

## Health Data Analysis - Type of Payment

Health data analysis has been carried out on certain broad categories like 'type of settlement', 'City', 'Major Hospital Groups' and the 'share of components' like room rent, surgery charges, etc. The following are the reports generated:

- I. Disease-wise Claims Severity for 'Cashless and Reimbursement'.
- II. Study on Hospital Groups.
- III. Study on City-wise Claims Severity.
- IV. Study on Cost of Treatment components across cities.

### I. Disease-wise Claims Severity for 'Cashless and Reimbursement' Type of Payments

The study has been carried out to find variations in claims severity for claims settled on 'Cashless' basis' and 'Reimbursement' basis. Transaction level Claims data collected for the years 2008-09 and 2009-10 has been taken for this study.

Year	Cashless Payment (in ₹)	Reimbursement Payment (in ₹)	Total (in ₹)	% of excess for 'cashless' over 'Reimbursement'
2008-09	25,736	19,033	22,278	35
2009-10	25,384	13,865	18,451	83

Table 1

#### Inference:

1. The claims severity for 'Cashless' basis of settlement is 83% more than the 'Reimbursement'.
2. The increase in % for Cashless over the year is more due to a reduction in the severity under 'Reimbursement', while 'cashless' remained at around the same level.

## Disease-wise Claims severity Analysis for the year 2008-09

Disease	Claims Severity (in ₹)		Excess % paid for Cashless over Reimbursement
	'Cashless' Payment	'Reimbursement' Payment	
Accident	25,965	16,009	62
Arthropathies	52,163	30,774	70
Blood Diseases	28,101	18,627	51
Circulatory	52,283	34,685	51
Clinical Findings	15,331	11,996	28
Digestive	23,630	18,029	31
Ear	21,856	16,997	29
Endocrine	28,201	21,716	30
Eye	19,030	18,297	4
Health Services Related	21,772	15,242	43
Infectious	14,011	11,008	27
Injury	35,090	21,760	61
Malformations/Deformations	55,051	28,505	93
Mental Disorders	19,746	15,666	26
Neoplasm	38,909	35,044	11
Nervous	32,422	23,755	36
Perinatal Period Conditions	25,160	15,617	61
Pregnancy	25,485	17,281	47
Respiratory	18,370	13,160	40
Skin	19,545	14,744	33
Urology	22,187	19,105	16

Table 2

### Inference:

1. Claims severity is highest for Malformation/Deformations, Arthropathies and injury (Above 60%).
2. Similarly for 'Eye', Cancer and Urology the excess percentage of 'Cashless' over 'Reimbursement' is less than 20%.

### Disease-wise Claims severity Analysis for the year 2009-10

Disease	Claims Severity (in ₹)		Excess % paid for Cashless over Reimbursement
	'Cashless' Payment	'Reimbursement' Payment	
Accident	24,061	16,040	50
Arthropathies	61,157	27,400	123
Blood Diseases	28,076	19,099	47
Circulatory	54,885	33,582	63
Clinical Findings	14,997	11,244	33
Codes for Special Purposes	22,235	13,003	71
Digestive	22,703	16,578	37
Ear	21,575	15,552	39
Endocrine	29,947	15,646	91
Eye	19,010	18,029	5
Health Services Related	23,453	13,129	79
Infectious	13,930	10,623	31
Injury	38,024	22,021	73
Malformations/Deformations	58,285	33,171	76
Mental Disorders	23,413	10,073	132
Neoplasm	41,048	34,479	19
Nervous	34,211	20,532	67
Perinatal Period Conditions	26,988	16,356	65
Pregnancy	26,332	17,617	49
Respiratory	19,559	12,345	58
Skin	20,800	13,391	55
Urology	22,219	18,513	20

Table 3

#### Inference:

1. The 'Cashless' basis of settlement is costing more for all types of diseases.
2. For 'Arthropathies' and 'Mental Disorders' it is more than 100%. For 11 diseases it is more than 50%.
3. It is less than 20% for Cancer and Urology and it is only 5% in the case of 'Eye'.

## II. Study on Hospital Groups

The study has been carried out to find out variations in claims severity between major hospital groups and other hospitals for the year 2009-10.

