

Employee Satisfaction Towards Health Insurance Plan: A Study of Arabia Holdings

By

Poornima Sharma

*Dissertation submitted in partial fulfillment of the requirements of the degree
MBA Hospital and Health Management*

Academic year, 2017-2019



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TO WHOMSOEVER MAY CONCERN

This is to certify that **Poornima Sharma**, student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone internship training at Arabia Holdings, Dubai from **10th Feb. to 10th May 2019**.

The Candidate has successfully carried out the study designated to her during internship training and her approach to the study has been sincere, scientific and analytical.
The Internship is in fulfillment of the course requirements.

I wish her all success in all her future endeavors.

Dr. P.R Sodani
Pro-President
The IIHMR University, Jaipur

Dr. Seema Mehta
Associate Professor
The IIHMR University, Jaipur

The certificate is awarded to

Poornima Sharma

In recognition of having successfully completed her

Internship in the department of

Healthcare Division

and has successfully completed her Project on

A study of Employee satisfaction on new health insurance plan introduced by Arabia Holdings

From

10/02/2019 to 10/05/2019

Trans Middle East Management Consultancy, A division Arabia Holdings Ltd. Dubai(UAE)

She comes across as a committed, sincere & diligent person who has a strong drive and zeal
for learning

We wish her all the best for future endeavors



Training & Development

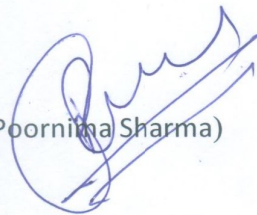


Zonal Head-Human Resources

THE IIHMR UNIVERSITY, JAIPUR

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled Employee satisfaction towards health insurance plan: a study of Arabia Holdings submitted by Poornima Sharma, MBA-HM22-624 under the supervision of Dr. Seema Mehta(Associate Professor) for award of MBA in Hospital and Health from The IIHMR University, carried out during the period from 10 February 2019 to 10 May, 2019 embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other institute or other similar institution of higher learning.



(Poornima Sharma)

ABSTRACT

Title: Employee satisfaction towards health insurance plan: a study of Arabia Holdings

Background:

Employee's satisfaction is a measure of worker's contentedness with their job, whether or not they like their job, or individual aspects of jobs which includes factors such as nature of work or supervision. Employees satisfaction can be measured in cognitive (evaluative), affective (emotional), and behavioral components. The purpose of this study was to know about the new health insurance plan introduced to senior management employees and to measure their level of satisfaction with the services provided in the new plan.

Objective:

To assess the employee satisfaction with respect to the new Health insurance plan introduced to the senior management employees.

Method:

A descriptive study was done with the help of structured questionnaire using closed ended question made on ordinal and interval scale to measure employee's satisfaction among senior management employees of Arabia Holdings Corporate Division. The collected data was analyzed on the various parameters ranging from Service quality, service satisfaction ,Premium , Time etc with the help of Ms excel.

Result:

From the sample of 50 management employees, the study was performed to understand the satisfaction level towards new insurance services introduced to them by management. According to the collected data 44% of the employees are satisfied with the hospital networks which provided by Al Buhaira Insurance and they are satisfied with the services of the healthcare division and with the payments of consultations. Lastly study also revealed that

major causes of dissatisfaction among employees was due to denials in diagnostic investigation and long waiting hours for pharmacy approvals

CONTENT

1. INTRODUCTION

- 1.1- Variables which comes in the organizational variables are.
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1. INTRODUCTION

Employee's satisfaction is a measure of worker's contentedness with their job, whether or not they like their job, or individual aspects of jobs which includes factors such as nature of work or supervision. Employees satisfaction can be measured in cognitive (evaluative), affective (emotional), and behavioral components.

There are some variables on which employee satisfaction depends;

1.Organizational Variables

2. Personal variables

(1) Organizational Variables: - The organization determinants of employee's satisfaction play a very important role. The employees spend most of the time in the organization so there are many variables that may affect his or her level of satisfaction.

1.1- variables which comes in the organizational variables are:

i-organizational development

ii-Policies of compensation and benefit

Iii- Promotion and career development

iv- Job satisfaction

v- Job security

vi-Working environment & condition

vii- Relationship with supervisor

viii- Work group

ix- Leadership styles

x-Other factors

2- Personal variables: -The personal determinates help a lot in maintaining the motivation and personal factors of the employees to work effectively and efficiently . And also it can be related to psychological factors.

1.2- variables which comes in the personal variables are:

- i-** Age
- ii-** Personality
- iii-** Expectation
- iv-** Gender
- v-** Education

1.3-Importance of Employees satisfaction-

- i-** Employee will believe that the organization will be satisfying in the long run.
- ii-** Employee will care about the quality of their work.
- iii-** Employee will create and deliver superior value to the customer.
- iv-** Employee are more committed to the organization.
- v-** Employee work is more productive.

