacy](#) ▾

eCashless hospitalization gives you the power to get a provisional preauthorization even before you walk into the hospital.



Hello ,

Welcome to MediBuddy, your personalized e-gateway to Medi Assist services.

As a partner of your esteemed organization, we at Medi Assist constantly endeavour to manage your health benefits portfolio.



Your health policy

Know your policy terms & conditions, enrol beneficiaries, download e-card and more.

[Online enrolment](#)

[Download E-cards](#)



Hospitalization

Find your network hospital and also inform us about your hospitalization in advance for speedier processing of cashless and reimbursement claims.

[Network hospitals](#)

[Intimate eCashless](#)



Claims

Submit your hospitalization claims online or track your claim status in real-time.

[Submit claims](#)

[Track claims](#)

And enrolment portal – with Flex benefits/enrolment options

Member Information (Code: Test_New)		Policy Details	
Member Name	Test_New	Gender	<input checked="" type="radio"/> Male <input type="radio"/> Female <input type="radio"/> Other
Date Of Birth	15-Dec-1966 	Email	suresh.sakhinala@mediassistindia.com
Marital Status	<input type="radio"/> Single <input checked="" type="radio"/> Married	Marriage Date	16-Dec-1986

Choose your Sum Insured(₹)

Enrol Dependent Details						
Relation	Action	Name	DOB	Age	Gender	
Spouse	<input type="text" value="Wife"/>	Edit / Remove	sfdgsdf	11-Dec-1922	94	F
Child 1	<input type="text" value="Son"/>	Edit/ Remove	sdfgsd	16-Dec-2002	14	M
Child 2	<input type="text" value="Select Son/Daughter"/>	Add	<input type="text"/>	<input type="text"/>		
Child 3	<input type="text" value="Select Son/Daughter"/>	Add	<input type="text"/>	<input type="text"/>		

[Add Parents-In-Law](#)

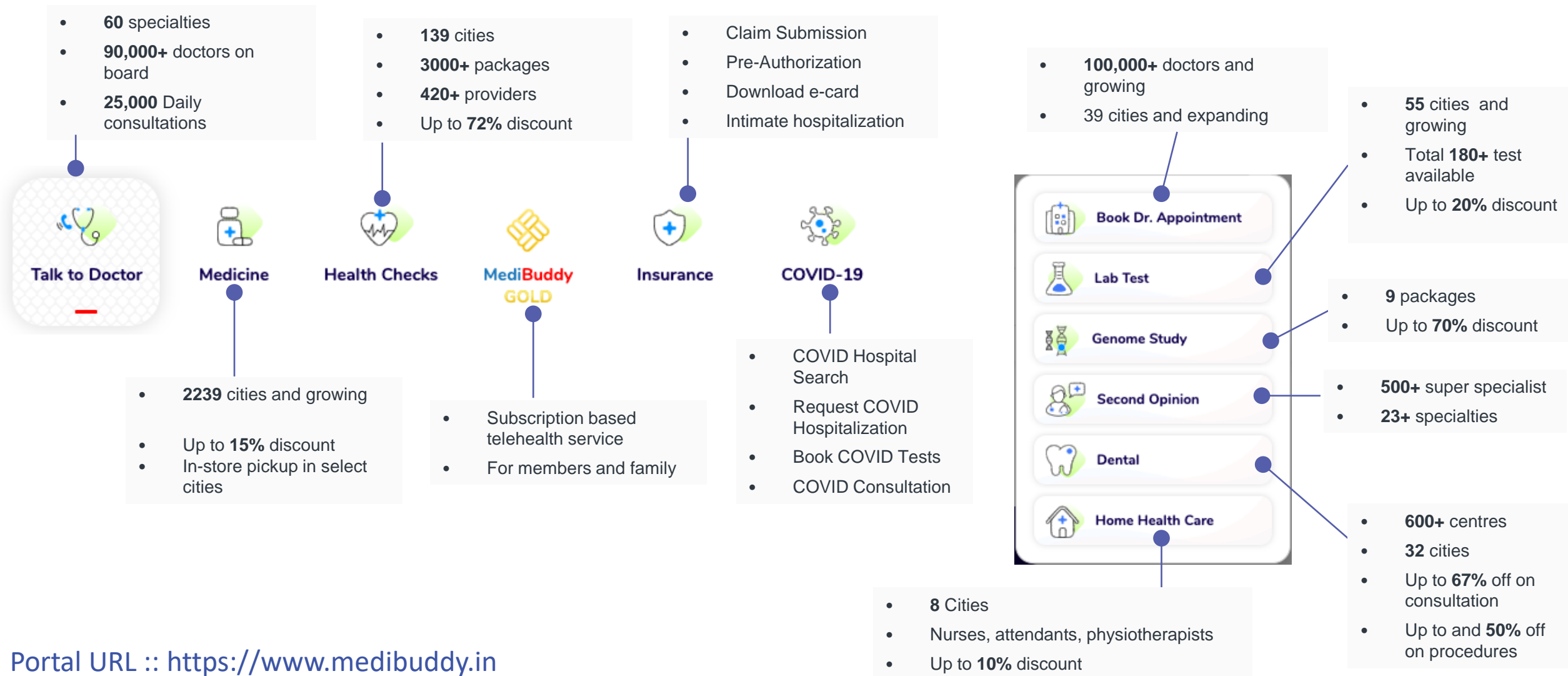
Parents Details (You can add any one set of parents or parents in law)						
Relation	Action	Name	DOB	Age	Gender	
Father	Edit/ Remove	dgdg	18-Dec-1922	94	M	
Mother	Edit/ Remove	sdfgfs	15-Dec-1924	92	F	

Base Premium(₹) : 7,322.00 Service Tax(₹) : 1,098.30 Total Premium(₹) : 8,420.30

I accept the policy's [terms and conditions](#).