The macro level claims details are as follows:

Name of the Hospital	No. of Claims	Claims Paid (in ₹)	Claim Severity (in ₹)	Claim severity in excess compare to industry average (%)
Hospital 'A'	47,374	1,91,88,22,862	40,504	77.29
Hospital 'B'	8,094	33,58,31,996	41491	82.10
Hospital 'C'	14,232	50,17,09,481	35252	54.30
Hospital 'D'	19,614	81,59,73,759	41602	31.62
Hospital 'E'	11,253	33,83,66,681	30,069	81.61
<b>Total for 5 major hospital groups</b>	<b>1,00,567</b>	<b>3,91,07,04,779</b>	<b>38,887</b>	<b>70.21</b>
<b>Industry Data with IIB</b>	<b>32,63,597</b>	<b>7,456,00,00,000</b>	<b>22,846</b>	

Table 17

Claims severity for the above group of hospitals - ₹ 38,887

### Inference:

1. The claims severity for 'the above hospital groups are on an average 70% more than the Industry average.
2. The claim severity is very high for 'Hospital 'D'' and Hospital 'B', closely followed by Hospital 'A'.

## Disease-wise Claims Severity for 'Cashless Payment'

Cashless Payment - Claims Severity							(Amount in ₹)
Disease Name / Hospital Name	Industry Average	Hospital 'A'	Hospital 'B'	Hospital 'C'	Hospital 'D'	Hospital 'E'	
Accident	24,061	37,173	48,026	46,543	67,005	37,134	
Arthropathies	61,157	83,521	63,313	126,016	116,773	78,591	
Blood Diseases	28,076	40,094	33,769	34,212	27,178	26,489	
Circulatory	54,885	79,146	113,222	75,875	77,840	57,615	
Digestive	22,703	42,149	30,610	34,725	47,294	30,002	
Ear	21,575	35,264	27,323	36,303	26,993	31,524	
Endocrine	29,947	59,616	54,827	56,726	43,195	35,807	
Eye	19,010	19,350	17,097	22,047	17,697	21,488	
Infectious	13,930	30,085	24,477	22,280	28,911	25,526	
Injury	38,024	55,956	43,634	70,972	51,317	51,995	
Malformations/Deformations	58,285	52,364	122,187	46,681	93,458	77,506	
Mental Disorders	23,413	26,610	28,334	11,681	51,379	23,708	
Neoplasm	41,048	50,740	54,861	55,487	59,295	43,992	
Nervous	34,211	62,564	27,954	52,866	56,215	40,160	
Pregnancy	26,332	32,343	26,974	33,523	35,349	25,967	
Respiratory	19,559	38,357	33,915	26,035	30,054	35,551	
Skin	20,800	35,036	28,317	28,834	39,973	34,141	
Urology	22,219	32,714	17,725	33,173	31,015	34,428	
Others		36,503	61,728	22,658	39,179	21,773	
<b>Total</b>	<b>25,384</b>	<b>47,034</b>	<b>54,256</b>	<b>36,970</b>	<b>49,304</b>	<b>36,187</b>	

Table 18

### Inference:

- 1) Claims Severity varies according to disease. This is but natural, reflecting treatment complexities and could be referred to a medical officer to identify any discrepancies.
- 2) Claims Severity In 'cashless' claims is highest in Hospital 'B' followed by 'Hospital 'D' & Hospital 'A'.
- 3) Claims Severity is highest in following cases
  - a. Malformations - Hospital 'B' – ₹ 1,22,187
  - b. Arthropathies – Hospital 'C' – ₹ 1,26,016
  - c. Circulatory – Hospital 'B' – ₹ 1,13,222

