Workshop Report

Strengthening BSKY Operations: Pre-authorization & Claims Processing

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Contact

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This report titled 'Strengthening BSKY Operations: Pre-authorization & Claims Processing' has been developed by Health Systems Transformation Platform (HSTP) to share the summary of proceedings of this training.

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Objective

Health Systems Transformation Platform (HSTP) is incubated in the Tata Trusts family. Our mission is to enable Indian health systems respond to people's needs. We do this in collaboration with Indian & Global expertise through research for health systems design, enhancing stakeholders' capabilities and fostering policy dialogue.

In Odisha, HSTP with support from Tata Trusts, is providing technical support to the state government for implementation of state health insurance scheme - Biju Swasthya Kalyan Yojana (BSKY). HSTP works closely with the implementation agency - State Health Assurance Society (SHAS) building capacities of the personnel, improving business & clinical process, targeting better stakeholder engagement and beneficiary experience that contributes to better financial risk protection and good health outcomes.

This workshop on pre-authorization & claims processing is part of HSTP's program for enhancing capacities of practitioners and functionaries at the state level health programs. SHAS is transitioning to implementing BSKY directly without the support of third-party administrators (TPA). This workshop provided an opportunity to provide re-orientation training to the scheme functionaries especially the doctors who play a key role in this transition and to build their skills in reviewing the pre-authorization and claims processes.

This was executed in collaboration with State Health Assurance Society Odisha and Department of Medical Education & Training (DMET), Odisha. The workshop provided a learning opportunity to about 20 doctors working for SHAS, TPAs & DMET to improve the implementation of Biju Swasthya Kalyan Yojana in state.

Learning was facilitated by Dr Devadasan (HSTP), Sudha Chandrasekhar (HSTP), Dr. Bisoyi (SHAS) and Dr. Sambit Behra (SHAS). Ms. Shalini Pandit, IAS - CEO, BSKY participated and appreciated HSTP for conducting the hands-on training of doctors on essential aspects of BSKY implementation in the state. She emphasised that these capacity building initiatives would strengthen SHAS in implementing BSKY without TPA support.

We duly acknowledge the guidance and contribution of the HSTP Board, Shalini Pandit CEO-BSKY, Rajeev Sadanandan CEO-HSTP, Rahul Reddy (National Coordinator-HSTP), Vivek Panwar (Fellow-HSTP), and BSKY staff in organizing this workshop.

Summary of Discussion

The workshop provided basic orientation about Biju Swasthya Kalyan Yojana (BSKY) to the new doctors joining the claims processing team at State Health Assurance Society (SHAS). The orientation focused on informing the new doctors about population coverage by the scheme, enrolment criteria, benefit package offered, financial coverage to the beneficiary families, mode of service provision in public and private hospitals, process flow for approving claims and the role of Swasthya Mitras and District Co-ordinators in facilitating patients for availing treatment.

Introduction to Pre-authorization: Pre-authorization is a quality control mechanism for claim adjudication of Third-Party Administrators to ensure fairness in claims processing. The sessions focused on the pre-requisites of pre-authorization process, importance of correct processing of claims, maintaining the turnaround time (TAT), raising queries and key considerations for specific cases to be followed. The mandatory documents to be checked and cases needing additional oversight like multiple codes, partial payments, beyond wallet limit requests etc., were discussed in detail. The processing team was provided with a list of mandatory medical and non-medical documents that need to be scrutinized in every case. The session focused on the role of auditing certain number of approved and rejected cases for beneficiary eligibility, benefit package selection, hospitalization requirement for package & other documentation.

Primer to Claims Processing: The claims processing team at State Health Assurance Society learned to adjudicate claims and initiate desk review, field investigation or medical audits for suspicious cases. The claim may be approved if the mandatory documents are submitted by the hospital; rejected if the enrolment or package does not qualify for approval and payment; may be queried if more information or documentation is required or sent for further medical audit. The various reasons for claims rejection/partial payment were discussed in detail:

• The beneficiary is not covered under the scheme.
• The requested treatment falls under exclusion criteria of scheme.
• Patient's family wallet does not have sufficient amount/ has been exhausted.
• The clinical findings are not relevant to the package selected/ mandate hospitalization/ require hospitalization for the requested days.
• Complete supportive documents & mandatory investigation reports are not submitted after reminders.
• Fraud/misrepresentation by the hospital is established.

The hands-on training session ensured that the newly recruited doctors understand the processes from pre-authorization to claim approval. Learning by doing supported by peer-to-peer learning immensely benefitted the participants understanding of important nitty-gritties of the program to handle scheme implementation in an efficient manner.