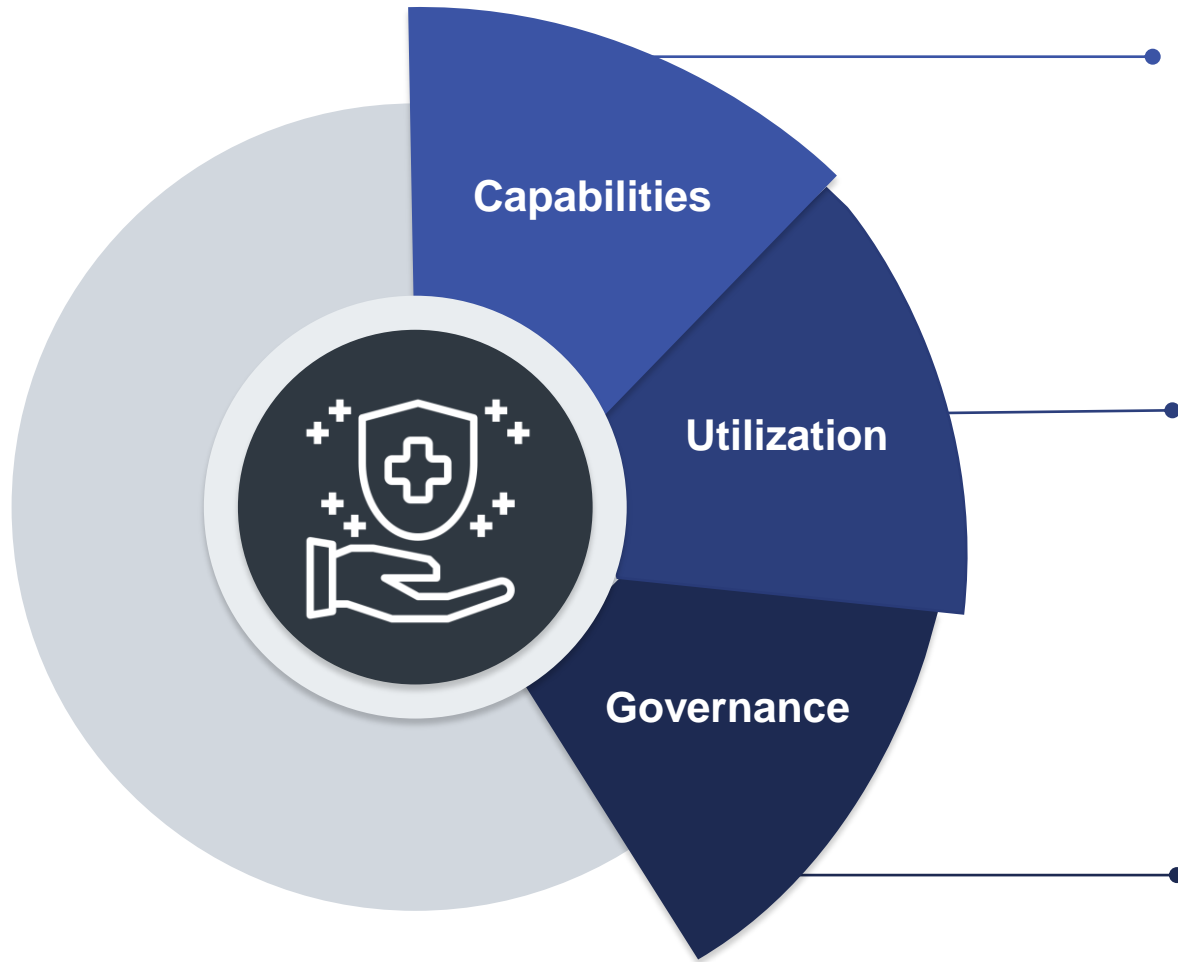
[Confirm](#)

▶▶▶ The Outpatient Offering in single click – through the App & Portal



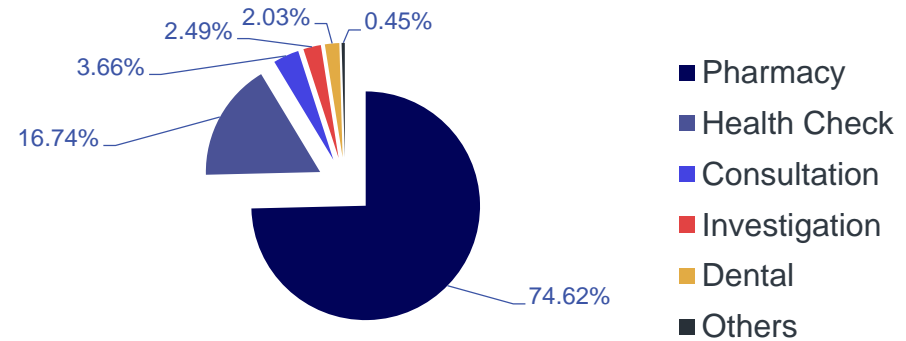
Portal URL :: <https://www.medibuddy.in>