## Disease-wise Claims Severity for 'Reimbursement Payment'

Reimbursement Payment - Claims Severity (Amount in ₹)						
Disease Name / Hospital Name	Industry Average	Hospital 'A'	Hospital 'B'	Hospital 'C'	Hospital 'D'	Hospital 'E'
Accident	16,040	25,221	27,120	0	44,308	2,018
Arthropathies	27,400	29,066	4,118	14,429	27,307	15,742
Blood Diseases	19,099	35,090	17,022	34,419	9,557	3,100
Circulatory	33,582	39,364	36,679	34,304	33,784	16,944
Digestive	16,578	23,848	7,465	16,295	19,825	12,022
Ear	15,552	29,702	5,321	6,569	6,917	6,780
Endocrine	15,646	30,387	30,845	29,281	20,977	13,107
Eye	18,029	13,277	4,410	9,645	10,691	6,584
Infectious	10,623	18,012	10,831	14,109	16,283	13,729
Injury	22,021	21,828	7,641	17,961	22,668	19,340
Malformations/Deformations	33,171	25,991	49,202	67,417	62,670	30,501
Mental Disorders	10,073	16,336	0	8,780	6,382	7,949
Neoplasm	34,479	29,005	16,785	34,299	27,429	24,000
Nervous	20,532	36,027	19,204	30,998	23,074	19,989
Pregnancy	17,617	17,895	12,462	22,136	17,142	14,771
Respiratory	12,345	19,286	8,552	16,727	16,714	12,948
Skin	13,391	19,286	2,687	17,810	18,390	12,315
Urology	18,513	20,058	12,776	17,772	18,254	13,670
Others		11,161	20,076	11,401	10,804	6,412
<b>Total</b>	<b>13,865</b>	<b>24,407</b>	<b>21,225</b>	<b>19,071</b>	<b>21,519</b>	<b>14,107</b>

Table 19

### Inference:

- In Reimbursement settlement of claims, claims severity high for Hospital 'A' followed by 'Hospital 'D'' & Hospital 'B'.
- Hospital 'B' and 'Hospital 'D'' which are ranked 1<sup>st</sup> & 2<sup>nd</sup> in Cashless claim severity are ranked 2<sup>nd</sup> 3<sup>rd</sup>.
- Claims Severity for Reimbursement is highest in following cases
  - Malformations -
    - Hospital 'C' - ₹ 67,417
    - Hospital 'D' - ₹ 62,670
    - Hospital 'B' - ₹ 49,202
  - Blood Diseases – Hospital 'C' – ₹ 34,419

Excess of Cashless Payment over Reimbursement Payment (in %)						
Disease Name / Hospital Name	Industry Excess	Hospital 'A'	Hospital 'B'	Hospital 'C'	Hospital 'D'	Hospital 'E'
Accident	50	47	77	0	51	1,740
Arthropathies	123	187	1,438	773	328	399
Blood Diseases	47	14	98	-1	184	755
Circulatory	63	101	209	121	130	240
Digestive	37	77	310	113	139	150
Ear	39	19	413	453	290	365
Endocrine	91	96	78	94	106	173
Eye	5	46	288	129	66	226
Infectious	31	67	126	58	78	86
Injury	73	156	471	295	126	169
Malformations/Deformations	76	101	148	-31	49	154
Mental Disorders	132	63	0	33	705	198
Neoplasm	19	75	227	62	116	83
Nervous	67	74	46	71	144	101
Pregnancy	49	81	116	51	106	76
Respiratory	58	99	297	56	80	175
Skin	55	82	954	62	117	177
Urology	20	63	39	87	70	152
Others		227	207	99	263	240
<b>Total</b>	<b>83</b>	<b>93</b>	<b>156</b>	<b>94</b>	<b>129</b>	<b>157</b>

Table 20

#### Inference:

1. The Variation between Cashless & Reimbursement basis of settlement of all these hospitals are higher than the industry average of 83%.
2. Hospital 'B' and Hospital 'E' have highest variance of 156 & 157 percentage between 'Cashless' and 'Reimbursement' claims.
3. Comparison of excess % across the selected hospitals is as follows:  
Hospital 'E', Hospital 'B' & Hospital 'D' – The excess % is more in case of 13 diseases out of 19 grouped diseases.
4. Comparison across diseases indicates that Cashless is excess than Reimbursement in case of the following diseases across the five hospital groups selected.
  - Arthropathies
  - Circulatory
  - Digestive
  - Ear
  - Injury

