

Subsequent to hosting of summary tables of health insurance data for 2007-2008 on 15.12.2008, it has now become possible to host further additional health data tables for the said period for information of all stakeholders

**Additional Health data tables                      Macro data**

Particulars	No of Policies	Premium (Rs in crs)	No of Claims	Claims Paid (Rs in crs.)
Health Insurance directly serviced by Insurers	4,92,563	633	5,75,774	462
<b>Health Insurance directly serviced by TPAs</b>	<b>45,08,259</b>	<b>3,657</b>	<b>16,51,770</b>	<b>3,331</b>
Overseas mediclaim	14,70,607	296	15,760	91
Others (UHS, Jan Arogya, Varishta etc.)	9,23,055	478	1,08,345	253
Total	73,94,484	5,064	23,51,649	4,137
<b>% of TPA data in this study</b>	<b>84</b>	<b>75</b>	<b>87</b>	<b>87</b>

Table:1

1. Frequency of claims by gender

1.1. Male

Nature of Illness	Age Band									Total
	<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	71+	
Arthropathies - ( M00 - M99 )	0.152	0.027	0.045	0.086	0.150	0.267	0.353	0.497	0.430	<b>0.168</b>
Blood Diseases - ( D00 - D99 )	0.028	0.034	0.017	0.013	0.015	0.033	0.063	0.105	0.100	<b>0.026</b>
Circulatory - ( I00 - I99 )	0.577	0.048	0.039	0.073	0.202	1.029	2.152	2.807	2.373	<b>0.518</b>
Digestive - ( K00 - K99 )	0.980	0.601	0.380	0.395	0.531	0.797	1.025	1.360	1.124	<b>0.608</b>
Ear - ( H60 - H95 )	0.043	0.027	0.025	0.032	0.046	0.054	0.060	0.061	0.045	<b>0.043</b>
Endocrine - ( E00 - E90 )	0.237	0.039	0.013	0.024	0.052	0.235	0.526	0.628	0.533	<b>0.125</b>
Eye - ( H00 - H59 )	0.702	0.031	0.034	0.042	0.070	0.748	2.699	4.097	3.185	<b>0.461</b>
Infectious - ( A00 - B99 )	1.096	1.638	1.011	0.912	0.800	0.780	0.718	0.813	0.666	<b>0.887</b>
Injury - ( S00 - T98 )	0.394	0.350	0.393	0.450	0.477	0.523	0.479	0.616	0.588	<b>0.471</b>
Neoplasm - ( C00 - D48 )	0.207	0.042	0.028	0.032	0.052	0.227	0.650	0.992	0.844	<b>0.144</b>
Nervous - ( G00 - G99 )	0.119	0.083	0.052	0.038	0.044	0.104	0.219	0.296	0.355	<b>0.079</b>
Perinatal Period - ( P00 - P99 )	-	-	-	-	-	-	-	-	-	-
Pregnancy - ( O00 - O99 )	-	-	-	-	-	-	-	-	-	-
Respiratory - ( J00 - J99 )	0.879	1.458	0.452	0.300	0.289	0.383	0.625	0.943	1.022	<b>0.449</b>
Skin - ( L00 - L99 )	0.096	0.081	0.069	0.084	0.087	0.156	0.184	0.244	0.195	<b>0.109</b>
Urology - ( N00 - N99 )	0.436	0.313	0.143	0.221	0.358	0.565	0.982	1.376	1.291	<b>0.419</b>
Other diseases combined	1.664	0.786	0.431	0.382	0.423	0.513	0.692	0.883	0.778	<b>0.497</b>
Diseases unspecified	0.908	0.246	0.154	0.089	0.130	0.283	0.289	0.406	0.366	<b>0.192</b>
<b>Total</b>	<b>8.884</b>	<b>5.971</b>	<b>3.292</b>	<b>3.175</b>	<b>3.731</b>	<b>6.700</b>	<b>11.727</b>	<b>16.136</b>	<b>13.907</b>	<b>5.212</b>

Table:2

(Total frequency = no. of claims in age/no of total exposure in age group\*100)

(Disease-wise frequency = no of claims for the disease in the age/no. of total exposure in age group\*100)

*Note* : 'Other disease combined' include: Accident, Clinical findings, Codes for Special purposes, Health Services related, Malformation/Deformations and Mental disorders. Same logic holds good for all the tables that follow.