With An Option for Cashless Utilization



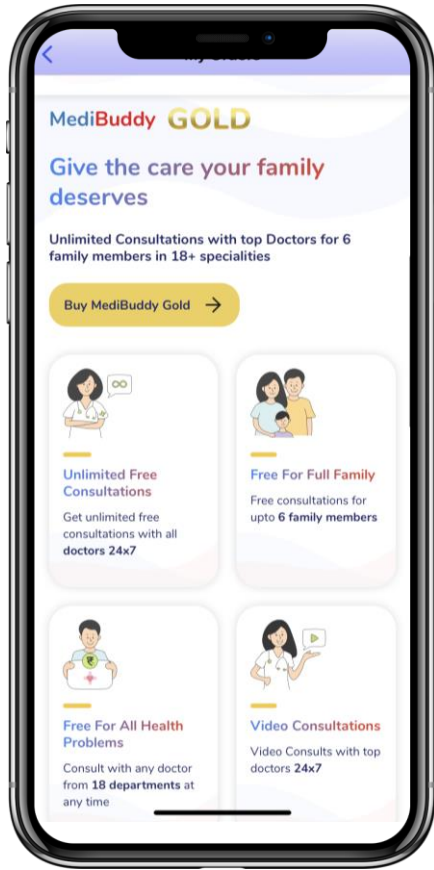
- Cashless Medi Buddy Wallet
- Cashless Corporate Paid wallet
- Cashless Insurer Paid wallet
- Payment Gateway for Voluntary Contributions
- OPD Network
- Payroll Database Management for HR use

Overall Utilization Trend on Services Offered

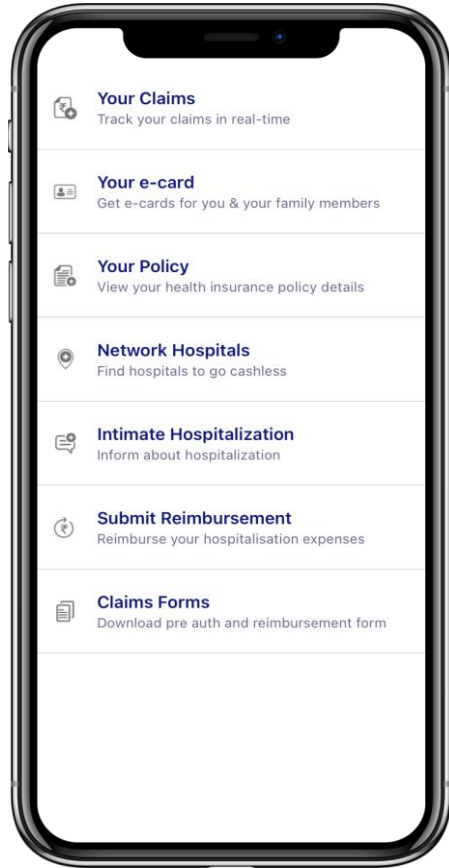


- Service Level Agreement
- HR Login Dashboard
- MediBuddy Analytics

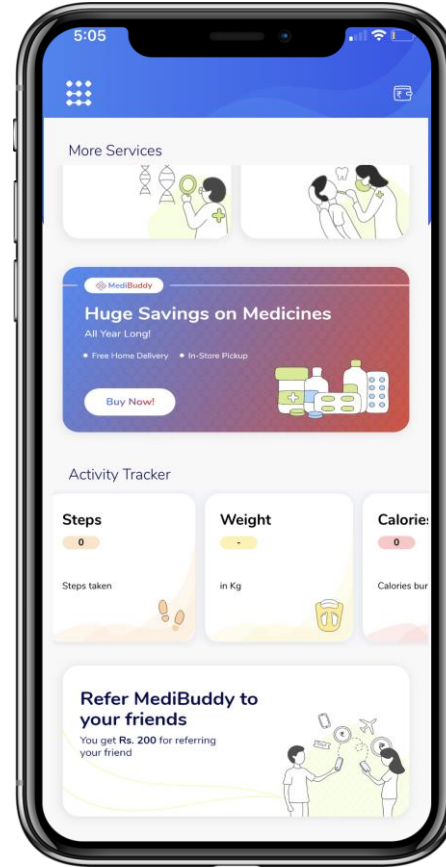
And ease of access through our Mobile App