**Comparison of Length of stay in hospital for 'Cashless Payment' & 'Reimbursement Payment'**

Disease Name / Hospital Name	Average Number of Days Stay in Hospital							
	Hospital 'A'		Hospital 'B'		Hospital 'D'		Hospital 'E'	
	Cashless Payment	Reimbursement Payment	Cashless Payment	Reimbursement Payment	Cashless Payment	Reimbursement Payment	Cashless Payment	Reimbursement Payment
Accident	9	2	7	3	3	11	28	0
Arthropathies	34	37	30	63	32	31	44	20
Blood Diseases	28	25	19	32	4	27	20	7
Circulatory	32	34	35	23	30	36	38	31
Digestive	32	26	27	20	29	29	30	32
Ear	19	26	18	2	17	22	20	17
Endocrine	47	20	38	19	21	36	33	30
Eye	23	16	1	1	26	0	11	31
Infectious	35	30	41	20	38	32	33	45
Injury	29	19	27	32	24	23	31	19
Malformations/Deformations	11	26	30	11	45	30	0	0
Mental Disorders	32	22	46	0	11	2	61	61
Neoplasm	26	29	25	43	31	39	26	36
Nervous	38	36	25	33	29	19	29	8
Pregnancy	24	27	15	25	26	4	18	22
Respiratory	24	21	33	29	28	27	33	27
Skin	29	40	32	0	36	49	29	2
Urology	22	33	23	20	28	37	29	24
Others	28	27	17	18	34	43	28	67
<b>All Diseases</b>	<b>29</b>	<b>28</b>	<b>30</b>	<b>25</b>	<b>29</b>	<b>31</b>	<b>30</b>	<b>26</b>

Table 21

**Inference:**

- No major variations were found in overall average number of days of stay in hospital for 'Cashless' & Reimbursement basis of settlement of claims.
- In case of the following diseases, average number of days of stay in hospital is double for 'Cashless' compared to 'Reimbursement':
  - Hospital 'E' – Arthropathies, Blood diseases
  - Hospital 'B' – Ear, Endocrine, Infectious,
  - Hospital 'A' – Endocrine
- In case of a few diseases average number of days of stay in hospital is more for 'Reimbursement' compared to 'Cashless'

Average Medicine Expenses				
Hospital	Cashless payment (in ₹)	Reimbursement Payment (in ₹)	Total (in ₹)	% of Excess for Cashless over Reimbursement
Hospital 'A'	10,062	7,109	9,041	42
Hospital 'B'	10,128	4,992	8,683	103
Hospital 'C'	7,018	4,646	6,333	51
Hospital 'D'	10,072	5,811	8,367	73
Hospital 'E'	7,266	3,440	6,305	111

Table 22

**Inference:**

1. Average medicine expenses vary for 'Cashless' & Reimbursement basis of settlement of claims.
2. It is above 40% for Hospital 'A'. It is more than 50% for 'Hospital 'D' & Hospital 'C'. For Hospital 'E' & Hospital 'B' the average medicine cost for Cashless is 100% more than Reimbursement.

Average Surgery Expenses				
Hospital	Cashless Payment (in ₹)	Reimbursement Payment (in ₹)	Total (in ₹)	% of Excess for Cashless over Reimbursement
Hospital 'A'	32,295	25,888	30,572	25
Hospital 'B'	54,184	68,491	55,265	-21
Hospital 'C'	25,281	23,505	24,938	8
Hospital 'D'	45,715	30,404	42,718	50
Hospital 'E'	19,968	14,248	19,340	40

Table 23

**Inference:**

1. Average Surgery Charges vary for 'Cashless' & Reimbursement basis of settlement of claims.
2. The excess % of Cashless over Reimbursement claims is 25% for Hospital 'A', 40% and 50% for Hospital 'E' and 'Hospital 'D''. For Hospital 'C' it is 8%. In case of Hospital 'B' the average surgery charges for Cashless Claims are 21% less than the Reimbursement claims.

