

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date	Lives	Total Premium	Earned Premium	Policy Run Days
1708002824P113406578	Tamil Nadu Grama Bank	November 11, 2024	November 10, 2025	12,637	₹75,544,253	₹69,335,136	365
<b>Total</b>				12,637	₹75,544,253	₹69,335,136	365



Medi Assist

### Portfolio Report

As of 12 Oct 2025, the portfolio covers 12,637 lives. Premium updated in our system is ₹7.55 Cr. A total of 2,420 claims have been reported, with Incurred Amount of ₹6.83 Cr. The Incurred Claims Ratio (ICR) is 90.36% on premium updated and 98.45% on Earned Premium. The claim incidence rate is 8.68% (Incurred Hospitalization claims per 100 lives). Ratios based on premium in Insurer's System would prevail.

1.0 Policy Lives	Count	2 Policy Premium	Amount (₹)
<input type="checkbox"/> 1.1. At Inception * & Addition	13,029	2.1 First Time	67,901,915
1.1.1 At Inception *	11,289	2.2 Addition	8,612,452
1.1.2 Addition	1,740	2.3 Deletion	970,114
<input type="checkbox"/> 1.2 Deletion	-392	2.4 Total Premium	75,544,253
1.3 Current Lives	12,637	2.5 Earned Premium (EP)	69,335,136

\* Lives covered from policy inception date

3 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
3.1 Paid	1,992	82.31%	₹84,675,525	78.59%	₹58,901,339	86.29%
3.2 Denied due to document shortfall	18	0.74%	₹265,835	0.25%	₹0	0.00%
3.3 Denied due to Policy Exclusion	165	6.82%	₹7,602,104	7.06%	₹0	0.00%
3.4 Processed	137	5.66%	₹7,411,301	6.88%	₹4,822,917	7.07%
3.5 In Process	108	4.46%	₹7,786,457	7.23%	₹4,534,791	6.64%
<b>Total</b>	<b>2,420</b>		<b>₹107,741,222</b>		<b>₹68,259,047</b>	

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
<input type="checkbox"/> IP						
<input type="checkbox"/> 4 Cashless						
4.1 Paid	488	80.66%	₹48,656,898	77.82%	₹32,199,489	83.02%
4.2 Denied due to document shortfall	0	0.00%	₹0	0.00%	₹0	0.00%
4.3 Denied due to Policy Exclusion	41	6.78%	₹2,632,341	4.21%	₹0	0.00%
4.4 Processed	35	5.79%	₹5,061,193	8.09%	₹3,078,834	7.94%
4.5 In Process	41	6.78%	₹6,176,096	9.88%	₹3,508,501	9.05%
<b>Subtotal</b>	<b>605</b>	<b>100.00%</b>	<b>₹62,526,528</b>	<b>100.00%</b>	<b>₹38,786,824</b>	<b>100.00%</b>
<input type="checkbox"/> 5 Reimbursement						
5.1 Paid	496	80.13%	₹30,964,960	78.78%	₹21,714,835	89.93%
5.2 Denied due to document shortfall	10	1.62%	₹234,345	0.60%	₹0	0.00%
5.3 Denied due to Policy Exclusion	42	6.79%	₹4,547,496	11.57%	₹0	0.00%
5.4 Processed	36	5.82%	₹2,053,884	5.23%	₹1,454,372	6.02%
5.5 In Process	35	5.65%	₹1,506,897	3.83%	₹978,508	4.05%
<b>Subtotal</b>	<b>619</b>	<b>100.00%</b>	<b>₹39,307,582</b>	<b>100.00%</b>	<b>₹24,147,715</b>	<b>100.00%</b>
<b>Total</b>	<b>1,224</b>	<b>50.58%</b>	<b>₹101,834,110</b>	<b>94.52%</b>	<b>₹62,934,539</b>	<b>92.20%</b>
<input type="checkbox"/> OP						
<input type="checkbox"/> 6 Cashless						
6.1 Paid	0		₹0		₹0	
6.2 Denied due to document shortfall	0		₹0		₹0	
6.3 Denied due to Policy Exclusion	0		₹0		₹0	
6.4 Processed	0		₹0		₹0	
6.5 In Process	0		₹0		₹0	
<b>Subtotal</b>	<b>0</b>		<b>₹0</b>		<b>₹0</b>	
<input type="checkbox"/> 7 Reimbursement						
7.1 Paid	1,008	84.28%	₹5,053,667	85.55%	₹4,987,015	93.66%
7.2 Denied due to document shortfall	8	0.67%	₹31,490	0.53%	₹0	0.00%
7.3 Denied due to Policy Exclusion	82	6.86%	₹422,267	7.15%	₹0	0.00%
7.4 Processed	66	5.52%	₹296,224	5.01%	₹289,711	5.44%
7.5 In Process	32	2.68%	₹103,464	1.75%	₹47,782	0.90%
<b>Subtotal</b>	<b>1,196</b>	<b>100.00%</b>	<b>₹5,907,112</b>	<b>100.00%</b>	<b>₹5,324,508</b>	<b>100.00%</b>
<b>Total</b>	<b>1,196</b>	<b>49.42%</b>	<b>₹5,907,112</b>	<b>5.48%</b>	<b>₹5,324,508</b>	<b>7.80%</b>
<b>Grand Total</b>	<b>2,420</b>	<b>100.00%</b>	<b>₹107,741,222</b>	<b>100.00%</b>	<b>₹68,259,047</b>	<b>100.00%</b>