## 1.2. Female

Nature of Illness	Age Band									Total
	<1	1 - 5	6 - 15	16 - 25	26 - 40	41 - 60	61 - 65	66 - 70	71+	
Arthropathies - ( M00 - M99 )	0.225	0.020	0.029	0.066	0.158	0.413	0.795	1.010	1.026	<b>0.230</b>
Blood Diseases - ( D00 - D99 )	0.039	0.028	0.017	0.029	0.039	0.055	0.082	0.122	0.151	<b>0.043</b>
Circulatory - ( I00 - I99 )	0.352	0.036	0.033	0.071	0.145	0.607	1.481	2.128	2.733	<b>0.339</b>
Digestive - ( K00 - K99 )	0.946	0.398	0.320	0.489	0.653	0.739	0.969	1.111	1.149	<b>0.624</b>
Ear - ( H60 - H95 )	0.044	0.021	0.023	0.038	0.063	0.073	0.065	0.084	0.064	<b>0.055</b>
Endocrine - ( E00 - E90 )	0.274	0.029	0.018	0.045	0.076	0.265	0.558	0.664	0.655	<b>0.144</b>
Eye - ( H00 - H59 )	0.697	0.029	0.033	0.044	0.080	0.804	3.460	4.928	4.496	<b>0.488</b>
Infectious - ( A00 - B99 )	0.871	1.136	0.823	0.883	0.847	0.764	0.808	0.968	0.938	<b>0.863</b>
Injury - ( S00 - T98 )	0.234	0.217	0.161	0.169	0.227	0.373	0.627	0.922	1.320	<b>0.286</b>
Neoplasm - ( C00 - D48 )	0.249	0.027	0.027	0.061	0.219	0.729	0.932	0.876	0.863	<b>0.336</b>
Nervous - ( G00 - G99 )	0.101	0.057	0.043	0.049	0.056	0.094	0.187	0.259	0.417	<b>0.076</b>
Perinatal Period - ( P00 - P99 )	0.345	0.136	0.003	0.017	0.024	0.004	-	-	-	<b>0.026</b>
Pregnancy - ( O00 - O99 )	0.744	0.026	0.004	1.273	1.418	0.015	-	-	-	<b>0.673</b>
Respiratory - ( J00 - J99 )	0.734	0.959	0.366	0.298	0.295	0.390	0.617	0.863	1.202	<b>0.418</b>
Skin - ( L00 - L99 )	0.126	0.057	0.050	0.072	0.084	0.117	0.179	0.186	0.236	<b>0.092</b>
Urology - ( N00 - N99 )	0.381	0.112	0.080	0.335	0.650	0.905	0.808	0.889	0.908	<b>0.576</b>
Other diseases combined	1.952	0.564	0.344	0.591	0.600	0.577	0.777	0.820	0.925	<b>0.593</b>
Diseases unspecified	0.851	0.166	0.141	0.177	0.278	0.250	0.363	0.423	0.501	<b>0.246</b>
<b>Total</b>	<b>9.150</b>	<b>4.015</b>	<b>2.512</b>	<b>4.708</b>	<b>5.910</b>	<b>7.174</b>	<b>12.722</b>	<b>16.273</b>	<b>17.608</b>	<b>6.107</b>

Table:3

(Total frequency = no. of claims in age/no of total exposure in age group\*100)

(Disease-wise frequency = no of claims for the disease in the age/no. of total exposure in age group\*100)

Note: The frequency of claims follows a similar pattern for both genders. Some diseases like Circulatory and Eye show higher frequencies in the higher age groups.