### III. Study on City-wise Claims Severity

#### City-wise Claims severity Analysis for the year 2008-09

Name of the City	Claims Severity (in ₹)		Excess % paid for Cashless over Reimbursement
	'Cashless' Payment	'Reimbursement' Payment	
Ahmedabad	21,071	22,402	-6
Bangalore	30,293	16,064	89
Chennai	27,653	20,139	37
Delhi	25,764	28,100	-8
Gurgaon	22,361	20,017	12
Faridabad	15,519	13,659	14
Ghaziabad	18,177	15,427	18
Greater Mumbai	34,532	31,457	10
Hyderabad	31,460	18,690	68
Kolkata	25,929	21,339	22
Pune	26,584	14,057	89
<b>Total</b>	<b>25,736</b>	<b>19,033</b>	<b>35</b>

Table 15

#### City-wise Claims severity Analysis for the year 2009-10

Name of the City	Claims Severity (in ₹)		Excess % paid for Cashless over Reimbursement
	'Cashless' Payment	'Reimbursement' Payment	
Ahmedabad	36,801	22,753	62
Bangalore	32,035	17,614	82
Chennai	32,926	21,816	51
Delhi	29,469	28,809	2
Gurgaon	26,480	19,246	38
Faridabad	17,333	14,447	20
Ghaziabad	24,995	18,440	36
Greater Mumbai	43,108	31,904	35
Hyderabad	37,315	20,551	82
Kolkata	30,844	22,695	36
Pune	31,278	17,389	80
<b>Total</b>	<b>25,384</b>	<b>13,865</b>	<b>83</b>

Table 16

#### Inference:

1. 'Cashless' Claims severity has increased for all cities in 2009-10 compared to 2008-09.
2. The claims severity is highest in Mumbai followed by Hyderabad, Ahmedabad, Chennai, Bangalore, Pune and Delhi.
3. The 'Cashless' basis of settlement is costing more than 75% in three cities (Hyderabad, Bangalore and Pune)
4. The variation is more than 25% for all metros except Delhi.

#### IV. Study on Cost of Treatment components across cities for the year 2009-10

Cost of treatment for diseases which have standard procedure:

ICD Code and Description	Disease name
D25: Leiomyoma of Uterus	Cancer
H25: Senile Cataract	Cataract
H26: Senile Cataract (Other)	Cataract
K35: Acute Appendicitis	Appendicitis
K40: Inguinal Hernia	Hernia
K80: Cholelithiasis	Gall Bladder Stone
N20: Calculus of Kidney and Ureter	Kidney Stone
N40: Hyperplasia of Prostate	Prostate Problem
O80: Single Spontaneous Delivery	Pregnancy
O82: Single Delivery by Caesarean Section	Pregnancy

Table 4

Cancer (D25 - Leiomyoma of Uterus)				Average				(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses
Mumbai	68,161	9,171	26,370	24,857	4,193	11,786	10,000	1,317	1,829
Hyderabad	51,151	9,353	16,576	15,015	4,649	13,067	487	450	91
New Delhi	47,422	10,562	9,368	21,785	3,117	10,421	4,485	441	964
Bangalore	45,400	7,126	13,400	14,985	3,441	5,982	2,490	358	3293
Kolkata	40,873	10,386	23,001	14,856	3,097	8,011	5,408	932	797
Chennai	40,471	8,605	15,068	14,815	2,732	6,083	3,128	239	1,762
Grand Total	48,984	9,625	17,520	18,817	3,387	9,283	5,228	704	1,364

Table 5

Cataract (H25 - Senile Cataract)				Average				(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses
New Delhi	23,368	902	7,108	4,324	1,226	3,739	6,863	252	922
Mumbai	21,317	880	9,493	3,301	940	5,966	2,713	175	823
Kolkata	22,926	878	6,898	6,258	857	4,909	4,978	790	742
CHENNAI	19,486	747	4,742	6,019	636	4,005	5,303	801	863
Bangalore	30,145	1,268	9,741	7,878	786	5,364	7,982	438	1,093
Hyderabad	26,468	1,399	10,667	3,630	658	5,096	6,839	180	142
Grand Total	25,785	1,098	8,968	5,700	848	5,141	6,204	373	857

