



ROHINI

The AADHAAR of Hospitals

Healthcare Provider Stack In India



Health Insurance Industry In India

- ▶ Gross Written Premiums for the FY 2019
Rs.45488 crs (circa US \$ 6.5 billion)
- ▶ Constitutes circa 26.7 % of Non Life business
- ▶ Fastest Growing segment –Annual Growth Rate > 20 %
- ▶ 25 Multiline Insurers and 7 Specialist health Insurers
- ▶ 26 Approved Third Party Administrators(TPAs)

What is the Challenge ?

- ▶ Health Insurance Frauds have been eating into results of health portfolios of Insurers
- ▶ Nearly 30% of all Health Claims turn out to be Fraudulent
- ▶ Fraud has several sources–
 - Patient Claimant Induced
 - Hospital Induced
 - Employee Induced
- ▶ Most Health Insurers are even otherwise losing money on the portfolio because of adverse claims experience
- ▶ It takes a long drawn out process to detect, establish and penalise Health Insurance Fraud induced by Hospitals
- ▶ Problem is aggravated more in several State Govt.run Mass health Insurance Schemes
- ▶ IIB has a vast data base of Health Insurance Claims but analytics of same was handicapped by lack of Hospital ID complications

No Single Registry of healthcare Providers

Result: No Analytics, No Fraud Busting

What is the Challenge ?

Govt. Initiatives like introduction of Electronic Medical Records , Tele medicine, Out reach to Universal Healthcare, National Health Insurance Scheme for Poor –all require robust IT infrastructure and analytics

- ▶ Healthcare regulation being a concurrent legislative subject, there are diverse regulations for registration and control of Medical Service providers
- ▶ Accreditation by reputed bodies like NABH has also not gained required traction due to various inhibiting factors
- ▶ However, there was no credit credible registry of hospitals for the benefit of the stakeholders involved in the health insurance industry. ROHINI would be credible source of information on hospitals

No Single Registry of healthcare Providers

Result: Other Healthcare Initiatives Suffer

Inspired by AADHAAR



- ▶ Aadhaar – the Unique Identity provided by Govt Of India is a path breaking initiative
- ▶ The World’s Largest Programme is entirely indigenous and Fool Proof identification including biometrics like Iris and AI Finger prints mapping
- ▶ Currently circa 1.25 billion issued with Aadhaar
- ▶ Circa 35 billion authentications carried out using Aadhaar
- ▶ Aadhaar is Omnipresent–
 - For availing Govt. benefits
 - As Proof of ID for various Financial services, Security Clearance etc
 - Linkage with Voter Id, Income tax Id, Passport, Educational Admissions etc.,

A unique Id for an entity is a great Enabler

Who or What is ROHINI

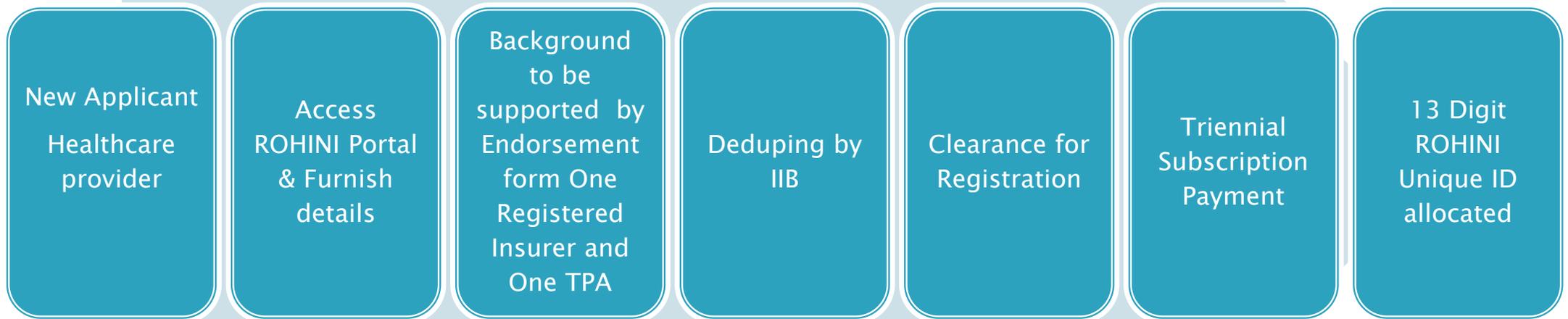
- ▶ ROHINI expands as **Register of Hospitals In Network of Insurers**
- ▶ ROHINI is a Pan India Registry of hospitals and medical day-care centres, in the Health Insurers and Third Party Administrators (TPAs) network, created to benefit health insurance stakeholders.
- *ROHINI was inspired by AADHAAR*

A Star is Born

ROHINI

- ▶ Launched in December 2015 by the [Insurance Information Bureau of India](#) (IIB)
- ▶ Lists approximately 33,000 unique hospitals and medical day-care centres.
- ▶ Each hospital/day-care centre is identified with a 13-digit globally unique GS1 identifier ([GLN - Global Location Number](#)) along with geo-coding of their address, which prevents the duplicate listing of the same centre/hospital
- ▶ ROHINI has a hospital self service portal for fresh enrolment, addition/deletion or amendment of already registered details.
- ▶ Also, alerts would be sent to Insurers and Third Party Administrators for any changes in the registry (new hospitals added, changes in the coordinates of an existing hospital, etc).

ROHINI Architecture



Other Benefits from ROHINI

- ▶ Ensures **each hospital/** medical day-care centre is **listed only once**, which helps with processing insurance claims faster
- ▶ As a single source of reliable, updated and authenticated information on the location of a hospital and medical day-care centre, the registry also provides information on contact details, treatments, and costs of the hospital/centre
- ▶ Brings authenticity and **greater visibility** of the hospitals and healthcare facilities across the country
- ▶ ROHINI can facilitate authentic data sourcing for various Healthcare Portals like Practo.
- ▶ Facilitates fast, reliable and relevant **analytical reporting** at national, region and state level on geography-based trends, patterns of disease occurrence, cost patterns etc.
- ▶ **Electronic exchange** of medical records between hospitals and insurance companies seamlessly in future
- ▶ Facilitates hospitals to communicate **address or contact information changes** in a matter of click to all stakeholders

Thanks for Your Kind Attention



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