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TPA (Third Party Administrators): Awareness and perception of policy holders about facilitation of insurance service delivery through TPA's

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Need of health insurance is on a rise these days due to scourging infectious and non-infectious diseases, increased uncertainty of life due to accidents, proliferating health care technologies and their associated costs. Therefore health insurance is an important mechanism in pooling of health risks and finances catering health-care needs of population. Third Party Administrators, a novel concept was introduced by Insurance Regulatory and Development Authority (IRDA) in 2001 as an interface between patients, hospitals and insurance company to infuse a new management system of streamlining the costs and quality healthcare service issues. It was designed with a prologue to ensure rights of both insurer and insured by establishing a code of conduct for both the parties. However, till today, effective institutionalization of services of TPA is a concern. There is a chunk of people who are not aware of the difference between TPAs and health insurance agents. Towards this, a survey study was carried out to ascertain the awareness and perceptions of the health insurance policy holders towards effectiveness of their services. The study concluded that TPAs were found to be still at nascent stage of development with a substantial delay in issuance of identity cards and not satisfactory teleservice. Though the system claimed to be cashless, still certain amount was charged from patients at the time of hospitalization. Also negligence and illiteracy of the consumers towards booklet containing terms and conditions, list of included and excluded diseases and empanelled hospitals were seen.

Biography

Prabhjot Kaur Dilawari has completed her Masters in Hospital Administration (MHA) from Guru Nanak Dev University as a Silver Medalist where at the start of her career as an Academician got recruited as an Assistant Professor. She has graduated as a Dental Surgeon (BDS) from Punjab Government Dental College and Hospital, Amritsar with first division and three years of successful clinical experience in 2 reputed hospitals where she realized that managing the scarce hospital resources is need of hour so decided to choose hospital administration as a career.

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