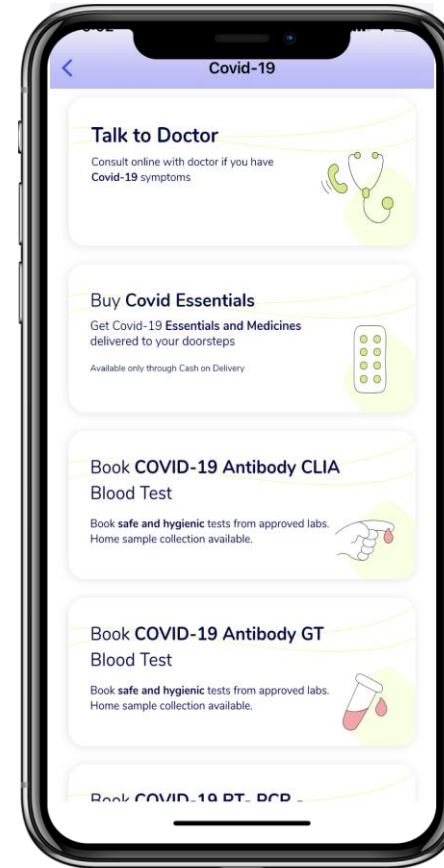
MediBuddy Gold
For you and your family



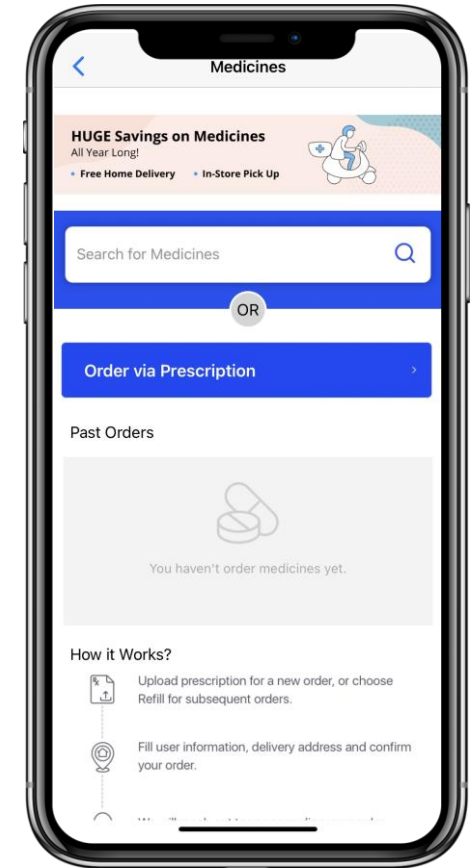
Comprehensive and dedicated
Insurance Tab



State of the art integrated
Health Tracker



Comprehensive
COVID Care Services



Huge savings on
Medicines

With committed Service Delivery Metrics

*Indicative

Customer Touch Point	Metric	Proposed
Cashless	Turnaround Time	95% in 2hrs
Discharge	Turnaround Time	95% in 2hrs
Reimbursement	Last document receipt to approval/rejection/query for claims submitted	95% in 5 working days (excluding the date of submission & excluding claims referred for Medical opinion and investigation)
Voice (Call Handling) TATs	Avg. handling time: <=6 Min	100%
	Escalations received by the call centre	100% resolved in 3 working days
	Abandoned call percentage (in a month)	<=3%
	Call back for abandoned calls at call center	100% within 24 hrs. to 48 hrs. (Working hrs. & Days per TRAI guidelines)
	Voice Reports	Fortnightly / Monthly
Non-voice (email) TATs	Acknowledgement email (auto-generated)	100% within 24 hrs.
	Responding to queries	90% within 1 business days / 95% in 2 business days.
	Responding to escalation mails	99% in less than 48 hrs. working hrs.
	Escalation tracker	Fortnightly / Monthly
Help Desk Support	Onsite Customer Support with 95% scheduled adherence and transparent visibility to the Help desk support	
MIS	Real Time MIS automated reports available	

Helping You Reduce Out-of-Pocket Expenses

Sample:

Indicative list of hospitals with package pricing lower than capped amount for ailments									
Procedures	*Capped Amount (INR)	Bengaluru	Chennai	Delhi NCR	Hyderabad	Kolkata	Mumbai	Pune	TOTAL
Cataract	30,000/eye	82	106	235	179	100	353	92	1147
Cholecystectomy	75,000	111	118	205	213	83	320	85	1135
Coronary Angiogram	20,000	22	17	35	25	20	42	55	216
Fistulectomy	45,000	115	125	203	211	83	329	92	1158
Haemorrhoidectomy	45,000	113	114	174	210	82	311	84	1088
Hernia	70,000	118	122	198	216	83	317	90	1144
Hysterectomy	70,000	96	109	180	215	83	307	84	1074
TOTAL		854	918	1604	1697	678	2588	758	9097

**actual billing is subject to final line of treatment identified by the doctor*



Savings for the Employer and the Employee



Numerous hospitals in each servicing city with prices for procedures within capped limits

»»» And Controlling Costs with continuous audits

Hospital Contracting	Negotiated Packages and re priced tariff	Planned hospitalization access with Network hospitals	Regular Audits with hospitals
Corporate Discounts	Benefit of saving approximately 20% on claimed amount		
Inflation Capping	Reducing medical inflation to 2 - 3% against market average of 12 - 13%		
Reduced Out of pocket expenses	Cashless OPD services and insurer sponsored wallet, to enable seamless cashless transactions		
OPD & Dental Discounts + Cashless	Approximately 25% savings on outpatient services		
eCashless for packaged tariffs	Best negotiated rates and with assurance of admission for all packaged tariffs		
Fraud Abuse & control	60+ inbuilt triggers and with 150+ dedicated professionals	Comprehensive investigative process for key procedures to reduce malpractice	
Case Management	Claims analysed via telephone calls and physical verification	The team submits a report with recommendations and evidences	Errant hospitals are flagged; insurer & corporate are intimidated

Why Medi Assist is the Best Choice



Top notch service delivery models customized as per customer requirements



Comprehensive list of network service providers



Best negotiated prices across India



Pan-India presence ensures that we're present wherever you are



Robust and well-planned transition approach that makes every onboarding a hassle-free experience



