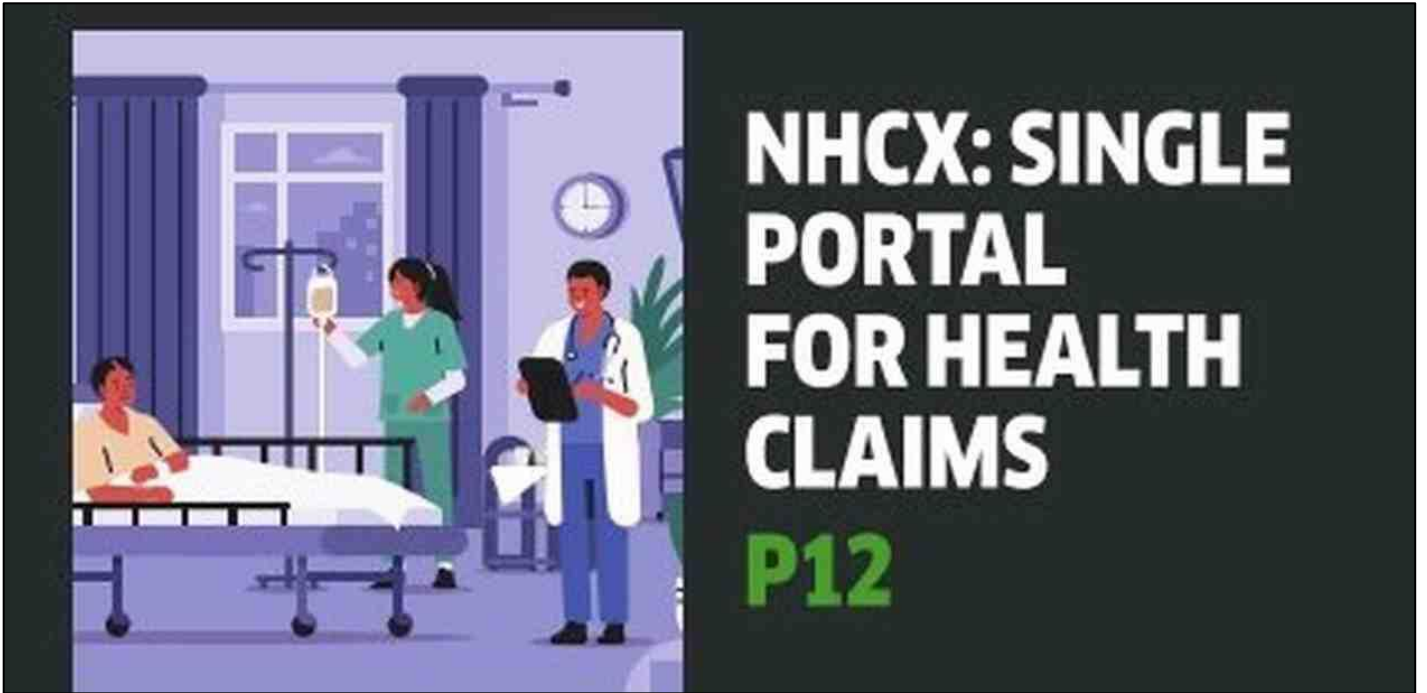


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NHCX: Single portal for health claims

The digital platform, to be launched in 2-3 months, will speed up and standardise claim settlement process, leading to cost benefits for the insured, says **Riju Mehta**.

What is NHCX platform?

NHCX is a digital platform developed by the National Health Authority (NHA) and Union Ministry of Health and Family Welfare as part of the Ayushman Bharat Digital Mission. It is being created on the recommendation of the joint working group of the Insurance Regulatory and Development Authority of India (Irdai) and NHA.

The portal will bring all the players involved in the claim process, including 'payers' (insurer, third-party administrator, government scheme administrator) and 'providers' (hospital, laboratories, polyclinics) at one place. Irdai has urged all the players to onboard the platform, and many have already done so.

How will it function?

The portal will simplify, speed up and standardise the claim settlement process through seamless exchange of in-



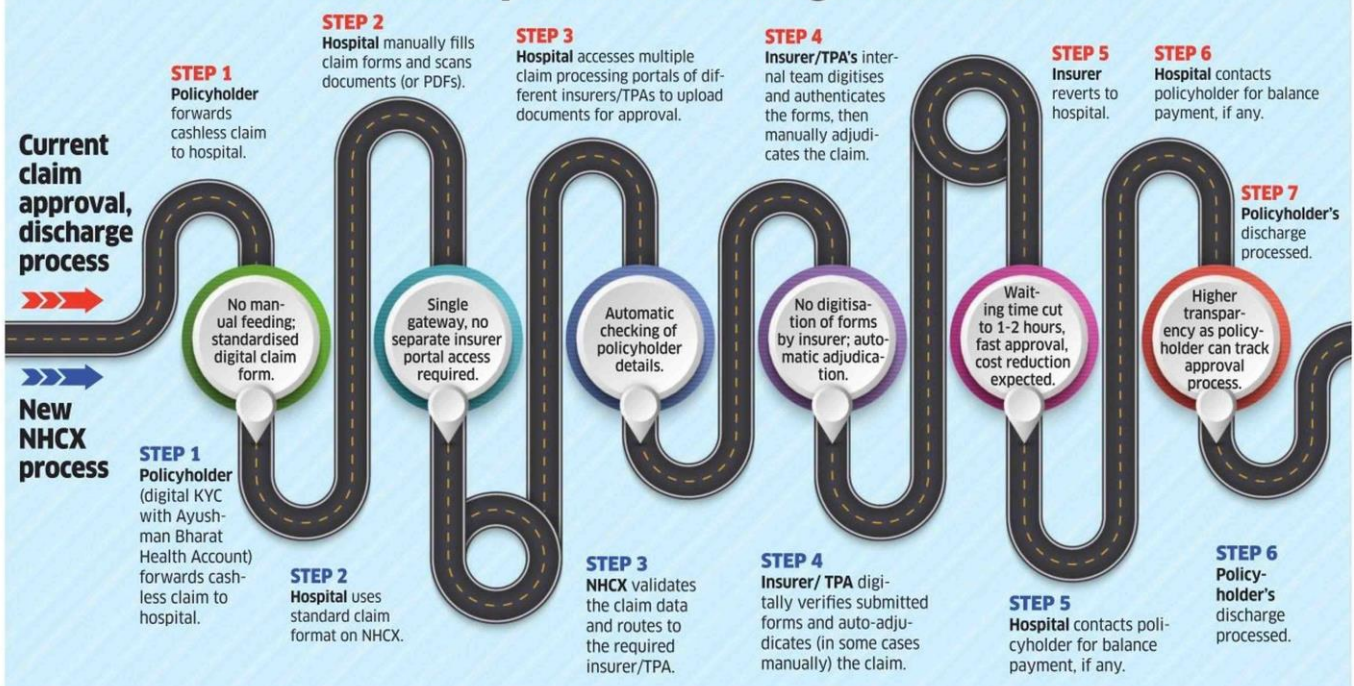
formation and documents between payers and providers. This will be done through a single gateway using standard protocols, and the medical information and data will be well encrypted and secure.