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	564	4.33%
Reimbursement	567	4.35%
<b>Total</b>	<b>1,131</b>	<b>8.68%</b>

As of 12 Oct 2025, 245 Claims with an Incurred amount of ₹93.58 Lakh are pending. Out of them 63 claims are under error log category

9 Claims Pending With	Medi Assist		Insurer		Member		Provider		Total	
	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)
<input type="checkbox"/> 9.1 IP	37	₹3,031,585	57	₹3,171,849	25	₹708,492	28	₹2,108,289	147	₹9,020,215
9.1.1 Cashless	21	₹2,080,927	27	₹2,398,119			28	₹2,108,289	76	₹6,587,335
9.1.2 Reimbursement	16	₹950,658	30	₹773,730	25	₹708,492			71	₹2,432,880
<input type="checkbox"/> 9.2 OP	3	₹13,144	76	₹276,580	19	₹47,769	0	₹0	98	₹337,493
9.2.1 Cashless	0	₹0	0	₹0			0	₹0	0	₹0
9.2.2 Reimbursement	3	₹13,144	76	₹276,580	19	₹47,769			98	₹337,493
<b>Total</b>	<b>40</b>	<b>₹3,044,729</b>	<b>133</b>	<b>₹3,448,429</b>	<b>44</b>	<b>₹756,261</b>	<b>28</b>	<b>₹2,108,289</b>	<b>245</b>	<b>₹9,357,708</b>

10 Claims that are in Error	Claim Count
Processed	35
In Process	28
<b>Total</b>	<b>63</b>

### Savings Summary

Total Savings for the portfolio from Proportionate Deduction, Defined Benefit, Copay, Hospital Discounts, FWA, and Case Management is ₹70.20 Lakh

Classification	Claim Count	Savings (₹)
<input type="checkbox"/> <b>Policy Driven</b>		
Proportionate Deduction	142	₹2,382,987
Defined Benefit	112	₹2,017,483
Copay	0	₹0
<input type="checkbox"/> <b>Others</b>		
Hospital Discount	356	₹2,619,739
Fraud Waste and Abuse	3	₹53,603
Case Management	4	₹183,182



