



ABSTRACT

Tamil Nadu Health Systems Project – Chief Minister's Comprehensive Health Insurance Scheme – Deficiency in service- Penalty imposed to United India Insurance Company Limited (UIIC) – Orders - Issued.

HEALTH AND FAMILY WELFARE (EAPI/1) DEPARTMENT

G.O (2D) No. 20

Dated: 03.03.2016
Thiruvalluvar Aandu – 2047
Manmatha, Massi – 20

Read :

From the Project Director, Tamil Nadu Health Systems Project,
letter No. 5025/TNHSP/Ins/2015, dated: 13.06.2014.

ORDER:

The Project Director, Tamil Nadu Health Systems Project in 13 Pre - authorization cases, imposed a penalty of Rs.1,00,000/- on each case for denial of claim on the United India Insurance Company Limited (UIIC). The United India Insurance Company Limited (UIIC) has given appeal against the above penalty imposed on them.

2. The Project Director, Tamil Nadu Health Systems Project in his letter read above has stated that out of the 13 cases the United India Insurance Company Limited (UIIC) has paid the claim in the following six cases with delay in five cases and in one case has agreed to pay the claim. Therefore in these six cases, the penalty imposed on United India Insurance Company Limited (UIIC) may be dropped. The case number of the above six cases are as follows:-

1. H-18245920416
2. H-18741922306
3. H-19227901964
4. H-18608925135
5. H-19060923693
6. H-18430925609

3. The Project Director, Tamil Nadu Health Systems Project has stated further that in the case number H-182471281733 the proposed regimen is not covered as per tender document and United India Insurance Company Limited (UIIC) denial is acceptable. Hence in the above case, the penalty may be waived. In the remaining following six cases, the United India Insurance Company Limited (UIIC) stands on their denials. But the Project Director, Tamil Nadu Health Systems Project has stated that in all the six cases, the claim should have been approved. The case details and the remarks of the Project Director, Tamil Nadu Health Systems Project are given below:-

Sl. No	Pre –authorization Details	Decision of UIIC	Remarks of TNHSP
1.	H-18494922183 Thiru. Kamaraj This patient was treated in Government Royapettah Hospital, Medical Gastro, Chennai Tamil Nadu from 12 December 2012 to 24 December 2012 under – TN067: Acute Pancreatitis (Serve) : 150000. This patient again came for treatment in Government Head Quarters Hospital, Ariyalur Tamil Nadu on the 5 th January 2013 with the same complaints. Though a case of pancreatitis in an alcoholic is bound to have recurrent symptoms. If the initial treatment was provided well then there would not be a relapse within a time frame of one week. Hence, bearing this in mind, the Pre-auth was denied.	<p>i. Patient is already treated and relapse will not occur within one week dated:21.01.2013</p> <p>ii. No Government Hospital representation and in the letter dated 10.09.2013 (appeal),</p> <p>iii. In the letter dated: 25.04.2013 it is stated that there were no supporting documents to admit this claim due to claim processing time.</p>	Acute pancreatitis can relapse even after when a treated patient is within the hospital. Hence the denial is unacceptable.
2.	H-18742928346 Thiru. Loganathan There is no sciatica or any other neurologic pathology noted in this case. Tenderness of lumbosacral spin region or pain at the level could well be due to the degenerative changes (Lumbar spondylosis and facetarthopathy at the level as opined by the	<p>i. Normal canal due to degenerative bone causes and the patient does not have neurological deficit dated: 17.01.2013</p> <p>ii. Normal bony canal, no neurological deficits, treating doctor informs patient of conservative</p>	This is a fit case of surgery like laminectomy and discectomy otherwise the patients will develop service neurological deficit.

