

VIOBIL Score for a patient parallel to CIBIL Score for borrower

The Credit Information Bureau (India) Limited (CIBIL) is the most popular of the four credit information companies licensed by the Reserve Bank of India. There are three other companies also licensed by the RBI to function as credit information companies. They are Experian, Equifax and Highmark. However, the most popular credit score in India is the CIBIL score. Let's find out what is CIBIL score.

CIBIL Limited maintains credit files on 600 million individuals and 32 million businesses. CIBIL India is part of TransUnion, an American multinational group. Hence credit scores are known in India as the CIBIL Transunion score.

CIBIL Score is a 3-digit numeric summary of your credit history, rating and report, and ranges from 300 to 900. The closer your score is to 900, the better your credit rating is.

What does credit history and credit report mean in CIBIL?

When you want a loan you must ask yourself what is my CIBIL score? And will I be credit-worthy? Your bank will check your credit-worthiness through your credit history and make a credit report.

A credit history is a record of a borrower's repayment of debts. A credit report is a record of the borrower's credit history from a number of sources, including banks, credit card companies, collection agencies, and governments. A borrower's credit score is the result of a mathematical algorithm applied to credit information to predict how credit worthy you are.

A CIBIL credit score takes time to build up and usually it takes between 18 and 36 months or more of credit usage to obtain a satisfactory credit score.

Why does the CIBIL credit score matter?

The CIBIL score plays a critical role in the loan application process. When someone approaches a bank or a financial institution for a loan, the lender first checks the applicant's CIBIL score and report. If the CIBIL score is low, the bank may not even consider the application further. If the CIBIL score is high, the lender will look into the application and consider other details to determine if the applicant is credit-worthy.

The CIBIL score works as a first impression for the lender, the higher the score, the better are your chances of the loan being reviewed and approved. The decision to lend is solely dependent on the bank and CIBIL does not in any manner decide if the loan/credit card should be sanctioned or not.

Typically, a score of 700 is considered good.

Do we need a score for rating a patient's treatment worthiness?

The internet is full of websites which rate doctors based on individual patients' experience. However these patients may not behave properly with healthcare professionals and institutions with respect to payment of bills as well as manner of interacting with staff. Many times patients talk rudely with the hospital staff to the extent of calling it arrogance; and sometimes they indulge in violence. If hospitals come to know that there is a high risk of a particular patient behaving in such a manner, it would be better to decide whether to treat such a patient. In emergency situations, hospitals can stabilise the patient as per directives of the Hon'ble Supreme Court of India, and then refer him/her to government hospital or charitable trust hospitals depending on the situation. If a hospital decides to treat such a high risk patient, then they can at least ask for advance payment from the patient and/or restrict access to relatives in order to reduce chances of violence. They can even give advance intimation to the security of a hospital or police department.

VIOBIL Violence Score :

When a patient gets admitted in hospital for treatment or approaches a doctor for his ailments, doctors usually consider Medical Risk factors in a patient. There is usually some discussion regarding cost of the treatment and if Financial Risks are involved, the patient may be referred to a charitable institute or government hospital. However, usually there is no consideration to the risk of violence from the patient or his relatives.

Violence Risk :

Violence risk may be presented in graded format as under. Abuse with increasing severity may be described as under :

Patient or his friend / relative / well wisher

01. Argued with billing clerk
02. Did not pay part of bill

03. Did not pay bill at all
04. Argued with paramedical worker
05. Argued with doctor
06. Manhandling billing clerk
07. Manhandling paramedical worker
08. Manhandling doctor
09. Damage to hospital furniture and equipment
10. Grievous hurt to any staff working in hospital

How can we have VIIBIL score similar to CIBIL score for credit. :

In the description below

D is healthcare worker and

P is patient.

H is healthcare institution

F is a friend / relative of the patient

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D records all the demographic information regarding P in this system (no sensitive medical data is shared so that confidentiality issues do not arise).

D also records F1 to Fn visitors for a patient during the hospital stay, name, mobile number (aadhar if possible).

Subsequently P or F abuses D which may be any type of abuse above.

After the abuse D records the type of abuse against the name of the patient in the system.

If P goes to another Hospital H for his treatment.

When H enters a patient's demographic information in the system.

H is informed that P abused (type 1 to 10) some doctor (D will not be identified) or some Hospital (H will not be identified)

WHILE CALCULATING THE SCORE

History of F1 to Fn with respect to violence will be checked while calculating the **VIIBIL** score. If they are found to have indulged in such activities their proportionate score will also be added to the patient's score so that there is fair indication of possibility of untoward incident. This is because these friends are the ones who vandalise hospitals.

This is a simplistic possible system which can be developed without any third party intervention and Medicos Legal Aid Association can initiate this activity by developing a platform for maintaining such a score.