

# **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 Al Finger prints mapping
- Currently circa 1.25 billion issued with Aadhaar
- Circa 35 billion authentifications carried out using Aadhaar
- Aaadhar 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.,



### 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 daycare 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 <u>Insurance Information Bureau of India</u> (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 geocoding 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**

New Applicant Healthcare provider

Access
ROHINI Portal
& Furnish
details

Background to be supported by Endorsement form One Registered Insurer and One TPA

Deduping by IIB

Clearance for Registration

Triennial
Subscription
Payment

13 Digit ROHINI Unique ID allocated



### ROHINI is Mandated by Regulator

- The Insurance regulator IRDAI has mandated that all network hospitals and hospitals involved in cashless reimbursement of Health Insurance claims or those that wish to provide this facility, have to be compulsorily registered on ROHINI.
- By providing a unique id based link between Insurers/TPAs and Provider Hospitals, ROHINI ushers Ease of Doing Business in Insurance Claims Processing
- Most importantly, by freezing the Geo Coordinates of an Hospital with the ROHINI Id, Health Insurance by renaming of Fraud busted Hospitals in same location is prevented
- By use of Artificial Intelligence (AI), patterns of Fraudulent Insurance claims can also be carried out
- ROHINI is now adopted by the National Health Insurance Scheme for the poor viz., AYUSHMAN BHARATH Healthcare providers enrolling in this Word's largest Health Insurance Scheme can interoperability use the ROHINI Id



### 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



#### **Future Possibilities**

- Future enhancements will be made to the registry with attributes like number of beds, specialisation, details of doctors, classification/categorisation of these hospitals into clinics, hospitals, diagnostic centres among others, based on the feedback from the stakeholders, their evolving needs and their experience in the initial phases.
- Public can choose the hospitals based on their location preferences, specialities, empanelment of hospitals with insurance companies.
- With full profile of the faculty and facilities made available (possibly indicating rack rates for various procedures), ROHINI can evolve as a Search Portal for overseas patients looking for affordable Critical Health care in Indian Hospitals

ROHINI can accelerate Medical Tourism in India

ROHINI will become AADHAAR for HealthCare Providers in India



### Thanks for Your Kind Attention



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