Medi Assist™

**Top 10 Distribution Across Providers (In-Patient Claims)**

Ranking name	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Apollo Speciality Hospital	13	7.34%	₹1,493,191	13.10%
G Kuppuswamy Naidu Memorial Hospital	13	7.34%	₹1,374,784	12.06%
Kerala Institute Of Medical Sciences	12	6.78%	₹1,297,603	11.39%
Christian Medical College	14	7.91%	₹1,285,972	11.28%
Vmc Speciality Hospital(Velammal Medical College)	9	5.08%	₹1,236,194	10.85%
Aravind Eye Hospitals	38	21.47%	₹1,123,845	9.86%
Sri Kauvery Medical Care India Limited	18	10.17%	₹1,046,045	9.18%
Sri Ramachandra College And Medical Institute	27	15.25%	₹925,896	8.12%
Royal hospital	9	5.08%	₹825,978	7.25%
Dr Agarwals Eye Hospital	24	13.56%	₹786,625	6.90%
<b>Total</b>	<b>177</b>		<b>₹11,396,133</b>	

\*Based on Settled/Processed Hospitalization Claims Incurred

**Top 10 Ailment Group wise Summary (In-Patient Claims)**

Ailment Name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
MATERNITY	193	24.13%	₹9,740,618	20.67%
CATARACT	158	19.75%	₹4,821,211	10.23%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	74	9.25%	₹4,608,292	9.78%
CANCER	68	8.50%	₹3,408,822	7.23%
DISORDERS OF THE RESPIRATORY SYSTEM	65	8.13%	₹2,747,664	5.83%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	65	8.13%	₹2,653,288	5.63%
INJURIES / FRACTURES / DISLOCATIONS	63	7.88%	₹5,820,842	12.35%
CARDIAC DISORDERS	47	5.88%	₹8,023,954	17.02%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	38	4.75%	₹3,228,878	6.85%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS			₹2,081,132	
<b>Total</b>	<b>800</b>		<b>₹47,134,701</b>	

\*Based on Settled/Processed Hospitalization Claims Counts

**Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)**

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Self	227	21.52%	₹13,744,655	23.52%
Spouse	182	17.25%	₹10,117,989	17.31%
Child	161	15.26%	₹5,228,539	8.95%
Parent	482	45.69%	₹29,184,459	49.93%
Others	3	0.28%	₹171,888	0.29%
<b>Total</b>	<b>1,055</b>		<b>₹58,447,530</b>	

**Age Wise Summary (In-Patient Claims)**

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5	100	130	12.32%	₹3,913,917	6.70%
6-10	19	21	1.99%	₹591,489	1.01%
11-15	4	7	0.66%	₹562,624	0.96%
16-20	3	3	0.28%	₹160,509	0.27%
21-25	22	28	2.65%	₹1,418,457	2.43%
26-30	132	151	14.31%	₹7,331,392	12.54%
31-35	102	120	11.37%	₹6,567,151	11.24%
36-40	29	41	3.89%	₹3,174,490	5.43%
41-45	23	34	3.22%	₹2,080,331	3.56%
46-50	21	27	2.56%	₹1,557,514	2.66%
51-55	47	69	6.54%	₹4,515,213	7.73%
56-60	83	125	11.85%	₹7,876,425	13.48%
61-65	80	148	14.03%	₹9,090,146	15.55%
66-70	49	89	8.44%	₹5,753,053	9.84%
71-more	40	62	5.88%	₹3,854,819	6.60%
Not classified					
<b>Total</b>	<b>754</b>	<b>1055</b>		<b>₹58,447,530</b>	

**Utilization Report for Employees (In-Patient Claims)**

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	146	64.32%	₹9,377,702	68.23%
2	54	23.79%	₹3,340,854	24.31%
3	9	3.96%	₹413,306	3.01%
4	4	1.76%	₹133,051	0.97%
5	5	2.20%	₹79,742	0.58%
6				
7				
8				
9	9	3.96%	₹400,000	2.91%
10				
Above 10				
<b>Total</b>	<b>227</b>		<b>₹13,744,655</b>	

**Utilization Report for Dependents (In-Patient Claims)**

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	438	52.90%	₹25,932,371	58.01%
2	194	23.43%	₹10,369,928	23.20%
3	63	7.61%	₹3,430,771	7.67%
4	36	4.35%	₹2,770,612	6.20%
5	15	1.81%	₹686,004	1.53%
6				
7	7	0.85%	₹188,180	0.42%
8	8	0.97%	₹155,157	0.35%
9				
10	10	1.21%	₹205,926	0.46%
Above 10	57	6.88%	₹963,926	2.16%
<b>Total</b>	<b>828</b>		<b>₹44,702,875</b>	