High level of customer satisfaction across all service levels

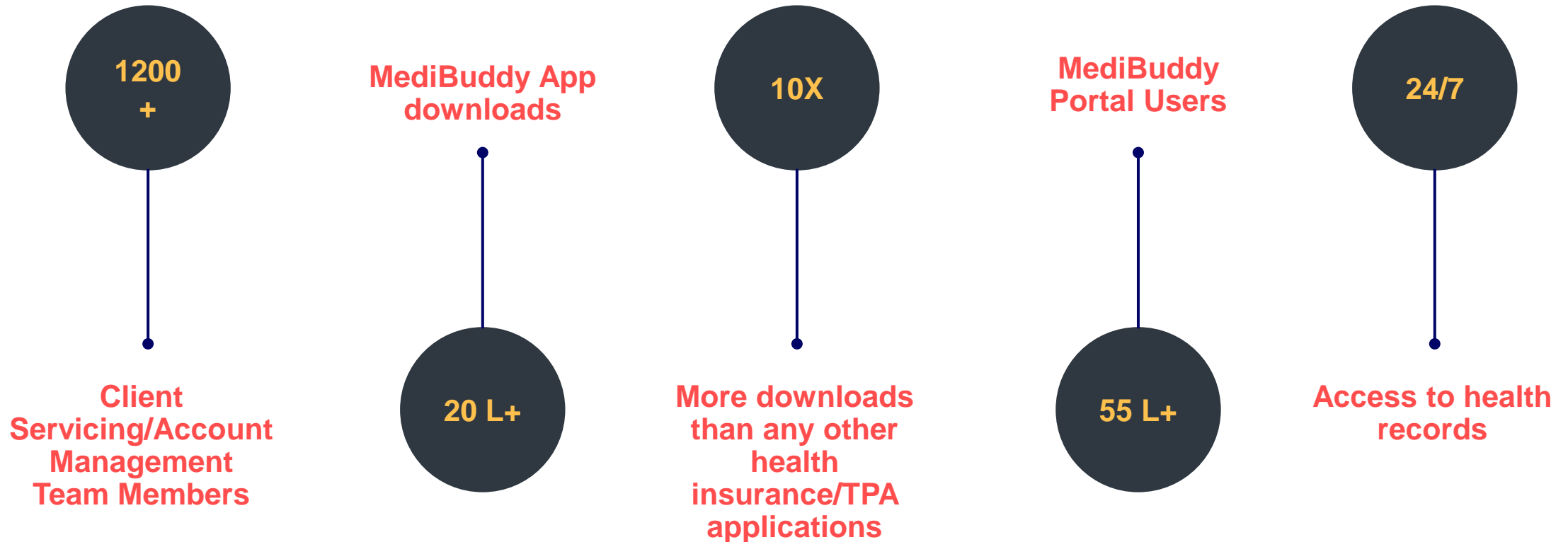


Seamless integration of technology to deliver cost optimal servicing



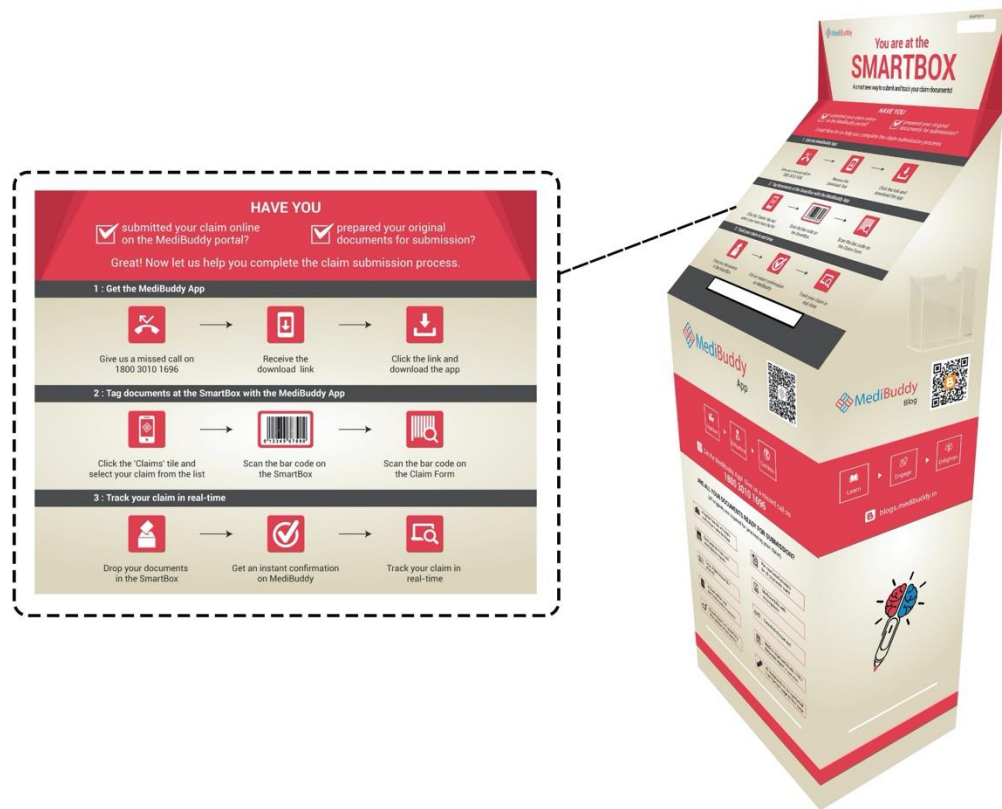
Contactless servicing ability to cater to business needs in the new post COVID era

