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# 8 more city hosps under cashless umbrella

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**Kolkata:** Patients and their relatives would get cashless settlement benefits against the health insurance claims in more city hospitals. Around 7 to 8 hospitals in the city have been added under a cashless network of the public sector insurance companies—known as preferred provider network (PPN)—since Feb.

This comes as part of the cashless everywhere initiative of insurance regulator, Insurance Regulatory and Development Authority (IRDA) of India. Cumulatively in Bengal, around 10 to 15 hospitals have been added under this network since Feb. Not just that, another 25 to 30 hospitals in Bengal—including 10 to 15 in Kolkata—are in the pipeline to be added under PPN.

The existing number of hospitals under cashless network in the state, excluding the recent additions, is 220. Some of the recently-added hospitals to this network are Apollo Cancer, Anandaloke Hospital (Siliguri), Kolkata Heart Lung Centre, Marwari Relief Society and Hospital, among others.

## 25 TO 30 HOSPS IN STATE IN PPN PIPELINE

STATE STATS	
> No. of hospitals in Bengal: 1,415	> Nationally, around 60% health claims are being settled as cashless
> No. of hospitals in Kolkata: 364	> Rate of cashless settlement in Kolkata is around 70-75% in general
> Existing no. of hospitals under cashless network (PPN): 220	> About 100 hospitals in the state are likely to be added under various private general insurance companies in cashless scheme in next few months
NEW SCHEME	
> IRDA's initiative of everywhere cashless introduced in Jan end	



The GM (health) of National Insurance Company (NIC)—the largest PSU general insurer in east—Kasturi Sengupta pointed out that as lead insurer it is pushing cashless network among non-network hospitals, not only in Kolkata but also in other cities like Howrah, Siliguri, Burdwan, Durgapur and Asansol.

The private sector insurers are also not far behind. Around 100 hospitals in the state are likely to be added under various private general insurance companies network soon. Out of the

se, some have already been added. Jyotirmay Kundu, network manager of Heritage Health Insurance TPA, one of the lead TPA's in the state, highlighted that in some cases it had offered cashless facilities by signing MoU with some hospitals, which are not under PPN. Incidentally, nationally around 60% health claims are being settled as cashless while in Kolkata cashless settlement is around 70-75% in general. Sengupta said since the cashless everywhere was introduced by IRDA in late Jan this year, the PSU

insurers have received requests from nearly 400 hospitals across the country to come into the cashless network and around 30% of this was from eastern region. "We are trying to cover as many as we can in this financial year in Bengal," she added.

Incidentally, the total number of hospitals in Bengal is 1,415 and number of hospitals in Kolkata is 364. "We have expanded to all 7 north eastern states, Ranchi, Patna and Bhubaneswar and are trying in Jamshedpur and Cuttack by this month," she added.

Bhaskar Nerurkar, Head-Health Administration Team, Bajaj Allianz General Insurance pointed out that presently, it has more than 12,000 cashless hospitals nationwide, with more than 2,600 added post-IRDA's announcement. "Notably, West Bengal contributes around 500 hospitals to the national tally, with close to 100 new cashless hospitals added in the state following the IRDA announcement," he added. Priya Deshmukh, health products, operations & services of ICICI Lombard said out of the total hospitals added in last 12 months in cashless list, 70 are from Bengal. "We are planning to add more," she added.