**Distribution Across Amount Bands (In-Patient Cashless Claims)**

Amount Band	Self		Spouse		Child		Parent		Others		Total	
	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	%Claim ...
Upto 10000	3	₹20,863			4	₹31,998	18	₹157,318			25	4.78%
10001 - 25000	10	₹194,449	5	₹85,880	19	₹350,944	58	₹1,087,123	1	₹22,940	93	17.78%
25001 - 50000	31	₹1,172,101	27	₹1,121,224	18	₹635,088	142	₹4,835,613			218	41.68%
50001 - 75000	23	₹1,480,117	19	₹1,248,483	5	₹307,446	23	₹1,425,216			70	13.38%
75001 - 100000	4	₹354,307	7	₹606,750	4	₹326,234	15	₹1,268,379			30	5.74%
100001 - 200000	10	₹1,429,777	5	₹651,993	1	₹198,362	33	₹5,075,958			49	9.37%
200001 - 300000	5	₹1,428,217	3	₹737,616	3	₹789,280	13	₹3,353,028			24	4.59%
300001 - 400000	5	₹1,794,568			1	₹339,078	8	₹2,747,973			14	2.68%
400001 - 500000												
500001 - 750000												
750001 - 1000000												
Above 1000000												
<b>Total</b>	<b>91</b>	<b>₹7,874,399</b>	<b>66</b>	<b>₹4,451,946</b>	<b>55</b>	<b>₹2,978,430</b>	<b>310</b>	<b>₹19,950,608</b>	<b>1</b>	<b>₹22,940</b>	<b>523</b>	<b>100.00%</b>

**Distribution Across Amount Bands (In-Patient Reimbursement Claims)**

Amount Band	Self		Spouse		Child		Parent		Others		Total	
	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	%Claim ...
Upto 10000	16	₹92,312	12	₹76,253	33	₹187,576	30	₹153,786			91	17.11%
10001 - 25000	30	₹536,384	19	₹360,343	49	₹770,783	51	₹924,876	1	₹12,238	150	28.20%
25001 - 50000	48	₹1,967,348	36	₹1,464,553	14	₹434,331	43	₹1,548,187			141	26.50%
50001 - 75000	31	₹1,950,472	39	₹2,575,107	4	₹237,968	13	₹795,900			87	16.35%
75001 - 100000	4	₹318,392	7	₹548,929	5	₹448,347	11	₹924,509			27	5.08%
100001 - 200000	7	₹1,005,348	1	₹186,958	1	₹171,104	15	₹2,276,494	1	₹136,710	25	4.70%
200001 - 300000			2	₹453,900			6	₹1,410,099			8	1.50%
300001 - 400000							3	₹1,200,000			3	0.56%
400001 - 500000												
500001 - 750000												
750001 - 1000000												
Above 1000000												
<b>Total</b>	<b>136</b>	<b>₹5,870,256</b>	<b>116</b>	<b>₹5,666,043</b>	<b>106</b>	<b>₹2,250,109</b>	<b>172</b>	<b>₹9,233,851</b>	<b>2</b>	<b>₹148,948</b>	<b>532</b>	<b>100.00%</b>