## 2. Claims Distribution

### 2.1. Disease-wise and paid claim amount-wise distribution of claims (No. of Claims):

Nature of Illness	Nature of Illness w/s Claims Paid Band - No. of Claims									
	0 - 5000	5001 - 10000	10001 - 25000	25001 - 50000	50001 - 75000	75001 - 100000	100001 - 300000	300001 - 500000	Above 500001	Total
Arthropathies - ( M00 - M99 )	11,547	8,269	12,945	7,024	2,792	1,879	4,793	363	13	<b>48,625</b>
Blood Diseases - ( D00 - D99 )	2,655	1,710	2,493	1,121	372	195	216	8	-	<b>8,770</b>
Circulatory - ( I00 - I99 )	20,381	17,090	36,051	19,481	6,093	4,512	11,867	862	68	<b>116,405</b>
Digestive - ( K00 - K99 )	39,767	27,983	45,883	29,909	7,314	2,583	2,222	69	8	<b>155,738</b>
Ear - ( H60 - H95 )	2,908	1,707	4,445	2,687	425	59	54	5	-	<b>12,290</b>
Endocrine - ( E00 - E90 )	14,684	5,119	7,904	4,304	1,266	596	930	45	7	<b>34,855</b>
Eye - ( H00 - H59 )	17,883	11,985	64,354	23,857	1,797	307	259	5	-	<b>120,447</b>
Infectious - ( A00 - B99 )	86,664	59,512	55,573	13,086	2,310	1,017	1,038	56	5	<b>219,261</b>
Injury - ( S00 - T98 )	22,074	18,403	26,459	19,242	6,758	3,357	3,000	119	16	<b>99,428</b>
Neoplasm - ( C00 - D48 )	6,849	7,711	17,656	15,206	5,887	3,033	3,780	166	26	<b>60,314</b>
Nervous - ( G00 - G99 )	3,948	3,774	6,298	3,284	955	516	743	37	10	<b>19,565</b>
Perinatal Period - ( P00 - P99 )	1,729	1,543	1,550	670	165	124	147	8	-	<b>5,936</b>
Pregnancy - ( O00 - O99 )	11,815	13,647	33,426	25,385	720	126	105	3	-	<b>85,227</b>
Respiratory - ( J00 - J99 )	42,798	23,623	26,974	10,345	2,105	885	943	52	4	<b>107,729</b>
Skin - ( L00 - L99 )	8,646	5,543	7,472	2,845	571	271	226	7	-	<b>25,581</b>
Urology - ( N00 - N99 )	27,512	25,120	37,347	24,717	6,339	2,077	1,685	50	4	<b>124,851</b>
Other diseases combined	71,627	25,813	29,251	10,249	1,997	963	1,216	52	4	<b>141,172</b>
Diseases unspecified	24,937	6,067	10,273	5,390	1,196	658	1,214	63	6	<b>49,804</b>
<b>Total</b>	<b>418424</b>	<b>264619</b>	<b>426354</b>	<b>218802</b>	<b>49062</b>	<b>23158</b>	<b>34438</b>	<b>1970</b>	<b>171</b>	<b>1,436,998</b>

Table:4



## 2.2. Disease-wise and paid claim amount-wise distribution of claims (amount of Claims Paid):

Nature of Illness	Nature of Illness v/s Claims Paid Band									Total
	0 - 5000	5001 - 10000	10001 - 25000	25001 - 50000	50001 - 75000	75001 - 100000	100001 - 300000	300001 - 500000	Above 500001	
Arthropathies - ( M00 - M99 )	24,151,816	61,761,571	211,011,659	254,872,598	171,804,486	168,978,146	815,114,508	132,815,131	8,603,329	1,849,113,244
Blood Diseases - ( D00 - D99 )	5,018,187	12,757,026	40,619,409	39,579,957	22,546,900	17,520,210	32,556,910	3,067,250	-	173,665,849
Circulatory - ( I00 - I99 )	49,843,258	129,119,211	601,523,988	697,004,086	375,194,521	409,842,694	2,056,927,966	322,814,653	39,666,580	4,681,936,957
Digestive - ( K00 - K99 )	95,076,902	207,317,007	772,875,996	1,051,892,987	441,978,009	223,714,391	322,936,127	25,969,256	5,713,015	3,147,473,690
Ear - ( H60 - H95 )	5,914,875	12,727,108	77,016,826	91,649,620	24,655,475	5,127,095	7,974,073	2,011,005	-	227,075,877
Endocrine - ( E00 - E90 )	23,205,832	38,028,374	130,027,533	151,862,928	76,631,364	52,842,360	146,678,415	16,661,686	4,449,685	640,388,177
Eye - ( H00 - H59 )	32,333,043	93,125,621	1,145,463,072	750,342,019	106,938,548	26,069,387	36,561,175	1,710,969	-	2,192,543,834
Infectious - ( A00 - B99 )	196,163,292	435,014,067	858,266,362	442,628,848	139,081,536	89,868,399	160,141,995	21,573,660	3,017,665	2,345,755,824
Injury - ( S00 - T98 )	58,145,787	135,870,127	438,550,970	700,949,120	412,062,632	295,191,727	448,423,434	44,441,186	10,073,095	2,543,708,078
Neoplasm - ( C00 - D48 )	18,676,600	58,109,730	302,718,248	552,826,406	359,379,202	266,407,151	564,302,494	61,747,231	17,260,177	2,201,427,239
Nervous - ( G00 - G99 )	9,326,387	26,339,896	102,826,956	116,308,246	58,139,731	46,097,646	116,304,174	14,498,218	6,211,042	498,052,296
Perinatal Period - ( P00 - P99 )	5,026,362	11,260,600	24,572,629	24,277,276	10,231,607	10,896,495	23,607,592	2,859,125	-	112,731,686
Pregnancy - ( O00 - O99 )	33,447,462	102,799,804	579,140,374	921,308,035	43,202,553	11,064,220	15,196,870	1,249,742	-	1,707,409,060
Respiratory - ( J00 - J99 )	88,218,627	173,516,016	431,378,755	356,216,462	127,624,919	77,304,527	142,219,795	19,308,561	2,628,010	1,418,415,672
Skin - ( L00 - L99 )	16,206,848	41,415,236	121,080,078	97,486,481	34,226,665	23,507,196	33,091,397	2,442,331	-	369,456,232
Urology - ( N00 - N99 )	72,639,192	186,000,413	627,170,483	877,228,840	380,430,640	179,943,740	240,078,631	18,145,267	2,433,468	2,584,070,674
Other diseases combined	115,374,471	189,384,463	463,659,704	357,826,258	121,317,397	85,164,460	190,992,816	18,851,373	2,312,411	1,544,883,353
Diseases unspecified	32,486,804	44,947,651	170,682,334	191,812,914	72,955,152	58,365,641	201,059,648	23,867,132	4,190,793	800,368,069
<b>Total</b>	<b>881,255,545</b>	<b>1,961,493,921</b>	<b>7,098,585,376</b>	<b>7,676,073,081</b>	<b>2,978,401,337</b>	<b>2,047,905,485</b>	<b>5,554,168,020</b>	<b>734,033,776</b>	<b>106,559,270</b>	<b>29,038,475,811</b>