Our Servicing Differentiators – People, Technology & ease of Access



Smartbox — A innovative approach to claim collection & tracking

First and only health benefits administrator to offer end-to-end, real-time, mobile-enabled claim document and status tracking



SMARTBOX with barcode-based document tracking



ONLINE CLAIM SUBMISSION and document upload



ONLINE CLAIM Intimation with prompts to promote cashless



Document Efficiency
Confirmation before physical courier



No Contact Document Collection

Virtual Helpdesk for members

We have been enabling businesses by moving our physical helpdesks online to help will help our members stay informed, reassured, and solve any queries that they may have regarding claim submissions, processes or tracking. Members can now get their queries addressed remotely without having to worry about meeting an agent physically.

- Text Chat**
Text your queries to an agent through the chat window.
- 3 Way Calls option**
Connect with the agent at your comfort through audio, one way video or both ways video.
- Record conversations**
Record any audio or video conversations for easy recall.
- Easy Switch**
Continue an old conversation or start a new conversation with the agent.
- Share files and location**
Share your location and easily upload/share multiple files on the chat on the go.





Sum Insured Protect

Sum Insured (SI) Protect is an option enabled on the MediBuddy platform or the web portal that allows users to verify the claims raised before the final documentation.

This will ensure an added level of security and verification for all claims raised and safeguard your Sum Insured amount against fraudulent activity, by helping you identify unauthorized activities related to your insurance account.



Claim Submission Notification

Get notified on claim submission to ensure that claims are submitted by the right individual



Instant Verification

Instantly verify if the claim submitted was by or a beneficiary and resolve any type of frauds

Feedback, Automated Reports & MIS

As a health benefits administrator, we ensure our excellence in service delivery goes above and beyond.

We ensure complete commitment through various feedback methods and analysis initiatives

- Surveys** – CSAT, Preauth, Cashless, Reimbursement Surveys are conducted on a regular basis and shared with corporates to ensure high standards of customer experience
- Automated Reports** – Our portal partner.medibuddy.in is equipped with a real-time dashboards to help partners review portfolio & trend analysis. Automated reports will be triggered on the parameters agreed.
- MIS** – Monthly and quarterly MIS reports will be sent based on mutually agreed parameters. Accessibility of Information & Policy Performance Report – Web MIS report can be made available through a secured login along with PA & RI TAT reports.



Communication

A comprehensive communication plan will be discussed and shared upon onboarding based on policy and customer requirements

Enrollment in Three Simple Steps
Your group health insurance policy is in place, and you have received your MediBuddy sign-in credentials as well. It's now time to enroll dependent(s) on your policy.

- Review your Policy Details:** Log into MediBuddy, check and click the links to view. Review your health cover list to understand the details of your policy before proceeding with enrollment.
- Add Beneficiaries:** Click the **Enrollments** tab. Existing users can review their current beneficiaries. Click **Edit** to add health dependents for the year. Add beneficiaries to your group policy. If applicable, and not the same insured, the premium payable is automatically calculated. Tap up premiums and employee contributions, if applicable, will be deducted from your salary.
- Save and Review your Beneficiaries:** Click **Confirm** to save your changes. Double-check to go through the confirmation email you will receive upon completion of online enrollment.

Download MediBuddy
Your health buddy on-the-go! [Download on the App Store](#) or visit [www.medibuddy.in](#) | Give us a missed call on 1800 3010 1696 | We'll SMS the download link to your smartphone

Let your e-card do ALL the talking!

Your e-card tells the hospital that you are insured and can avail cashless facility. It also lets them know that your insurance is administered by Medi Assist. So make sure you carry it with you!

You can access your Medi Assist e-card in 3 simple ways:

- MediBuddy Mobile App: Click the E-card tile
- MediBuddy Online Portal: Click the Download E-card link
- Medi Assist Website: Visit [www.medibuddy.in](#), identify yourself and instantly download your e-card.

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Help us Deliver our Promise. Let's Make it eCashless.

Only spend service amounts at the hospital on the date of admission for Cashless Facility? Choose eCashless, and get everything you need - provisional preauthorization and estimates cost of treatment - online or registration.

Click the eCashless tile on MediBuddy and request for preauthorization at least 48 hours prior to the hospitalization.

Within a few hours, you receive a secure passcode confirming your provisional approval.

Present your passcode and your e-card at the hospital insurance desk on the date of admission. You will be the passcode verified and added to our MediBuddy app.

The hospital settles your payments and gives you the preauthorization approval letter instantly. Sign and submit the form along with a valid photo ID proof.

Get your claim done into the insurance cover for hassle-free cashless treatment. Advance your care to make life worth MediBuddy.

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Health Benefits, now in your pocket, with MediBuddy App

Your health benefits are now made conveniently accessible with an easy-to-use app. Pocket it and enjoy seamless access to Health Insurance and Wellness!

Download MediBuddy Now!

MediBuddy enables you to:

Order medicines.	Schedule your preferred outpatient service
Track claims in real-time.	Get eCashless for provisional preauthorization
Locate network hospitals.	Access electronic medical records 24x7.