No. of Claims Pending with	Medi Assist	Insurer	Member	Provider	Total
<b>IP</b>					
<b>Cashless</b>					
<b>A.1.1 Documents awaited</b>					
Intimated to Insurer				7	7
Intimation pending					
Member Addition					
Others					
<b>A.1.2 In process - Decision pending</b>					
Intimated to Insurer	14			18	32
Intimation pending					
Member Addition					
Others				3	3
<b>A.1.3 In process - Denial pending</b>					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
<b>A.1.4 In process - Payment pending</b>					
Intimated to Insurer	7	27			34
Intimation pending					
Member Addition					
Others					
<b>Subtotal</b>	21	27		28	76
<b>Reimbursement</b>					
<b>A.1.1 Documents awaited</b>					
Intimated to Insurer			18		18
Intimation pending					
Member Addition					
Others			7		7
<b>A.1.2 In process - Decision pending</b>					
Intimated to Insurer	11				11
Intimation pending					
Member Addition					
Others	1				1
<b>A.1.3 In process - Denial pending</b>					
Intimated to Insurer		5			5
Intimation pending					
Member Addition					
Others					
<b>A.1.4 In process - Payment pending</b>					
Intimated to Insurer	4	25			29
Intimation pending					
Member Addition					
Others					
<b>Subtotal</b>	16	30	25		71
<b>Total</b>	37	57	25	28	147
<b>OP</b>					
<b>Cashless</b>					
<b>A.1.1 Documents awaited</b>					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
<b>A.1.2 In process - Decision pending</b>					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
<b>A.1.3 In process - Denial pending</b>					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
<b>A.1.4 In process - Payment pending</b>					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
<b>Subtotal</b>					
<b>Reimbursement</b>					
<b>A.1.1 Documents awaited</b>					
Intimated to Insurer			17		17
Intimation pending					
Member Addition					
Others					
<b>A.1.2 In process - Decision pending</b>					
Intimated to Insurer			2		2
Intimation pending					
Member Addition					
Others					
<b>A.1.3 In process - Denial pending</b>					
Intimated to Insurer		13			13
Intimation pending					
Member Addition					
Others					
<b>A.1.4 In process - Payment pending</b>					
Intimated to Insurer	3	63			66
Intimation pending					
Member Addition					
Others					
<b>Subtotal</b>	3	76	19		98
<b>Total</b>	3	76	19		98
<b>Grand Total</b>	40	133	44	28	245

Particulars	Inception/Addition	Deletion	Current lives
Inception Lives	0		0
Addition - Inception Lives	11289		11289
Addition - New	1740		1740
Deletion		-392	-392
	13029	-392	12637

Month	Particulars	Employee		Spouse		Children		Father/Father in Law		Mother/Mother in Law		Siblings		Others	
		Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion
M1	Inception Lives	0		0		0		0		0		0		0	
M1	Addition - Inception Lives	2915		2108		2740		1414		1885		191		0	
M1	Addition - New	0		0		2		0		0		0		0	
M1	Deletion		-4		-2		-2		-3		-3		0		0
M2	Addition - Inception Lives	0		1		0		0		0		0		0	
M2	Addition - New	0		0		6		0		0		0		0	
M2	Deletion		-4		-3		-1		-3		-3		0		0
M3	Addition - Inception Lives	0		0		1		0		0		0		0	
M3	Addition - New	0		0		2		0		0		0		0	
M3	Deletion		-3		0		0		-2		-2		0		0
M4	Addition - Inception Lives	0		4		9		4		4		1		0	
M4	Addition - New	2		2		8		1		1		0		0	
M4	Deletion		-5		-2		-1		-2		-2		-1		0
M5	Addition - Inception Lives	0		2		2		0		0		0		0	
M5	Addition - New	537		63		76		290		340		71		0	
M5	Deletion		-3		0		-1		-2		-1		-1		0
M6	Addition - Inception Lives	0		0		1		0		0		0		0	
M6	Addition - New	7		4		6		5		4		0		0	
M6	Deletion		-15		-1		-1		-10		-9		-1		0
M7	Addition - Inception Lives	0		5		1		0		0		0		0	
M7	Addition - New	76		5		15		37		53		12		0	
M7	Deletion		-116		-15		-14		-65		-77		-12		0
M8	Addition - Inception Lives	0		0		0		0		0		0		0	
M8	Addition - New	0		2		4		0		1		0		0	
M8	Deletion		0		0		0		0		0		0		0
M9	Addition - Inception Lives	0		0		0		0		0		0		0	
M9	Addition - New	0		0		4		0		0		0		0	
M9	Deletion		0		0		0		0		0		0		0
M10	Addition - Inception Lives	0		0		0		0		0		0		0	
M10	Addition - New	0		0		5		0		0		0		0	
M10	Deletion		0		0		0		0		0		0		0
M11	Addition - Inception Lives	0		1		0		0		0		0		0	
M11	Addition - New	28		14		12		20		22		3		0	
M11	Deletion		0		0		0		0		0		0		0
M12	Addition - Inception Lives	0		0		0		0		0		0		0	
M12+	Addition - Inception Lives	0		0		0		0		0		0		0	
M12	Addition - New	0		0		0		0		0		0		0	
M12+	Addition - New	0		0		0		0		0		0		0	
M12	Deletion		0		0		0		0		0		0		0
M12+	Deletion		0		0		0		0		0		0		0
		3565	-150	2211	-23	2894	-20	1771	-87	2310	-97	278	-15	0	0