Table:5

## 3. Number of days of hospitalisation

Nature of Illness	Nature of Illness v/s Stay Period - No. of Claims											Total	
	Less than 1 day	1	2	3	4	5	6	7	8	9	10		Above 10 days
Arthropathies - ( M00 - M99 )	3976	5501	5865	5255	4679	4363	4029	3325	2145	1797	1372	6801	49108
Blood Diseases - ( D00 - D99 )	1253	933	1236	1133	950	751	499	380	282	190	161	735	8503
Circulatory - ( I00 - I99 )	6344	16209	17724	15125	12432	9497	6809	5746	4318	3613	2701	11854	112372
Digestive - ( K00 - K99 )	12322	20451	31978	28212	19261	12214	7737	5824	3839	2713	2039	7755	154345
Ear - ( H60 - H95 )	925	4507	3438	1447	683	376	220	187	87	70	53	233	12226
Endocrine - ( E00 - E90 )	9498	2763	3708	3695	3208	2439	1768	1451	1080	835	632	3487	34464
Eye - ( H00 - H59 )	69684	39025	6159	1276	671	382	256	326	150	113	83	1089	119214
Infectious - ( A00 - B99 )	27882	17037	38558	39199	31493	22483	14060	9151	4653	3217	1976	6444	216153
Injury - ( S00 - T98 )	4511	21781	17966	12456	9040	6794	4937	4068	2744	2307	2018	10303	98945
Neoplasm - ( C00 - D48 )	7840	11472	7022	5442	5272	4223	3124	2518	1932	1532	1153	8530	60060
Nervous - ( G00 - G99 )	1115	2464	3412	2529	2021	1654	1124	972	713	579	455	2400	19438
Perinatal Period - ( P00 - P99 )	108	518	1077	925	804	602	382	290	195	129	121	739	5890
Pregnancy - ( O00 - O99 )	1795	7839	11632	13361	14439	11157	7919	5954	3384	2185	1225	2673	83563
Respiratory - ( J00 - J99 )	15343	12819	20037	17786	13243	9206	5543	3905	2118	1483	1117	4565	107165
Skin - ( L00 - L99 )	3653	5851	3866	2765	2162	1612	1125	920	598	491	388	1914	25345
Urology - ( N00 - N99 )	10748	25636	20125	16172	13533	9904	6510	5218	3099	2339	1615	9362	124261
Other diseases combined	44123	15622	20543	16397	12356	8621	5398	3822	2320	1647	1282	8668	140799
Diseases unspecified	19766	4938	5882	4801	3656	2539	1723	1342	877	652	497	2494	49167
<b>Total</b>	<b>240886</b>	<b>215366</b>	<b>220248</b>	<b>187876</b>	<b>149903</b>	<b>108817</b>	<b>73163</b>	<b>55399</b>	<b>34534</b>	<b>25892</b>	<b>18888</b>	<b>90046</b>	<b>1421018</b>
%	16.95	15.16	15.50	13.22	10.55	7.66	5.15	3.90	2.43	1.82	1.33	6.34	100.00
<b>Cumulative</b>	16.95	32.11	47.61	60.83	71.38	79.03	84.18	88.08	90.51	92.33	93.66	100.00	

Table:6

Note: 32.11% of claims needed only one day or less than one day of hospitalization