	<p>radiologist. The pain may be due to any bone pathology like osteoporosis for which no investigations have been done to rule out other causes. Moreover, the Clinical examination of the patient had revealed no findings to suggest an L4 nerve root involvement as mentioned in preauth form. MRI Reports shows normal canal dimension. Disc bulge is a common finding in a 54 years old male and it doesn't indicate for the surgery. As there is no clinic – radiological correlation, the case has been denied.</p>	<p>management for which video is given dated: 10.09.2013.</p> <p>iii. Normal bony canal no neurological deficits, fair trial of epidural injection not given no deficiency waive penalty dated: 25.04.2014.</p>	
3.	<p>2H-189471280939 Thiru.Balasubramanian The patient was diagnosed as proliferative diabetic retinopathy and Inj-VEGF was denied on the grounds that it is only for macular degeneration and not for proliferative diabetic retinopathy.</p>	<p>i. The patient is a case of proliferative diabetic retinopathy and only for macular degeneration it is allowed hence denied dated:25.09.2013</p> <p>ii. Patient has only diabetic proliferative retinopathy for which anti-vgef is not required under the scheme only for macular degeneration and hence the case was denied dated: 25.04.2014</p>	<p>This patient requires strict glycemic control and anti VEGF laser may also tried in this patient hence denial is unacceptable.</p>
4.	<p>2H-190361282070 Mrs. N.Sundhari The Patient 40/F was denied palliative chemo therapy cancer for mentioned on the basis that maximum no of cycle given, while is not correct.</p>	<p>i. Patient has completed maximum number of cycles under first and second line of palliative treatment and no radiological evidence for reduction in size of tumour dated 25.09.2013.</p>	<p>Based on the evidence based medicine, chemotherapy cycle depends on the clinical response of the patient but does not depends on the number of cycle. Hence this case should have been approved.</p>

		<p>ii. Patient received twelve cycles and this was denied as it is a case of ca breast with first line and second line effectiveness of this drug is questionable and as already paid for more than 6 cycles it was denied as per literature.</p>	
5.	<p>H-18948924102 Mrs. Shanti The patient a 42/F Treated under scheme for cancer cervix was treated under the package TN 0245-palliation & supportive therapy, was denied preauth stating that not covered for transaction under remarks column.</p>	<p>No appeal preferred till date UIIC letter dated 25.04.2014 seven cycles of chemotherapy given blood transfusion alone as a line of therapy is not covered. It is stated that it is not palliative care as stated in proceedings.</p>	<p>Blood transfusion will improve the quality of life of the patient. It will improve the oxygen delivery to the cells. This is one of the supportive therapy. Hence this case should have been approved.</p>
6.	<p>2H-18617931562 Ms. Muthulakshmi (Mistakenly quoted as 2H-19597931506 in the show cause notice letter) This patient came for CT scan as a diagnostic procedures. United India Insurance Company Limited replied that the card vendor's software was not working and ration card was dilapidated condition.</p>	<p>I. Card vendor's software was not working; ration card was dilapidated condition. Hence VAO certificate was sought and acknowledged that it was wrong as per tender agreement in UIIC letter dated 29.01.2013.</p> <p>II. Card vendor's software was not working; ration card was dilapidated condition. Hence VAO certificate was sought and acknowledged that though the patient guided to come did not come and request to waive the penalty dated 25/04/2014.</p>	<p>A smartcard holder should not be denied of service due to technical error.</p>

3. The Government after careful consideration accept the proposal of the Project Director, Tamil Nadu Health Systems Project to drop the penalty of Rs. 1,00,000/- each imposed on United India Insurance Company Limited in 7 cases ie., (i) H- 18245920416 (ii) H-18741922306, (iii) H - 19227901964 (iv) H – 18608925135 (v) H-19060923693 (vi) H-18430925609 and (vii) H- 18247128173. The Government also confirm the penalty of Rs.1,00,000/- (Rupees One lakh only) imposed on United India Insurance Company Limited in each of the six cases ie., i) H – 18494922183 (ii) H - 18742928346 (iii) H- 89471280939 (iv) 2H- 190361282070 (v) H-18948924102 and (vi) 2H- 18617931562 for the deficiency in service under Chief Minister's Comprehensive Health Insurance Scheme.

(BY ORDER OF THE GOVERNOR)

J.RADHAKRISHNAN
PRINCIPAL SECRETARY TO GOVERNMENT

To

The Project Director, Tamil Nadu Health Systems Project, Chennai-6
The Accountant General (A&E), Chennai-18.
The Accountant General (Audit-I) Chennai-18
The Pay and Accounts Officer, Chennai-35

Copy to:

The Special Personal Assistant to Hon'ble Minister (Health), Chennai -9
The Finance (Health-II) Department, Chennai - 9
The Project Manager, United India Insurance Company Limited,
226, Om Shakthi Tower, Kilpauk Garden Road, Chennai-10
The Health and Family Welfare (Data Cell) Department, Chennai-9
SF/SC

//FORWARDED BY ORDER//


SECTION OFFICER