Table 6

Cataract (H26: Senile Cataract (Other))			Average					(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitali-sation Expenses	Post Hospitali-sation Expenses
New Delhi	23,241	703	6,373	3,492	431	2,416	12,544	79	238
Mumbai	21,582	828	9,685	6,222	971	3,641	4,475	186	296
Kolkata	23,815	749	8,979	5,523	2,538	2,322	6,609	600	3
Chennai	18,777	825	5,689	4,422	331	1,249	8,676	415	252
Bangalore	30,793	1,240	9,747	9,608	1198	4,553	8,750	638	2,196
Hyderabad	25,841	1,330	7,519	8,544	840	3,567	7,912	128	61
<b>Grand Total</b>	<b>24,879</b>	<b>1,090</b>	<b>7,993</b>	<b>7,322</b>	<b>878</b>	<b>3,270</b>	<b>7,982</b>	<b>327</b>	<b>653</b>

Table 7

Appendicitis ( K35: Acute Appendicitis )			Average					(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitali-sation Expenses	Post Hospitali-sation Expenses
New Delhi	37,082	4,695	9,096	11,085	2,888	6,432	5,507	11	288
Mumbai	36,478	5,716	9,958	11,005	2,911	7,449	2,930	188	696
Kolkata	34,126	5,500	6,010	9,347	2,284	10,055	3,187	586	828
Chennai	30,348	6,552	13,167	9,504	3,977	9,939	5,758	540	740
Bangalore	47,958	6,477	11,927	15,553	4,122	9,172	5,950	283	2,762
Hyderabad	38,781	7,091	8,637	10,142	3,856	8,519	4,676	39	348
<b>Grand Total</b>	<b>38,551</b>	<b>6,212</b>	<b>10,565</b>	<b>11,625</b>	<b>3,597</b>	<b>8,669</b>	<b>5,012</b>	<b>262</b>	<b>1139</b>

Table 8

Hernia ( K40: Inguinal Hernia)			Average					(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitali-sation Expenses	Post Hospitali-sation Expenses
New Delhi	39,562	5,309	13,238	10,791	2,176	6,418	5,130	21	1,510
Mumbai	37,146	6,891	13,378	12,297	1,588	7,440	2,223	330	608
Kolkata	38,102	6,511	9,891	12,219	2,513	9,193	2,440	964	1,264
Chennai	30,513	7,183	17,546	11,949	1,517	6,551	6,853	284	533
Bangalore	49,409	5,859	14,821	18,106	2,393	8,962	8,615	484	1786
Hyderabad	47,144	6,217	14,387	11,354	2,121	9,505	9,707	217	199
<b>Grand Total</b>	<b>43,010</b>	<b>6,242</b>	<b>14,664</b>	<b>13,670</b>	<b>2,070</b>	<b>8,288</b>	<b>7,370</b>	<b>327</b>	<b>977</b>

Table 9

Gall Bladder Stone (K80: Gall Bladder Stone)				Average				(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses
New Delhi	57,128	6,916	16,386	12,501	6,376	7,218	11,922	22	1,280
Mumbai	44,662	7,079	10,112	16,594	5,335	8,540	4,284	134	416
Kolkata	47,773	7,354	11,695	10,505	5,340	13,549	4,494	45	60
Chennai	32,890	6,575	15,446	12,902	3,683	7,861	7,803	410	342
Bangalore	72,739	8,611	17,304	25,641	6,679	12,670	9,698	711	1,817
Hyderabad	44,765	6,083	12,518	12,050	4,384	7,985	6,685	195	206
<b>Grand Total</b>	<b>43,765</b>	<b>6,592</b>	<b>14,067</b>	<b>13,667</b>	<b>4,498</b>	<b>8,512</b>	<b>7,463</b>	<b>301</b>	<b>452</b>

Table 10

Kidney Stone (N20: Calculus of Kidney and Ureter)				Average				(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses
New Delhi	30,064	3,409	7,634	6,956	3,236	6,217	5,225	344	266
Mumbai	24,125	4,393	5,087	8,294	2,945	4,967	2,690	247	190
Kolkata	32,475	5,343	3,758	12,044	2,020	9,194	4,604	88	168
Chennai	33,034	5,827	12,170	9,189	3,416	7,309	7,504	238	158
Bangalore	40,005	4,774	8,910	10,412	4,866	7,988	7,955	555	964
Hyderabad	34,836	5,150	9,031	10,478	3,547	6,338	4,030	147	187
<b>Grand Total</b>	<b>34,431</b>	<b>4,850</b>	<b>8,445</b>	<b>9,873</b>	<b>3,723</b>	<b>6,799</b>	<b>5,271</b>	<b>285</b>	<b>392</b>