Next steps

Robust skills for program management, monitoring and evidence-based policy making fundamental to effective to ensure successful programs with good outcomes. At the core of this are the practitioners – policy makers, managers and other medical and non- medical personnel associated with all these programs both at national, state and district level. We value their contribution to current understanding of the Indian health systems. To enable transformation and lead the system on the path towards universal health coverage and achieving Sustainable Development Goals India needs enhanced capacities in the areas of their work and especially in monitoring and evaluation, course corrections using evidence generated from the program and analysis systemic effects that lead to better health systems diagnostics, design, policy, strategy and measuring performance. HSTP's program on enhancing capacities of policy makers, practitioners, managers, and program functionaries is committed to continue conducting activities in this direction.

Participant's feedback stressed the need for continuous mentoring and one-on-one training as there would be cases of different complexities and specialties especially more orientation required for oncology cases. A buddy system to link the new doctors with existing senior doctors to provide support and review cases would enhance systems capacities on the go. It was decided to allocate work to the new doctors based on their qualification and interest. HSTP conducted a training need assessment to highlight the areas of support required across different staff and will develop a training roster for the state to be implemented in the coming months.

Agenda

Venue: NHM Conference Hall
20 Jan 2020, 10:30 AM – 04:30 PM

10:30 - 10:45	**Welcome Address** Shalini Pandit, CEO, SHAS, BSKY Deepak Kumar Bisoyi, Joint CEO-Technical, SHAS, BSKY
10:45 - 11:15	**Ice breaker session** N Devadasan, Technical Advisor, HSTP
11:15 - 11: 45	**Introduction to BSKY Scheme** Subhanand Mohapatra, BSKY
11:45 - 12:00	**Importance of pre-authorization & claims** N Devadasan, Technical Advisor, HSTP
12:00 - 12:30	**Steps in pre-authorization & claims processes** Sudha Chandrasekhar, Consultant, HSTP
12:30 - 1:30	**Hands-on training** I Sudha Chandrasekhar, Consultant, HSTP & Senior doctors of BSKY
1:30 – 2:30	**Lunch**
2:30 – 3:30	**Hands-on training II** Sudha Chandrasekhar, Consultant, HSTP & Senior doctors of BSKY
3:30 – 4:30	**Training Assessment** N Devadasan, Technical Advisor, HSTP

Participants

S.No.	Name	Designation	Organization
1	Shalini Pandit	CEO	State Health Assurance Society, Odisha
2	Deepak Kumar Bisoyi	Joint CEO (Technical)	State Health Assurance Society, Odisha
3	Subhananda Mohapatra	Joint CEO (Admin)	State Health Assurance Society, Odisha
4	P.K. Dash	Additional Director	State Health Assurance Society, Odisha
5	Suresh	Joint Director	State Health Assurance Society, Odisha
6	H.S. Hembram	Joint Director	State Health Assurance Society, Odisha
7	Sambit Behera	Medical Officer	State Health Assurance Society, Odisha
8	Sashwat Dash	Claims Officer	State Health Assurance Society, Odisha
9	Chinmay	M&E Officer	State Health Assurance Society, Odisha
10	A.K Raut	Claims Doctor	Raksha TPA
11	R.C. Das	Claims Doctor	Raksha TPA
12	Birupakhya Patra	State Coordinator	Heritage TPA
13	Sanjib Bodhak	Claims Doctor	Heritage TPA
14	Sangram Keshari	Claims Doctor	Heritage TPA
15	Santosh Kumar	Claims Doctor	Heritage TPA
16	Debabrata Behera	Claims Doctor	Heritage TPA
17	Bishnu Prasad Mahapatra	Claims Panel Doctor	State Health Assurance Society, Odisha
18	Subash Naik	Claims Panel Doctor	State Health Assurance Society, Odisha
19	Suprava Jena	Claims Panel Doctor	State Health Assurance Society, Odisha
20	Jagyaseni Balasamant	Claims Panel Doctor	State Health Assurance Society, Odisha
21	Parthasarathi Mohapatra	Claims Panel Doctor	State Health Assurance Society, Odisha
22	Purabi Mohanty	Claims Panel Doctor	State Health Assurance Society, Odisha
23	Madhaba Nayak	Claims Panel Doctor	State Health Assurance Society, Odisha
24	Purnasankar Mehere	Claims Panel Doctor	State Health Assurance Society, Odisha
25	Choudhary Nagendranath M	Claims Panel Doctor	State Health Assurance Society, Odisha
26	Durga Madhab Dash	Claims Panel Doctor	State Health Assurance Society, Odisha
27	Prasanna Kumar Kar	Claims Panel Doctor	State Health Assurance Society, Odisha
28	Sudha Chandrashekar	Consultant	Health System Transformation Platform
29	N Devadasan	Technical Advisor	Health System Transformation Platform