Currently, at the time of discharge, hospitals manually fill up claim forms, scan documents and upload these to individual insurer portals to seek approval. At the insurer's end, the data is digitised, manually authenticated and adjudicated. It is then sent back to the hospital and discharge is processed. With NHCX, most of the process will be digitised and automated. The claim format will be standardised and the insured's digitised details accessed via his Ayushman Bharat Health Account (ABHA) number. The NHCX portal will automatically validate the details before routing these to the specified insurer. The insurer will digitally verify and adjudicate it, and hospital will process the discharge.

What are the benefits?

NHCX will not only help cut down the claim time, but also improve efficiency by reducing manual errors, increase transparency, and enhance policyholder's experience. "In health insurance, the biggest challenge today is lack of efficient claim service, delay in discharges, hospitals not understanding insurer products and protocol, and health insurers not talking in hospital language. Consequently, the policyholder is losing trust and confidence in insurers," says Dr S. Prakash, MD and CEO, Galaxy Health and Allied Insurance. "There should be a frictionless, paperless, well-encrypted, standard platform for hospitals and insurers," he adds.

How claim process will change with NHCX



Currently, hospitals submit claim requests to multiple insurance companies through different portals, resulting in inconsistency. "NHCX will enable hospitals to exchange claim-related information in standardised format directly with insurance companies, reducing errors and ensuring uniformity in data presentation," says Bhaskar Nerurkar, Head, Health Administration Team, Bajaj Allianz General Insurance.

A key feature of NHCX is its integration with Hospital Information Systems (HIS). "Hospitals manually enter claim data in different insurance portals, which requires significant administrative effort and increases the likelihood of errors. The NHCX will automate this process by directly integrating with HIS, streamlining data submission and minimising manual entry errors," adds Nerurkar.

The centralised validation of claim data by NHCX before forwarding it to insurers will also enhance the accuracy of information, speeding up the approval process.

How will it help the insured?

The immediate benefit for policyholders

will be the reduction in pre-authorisation and approval time at discharge, as well as a cut in the number of documents that need to be submitted. "The waiting time will become less and improve their experience. More importantly, once the patient's data is available on NHCX, it can prevent the hospital from committing medical errors, and help treat emergencies," says Dr. Prakash. "It can also eliminate abuse, wherein due to lack of proper information, a patient is subjected to more than the required treatment, investigation or extended stay in the hospital," he adds.

The other major anticipated benefits include reduced insurance premiums and hospital charges as there will be a slashing of operational costs in claim processing and approval. "Besides, once we track frauds and leakage, the outgo will reduce, and we need not go for frequent increase in premiums," says Dr. Prakash.

"For the insured, the process will be seamless, as on providing his unique ABHA number, he will be able to access his insurance plan from the hospital portal itself," says Priya Deshmukh, Head, Health Products, Operations & Services, ICICI

Lombard. They will be able to track the approval process at any point, and can also expect more types of claims coverage in future, including, OPD, pharmacy bills, etc.

How will it help stakeholders?

Both hospitals and insurers will be able to go paperless and reduce their operational and claim processing costs. Insurers can introduce enhanced fraud analytics to reduce fraud and abuse.

More importantly, the digitisation of health records of policyholders will provide reliable customer data to them. "The importance of digital data cannot be over-emphasised. It can help in analysis and enable insurance companies to price their products. This will also reduce manipulation as insurers will know what the patient is suffering from before he buys the policy," says Dr. Prakash. Since hospitals are self-regulated, it can help in increasing their accountability as well, he adds.

Will it process both cashless and reimbursement claims?

No, the platform has been built to support

and facilitate only cashless claims, not reimbursements, with Irdai aiming to move towards 100% cashless claims at the earliest. "Policyholders and hospitals will benefit from streamlined and standardised processes exclusively for cashless transactions. The reimbursement process will remain unchanged and outside the scope of NHCX for now, continuing with the current procedures for submitting and processing claims," says Nerurkar.

When will it start?

This will take another 2-3 months and an announcement is expected soon. "Currently, we and other insurance companies are conducting awareness programs for the network hospitals to onboard them on the NHCX platform," says Deshmukh.

The success of the NHCX platform and the subsequent percolation of benefits to the policyholders, as well as the stakeholders, will depend on the onboarding of maximum number of health insurers, TPAs and hospitals to the portal.