Table 11

Prostate Problem (N40: Hyperplasia of Prostate)				Average				(Amount in ₹)	
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses
New Delhi	52,548	8,368	10,849	13,782	6,002	9,464	6,322	26	1,407
Mumbai	46,847	9,278	10,803	14,126	3,500	8,413	3,259	253	1,345
Kolkata	47,035	7,779	12,719	9,599	5,955	9,506	2,322	0	6,004
Chennai	44,434	8,964	10,271	10,392	3,261	9,226	8,786	441	763
Bangalore	65,478	11,095	15,933	19,966	6,964	10,734	11,263	644	2,488
Hyderabad	58,078	10,722	14,242	15,621	4,636	11,035	9,123	373	319
<b>Grand Total</b>	<b>55,436</b>	<b>9,899</b>	<b>13,130</b>	<b>15,237</b>	<b>5,211</b>	<b>10,099</b>	<b>8,380</b>	<b>377</b>	<b>1,505</b>

Table 12

Pregnancy (O80: Single Spontaneous Delivery)								Average		(Amount in ₹)
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses	
New Delhi	26,490	7,993	3,480	7,026	1,478	2,750	4,635	206	1,019	
Mumbai	20,095	6,664	4,282	5,698	973	2,374	972	94	1,304	
Kolkata	24,220	7,374	6,238	5,105	1,291	2,989	1,365	157	1,398	
Chennai	30,415	8,172	7,946	10,494	679	3,494	723	71	90	
Bangalore	29,018	8,279	7,367	9,147	1,749	3,322	863	700	2,988	
Hyderabad	23,763	7,006	7,337	4,250	940	2,714	2,935	185	347	
<b>Grand Total</b>	<b>24,874</b>	<b>7,484</b>	<b>5,622</b>	<b>6,347</b>	<b>1,260</b>	<b>2,802</b>	<b>2,467</b>	<b>261</b>	<b>1,271</b>	

Table 13

Pregnancy (O82: Single Delivery by Caesarean Section )								Average		(Amount in ₹)
Name of the City	Total Claim Paid	Room Nursing Charges	Surgery Charges	Consultation Charges	Investigation Charges	Medicine Charges	Miscellaneous Charges	Pre Hospitalisation Expenses	Post Hospitalisation Expenses	
New Delhi	36,000	8,088	10,012	11,231	1,522	5,428	2,527	10	685	
Mumbai	31,446	8,239	13,893	7,571	1,076	4,454	2,345	70	590	
Kolkata	31,425	7,979	10,379	8,781	970	4,254	225	141	770	
Chennai	36,287	8,879	7,422	15,900	1,084	5,151	3,037	43	227	
Bangalore	39,392	10,040	15,552	13,636	2,629	5,550	1,508	236	2,420	
Hyderabad	32,993	9,085	11,052	7,356	1,113	5,035	3,660	229	229	
<b>Grand Total</b>	<b>34,608</b>	<b>8,769</b>	<b>11,573</b>	<b>10,346</b>	<b>1,421</b>	<b>5,031</b>	<b>2,419</b>	<b>130</b>	<b>802</b>	

Table 14

### Findings:

- 1) Average Total Claim Paid is highest in 'Cancer', 'Gall Bladder Stone' and 'Prostate Problem'.
- 2) Surgery, Consultation and Medicines are major components of cost. In the case of 'Appendicitis', Consultation Charges appears to be more than Surgery Charges. In case of 'Gall Bladder Stone' and 'Prostate Problem', Investigation Charges also form a high cost component.
- 3) Pre-Hospitalisation and Post-Hospitalisation costs are low when compared to other components.

In the case of single delivery 'Caesarean Section', both Surgery and Consultation Charges are much higher than the other components.

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