Learn how you can make informed healthcare decisions

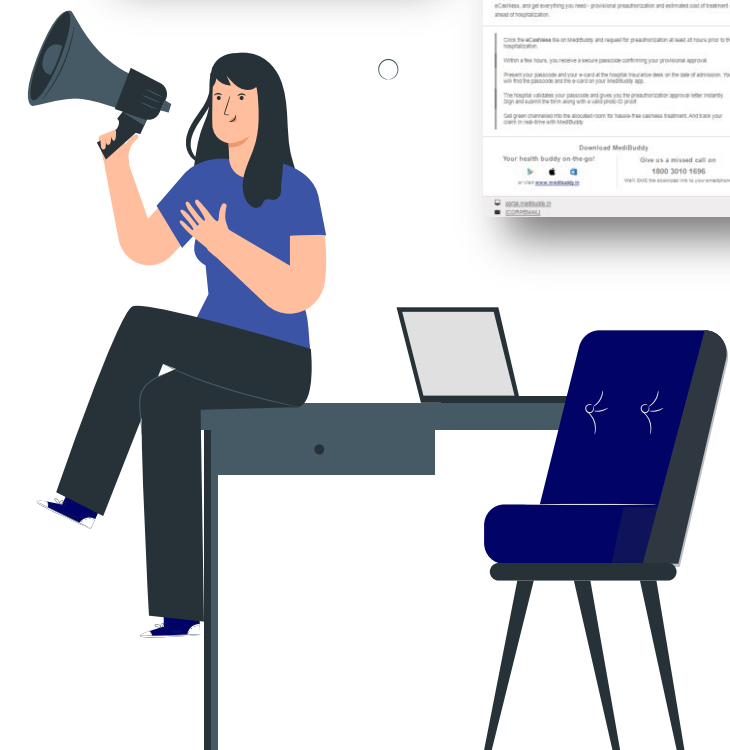
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Fit as a Fiddle with a Little Jiggle
Crouch, weave in and out, wave your arms high in the air, and jump from one leg to another – this is not an SOS cry, but your ticket to fitness with a Bollywood dance session – it's Indian, it's fun, and

- Boosts muscular resistance
- Improves rhythm and coordination
- Relieves Stress
- Burns calories and tones muscles

Sign up for a Bollywood dance session today!
Choreograph your health and fitness with this session and regular **Health Checks** on MediBuddy.

Explore MediBuddy



▶▶▶ We also Introduced a Host of COVID-19 Services

As an early responder to this epidemic, we have been introducing various key initiatives to ensure that your business runs smoothly as we hold your hand every step of the way.

- COVID-19 Treatment hospital list on MediBuddy Portal
- Helpline for COVID-19 general queries
- General helpline for COVID-19 Testing
- Helpline for all COVID-19 +ve Cases
- COVID-19 specific communication material – precautions, guidelines, health tips, process flows



Including COVID Hospital Search and Bed Availability

As leaders in the healthcare sector, we decided to help our members with easy access to COVID-19 treatment hospital information. We leveraged our relationship with network hospitals and our engineering teams developed a feature that could help people search for COVID-19 treatment hospitals near them with an option to check bed availability.



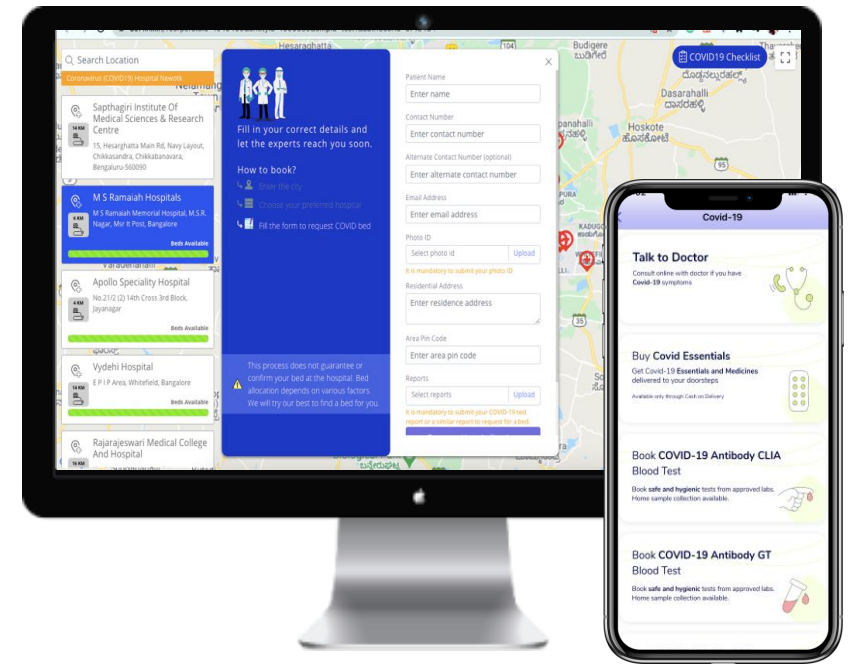
Efficient & Reduces Time Consumed in finding beds and hospitals

This process helped cut down the time taken on searching for hospitals while ensuring you find your preferred hospital and request a bed there with ease while we take care of the rest