Particulars	Premium	Refund
Opening Premium - Inception	67,901,915	
Addition	0	
Deletion		0
Post-Policy Expiry Addition	0	
Post-Policy Expiry Deletion		0
Closing Premium	67,901,915	0

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	67,901,915		67,901,915
Month-1	Addition	0		0
Month-1	Deletion		0	0
Month-2	Addition	0		0
Month-2	Deletion		0	0
Month-3	Addition	0		0
Month-3	Deletion		0	0
Month-4	Addition	0		0
Month-4	Deletion		0	0
Month-5	Addition	0		0
Month-5	Deletion		0	0
Month-6	Addition	0		0
Month-6	Deletion		0	0
Month-7	Addition	0		0
Month-7	Deletion		0	0
Month-8	Addition	0		0
Month-8	Deletion		0	0
Month-9	Addition	0		0
Month-9	Deletion		0	0
Month-10	Addition	0		0
Month-10	Deletion		0	0
Month-11	Addition	0		0
Month-11	Deletion		0	0
Month-12	Addition	0		0
Month-12	Deletion		0	0
Month-13	Post-Policy Expiry Addition	0		0
Month-13	Post-Policy Expiry Deletion		0	0
Closing Premium	Closing Premium	67,901,915	0	67,901,915



## Glossary

Label	Description
1.0 Policy Lives	Details of insured members.
1.1 At Inception & Addition	Total lives at start and added during policy.
1.1.1 At Inception	Lives covered from policy inception date.
1.1.2 Addition	Lives added via endorsement.
1.2 Deletion	Lives removed via endorsement.
1.3 Current Lives	At inception + additions - deletions.
2.0 Policy Premium	Breakdown of premium values.
2.1 First Time	Initial premium.
2.2 Addition	Premium added via endorsement.
2.3 Deletion	Premium reduced via endorsement.
2.4 Total Premium	First + Additions - Deletions.
2.5 Earned Premium	Premium applicable to elapsed policy period.
3.0 Claim Status	Indicates processing stage of claims.
4 IPD Cashless	In-patient claims where treatment cost is directly settled with the provider as per policy terms.
4.1 Paid	Payment completed and details available.
4.2 Denied – Document Shortfall	Denied due to missing documents.
4.3 Denied – Inadmissibility	Denied as per policy exclusions or inadmissible conditions.
4.4 Processed	Claims where processing is complete and ready for payment upload.
4.5 In Process	Under review, investigation, or awaiting inputs.
5 IPD Reimbursement	In-patient claims where the insured pays first and is reimbursed later as per policy terms.
6 OPD Cashless	Out-patient claims where the provider is paid directly.
7 OPD Reimbursement	Out-patient claims where the insured pays and is reimbursed.
9 Pending With	Claims pending with Medi Assist, Insurer, Member, or Provider.
9.1 IPD Pending	Count and amount of IPD claims pending.
9.1.1 Cashless	IPD claims processed as cashless.
9.1.2 Reimbursement	IPD claims processed as reimbursement.
9.2 OPD Pending	Count and amount of OPD claims pending.
9.2.1 Cashless	OPD claims processed as cashless.
9.2.2 Reimbursement	OPD claims processed as reimbursement.
8.1 IPD Claim Count	Total number of IPD claims.
8.2 Claims per 100 Lives (%)	Claim frequency per 100 insured lives.
10 Claims that are in Error	Claims that are in Error

