

## SEMESTER-IV

### COURSE 4: HEALTH INSURANCE

Theory

Credits: 4

4 hrs/week

---

#### Learning Objectives:

To acquaint students with the basic concepts of Health Insurance.

To impart skills in decision making with refers to manage health insurance business.

#### Learning Outcomes:

- To explore knowledge on Health insurance, health economics and its role in health care financing, model, health insurance issues in India.
- To know about various Individual and Group indemnity plans.
- To understand health insurance underwriting.
- To explore knowledge on Claims Procedure & Documentation and third party administrators.
- To have in depth knowledge on Government and social health insurance schemes in India.

**Unit 1: Health Insurance:** Meaning and Importance of Health insurance - Concept of Health - Determinants of health - Healthcare – Stakeholders in India - Factors affecting the health system - Current status of healthcare - Health Economics and its role in health care financing – Model – Health insurance issues in India.

**Unit 2: Health Insurance Products:** Scope of Health Insurance Covers- Individual and Group indemnity plans—Mediclaim Policy - Overseas Medical Insurance - Floater Plans Benefit plans- Critical Illness plans- High Deductible plans- Comprehensive coverage plans- Long term care insurance — Travel Insurance- Micro Health Insurance— Health Insurance plans for Senior Citizens — Disease Management plans- Other Products – Benefits – Exclusions – Discounts – Conditions.

**Unit 3: Health Insurance Underwriting:** Need for underwriting - Principles of underwriting Health insurance - The underwriting process – factors considered for premium calculation.

**Unit 4: Claims Procedure & Documentation:** In house claim settlement and Third Party Administrators (TPA's): - IRDA Regulations for TPA– Role and Responsibilities of TPA – Network Hospitals & Cash Less Facility - Special Policies for Critical Illnesses/TopUp Cover.

**Unit 5: Government and social health insurance schemes in India:** Personal Accident Insurance - Basic Principles - Coverage and Benefits - Provisos and Exclusions – Rating – Extensions – Discounts.

**Activities:**

- The students can gather the data relating to various health insurance plans.
- Class room seminar on under writing process in health insurance.
- Assignment can be given on comparative analysis of various health policies issued by different insurance companies.
- Students may be asked to gather various health insurance applications issued by different companies and make them to fill.
- Quiz can be conducted on various health policies.
- A group discussion can be conducted on claim procedure and documentation

**Reference Books**

1. Insurance Institute of India – IC 27- Health Insurance
2. Insurance Institute of India – IC 36 – Health Insurance Claim Management Reference Books
  1. Edwin Jerome Faulkner, Health insurance, McGraw-Hill insurance series
  2. Benjamin S. Warren, Health Insurance: Its Relation to the Public Health, Biblio Bazaar, 2009
  3. Aiviva Roh, Brain Abel Smith, and Givanni Trmburi , Health Insurance in developing countries, Hall of India Private Limited, New Delhi
4. Ammer Narain Aga

**Web sites :**

1. [www.irda.gov.in](http://www.irda.gov.in)
2. [www.policybazaar.com](http://www.policybazaar.com)