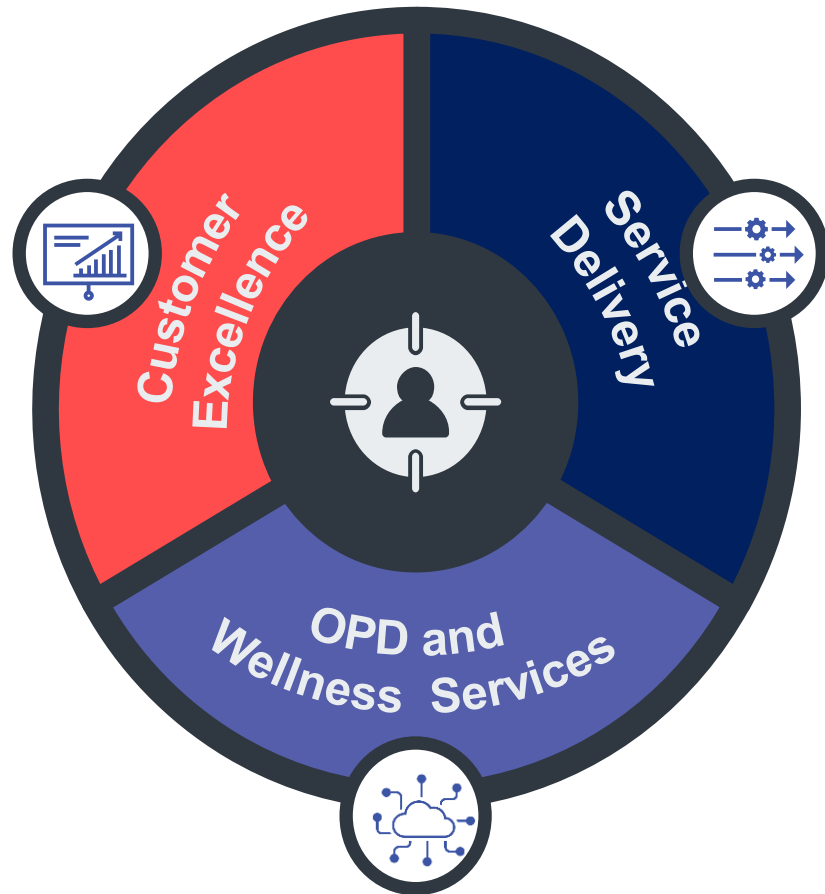
Members can easily Request for a Bed

Once the member chooses their preferred hospital, they could go ahead and request a bed.



Our Value Proposition Meets Your Goals

Medi Assist over a period of time has transitioned from a traditional third-party administrator to a technology enabled solutions platform that can help process, manage and track claims more efficiently and effectively.




- 3 Level Contact MATRIX
- Dedicated email id
- Voice & Non Voice Support
- CSAT/NPS scoring
- Governance review meeting to review KPI
- Enable Health Checks – Wallet Structure
- Wellness Camps On Site – As per mutually agreed calendar
- Enable Out Patient Services – Pharmacy, Health Screening, Laboratory Tests, Specialist Consultation, Second Opinion, Dental Services & more
- Other Services**- Occupational Health Centre, On Site Ambulance Support, etc.

**** Paid Programmes & can be customised as per client requirement**

Indicative list of Wellness Programs

Sr. No.	Onsite Program	Particulars of the program	
		Activity	
1	Eye Screening Camp	Awareness/General Eye Check	• Near & far vision, colour blindness , auto refraction, ophthalmologist consultation
2	Cancer Awareness Program	Awareness	• Health talk by an Oncologist - Common types of cancers, family history and its importance, preventive measures, lifestyle modification, awareness on screening, diagnosis, treatment and rehabilitation
3	Prevention of Alimentary Tract Infections	Awareness	• Health Talk by Physician - Importance of hand hygiene, food and water hygiene, Types of food/water borne diseases and preventive aspects focussing on typhoid, diarrhoea, gastroenteritis
4	Prevention of Respiratory Infections	Awareness	• Health talk by Physician - Preventive measures for asthma and bronchitis, clinical picture, management, hand hygiene and other URTI related information
5	Renal Disorder Management Program	Awareness	• Onsite specialist consultation • Health Talk by Physician - Types of renal disorders, risk factors (Hypertension, Diabetes Mellitus), symptoms, etiology and management options
6	Healthy Heart Program	Awareness	•Health Talk by Physician – Types of heart disease, risk factors, symptoms, diagnosis, prevention and treatment.
7	Cataract Awareness program	Awareness	• Health Talk by Ophthalmologist - Cataract awareness sessions, awareness on cataract surgeries and latest minimally invasive techniques
		Screening	• Eye check up (Near & far vision, colour blindness, auto refraction), Fundus Exam • Consultation with Ophthalmologist
8	Awareness on Vector Borne Diseases	Awareness	• Health Talk by Physician - Importance of prevention/self care/environmental care, Types of vector borne diseases and preventive aspects focussing on, dengue fever, malaria etc.
9	Diabetes Camp	Awareness	• Health Talk by Physician – Type I II Diabetes, risk factors, symptoms, diagnosis, prevention and treatment.
10	Vaccination Drive	Awareness	• Health Talk by Physician – Importance of adult immunization
11	Diet & Nutrition Program	Awareness	• Health Talk per office location per session
13	Work Life balance	Awareness	• Health Talk on Stress Management / Lifestyle modifications
14	Ergonomics Camp	Awareness	• Health talk on Ergonomics
15	Dental Check-up	Consultations	• One to One consultation by Dentist
16	Anti-Tobacco Program	Awareness	• Health Talk on smoking cessation per office location per session


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