1.4- Improve welfare for the employees:-

Employee attitude reflect the moral of the company in area of customer service and sale, happy employees are extremely important because they represent the company to the public. Satisfaction however is not linked solely to compensation .A rise or benefits will probably improve employee contentment at least temporarily but small, inexpensive changes can have a long term impact.

There is 13 parameter can increase employee satisfaction loyalty thereby increasing our business revenue and profit is as follows: -

- i-** Clear, concise and consistent communication
- ii-** Getting to know your employees and create a team
- iii-** Training and other improvement programs
- iv-** Empower employees across the company
- v-** Work itself
- vi-** Fair compensation and benefits
- vii-** Opportunity for promotion and career development
- viii-** Monitor performance and rewards for contribution
- ix-** Provide regular, honest feedback
- x-** Use of information technology
- xi-** Provide best equipment and safe working condition
- xii-** Build corporate culture
- xiii-** Remain positive

The main motto of project is to find the satisfaction level of the employees of Arabia Holdings for the new insurance company(Al Buhaira) which is being introduced by our healthcare division since it is a new initiative and we took this initiative and introduce this insurance for the only managerial level which earlier managed by broker or HR , . The report revolves around the Employees satisfaction on introducing Al Buhaira Insurance plan. Arabia holdings healthcare division there as per salary bracket of the employees in which benefits of to policy differs. Al Buhaira policy cater all our managerial level employees with various policy benefits under network Rn2 being a healthcare division, we managed all health queries of our employees consider their utilization and we help them and arranging consultation till final treatment as their network hospitals inbound as well as outbound. are four different insurance. There a revenue stream which gets added in terms of cost savings as well as business in return from the insurance company for overseas patient management.

2.LITERATURE REVIEW

“It doesn't matter whether you do small or big Job; what matters is job Contentment.” (Mohith Agadi)

2.1- Employee Satisfaction:-

Sinha (1974) defines Job Satisfaction as 'a reintegration of affect produced by individual's perception of fulfilment of his needs in relation to his work & the situations surrounding it'. Job Satisfaction, as the name suggests, is the feeling of contentment or a sense of accomplishment, which an employee derives from his/her job.

(Source) Job Satisfaction

Posted in Human Resources Terms, www.mbaskool.com

2.2- Factors that influence job satisfaction are:-

- i-Salary and money benefits
- ii-Job security
- iii-Promotion policy
- iv-Freedom of expression
- v-Medicare
- vi-Loans

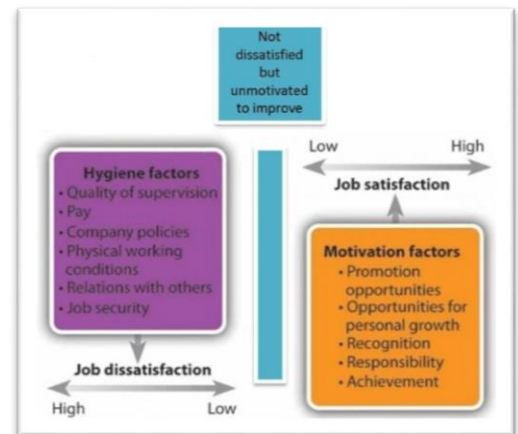
A happy employee tends to work to its fullest and provide with what's best for him as well as the company. The factors that produce job satisfaction are the same ones who lead to produce job dissatisfaction and this fact should be kept in mind. Therefore the issue whether job satisfaction and job dissatisfaction are two opposite and excludable phenomena or are they the same upside down? Herzberg's Two Factor Theory is probably the most commonly accepted point of view when it comes to discussing these factors.



Source: <https://www.mbaskool.com/business-concepts/human-resources-hr-terms/4394-job-satisfaction.html>

2.3-Herzberg's Two Factor Theory

Research undertaken by Frederick Herzberg in the 1950s has broadened our understanding of motivating factors and job satisfaction in the workplace. From his research he concluded that employees have two sets of needs in the workplace. He described these as hygiene and motivator factors. Satisfiers include salary and working conditions. If pay conditions are poor these factors may lead to job dissatisfaction. Motivators deals with factors such as achievement recognition, responsibility and opportunities for progression. Combination of these factors increased motivation and improved individual performance thus resulting in job satisfaction.



2.4.1-Doris C. Vahey (2004 February)

Studied that high levels of nurse burnout could adversely affect patient satisfaction. This study examines the effect of the nurse work environment on nurse burnout, and the effects of the nurse work environment and nurse burnout on patients' satisfaction with their nursing care. They conducted cross-sectional surveys of nurses (N = 820) and patients (N = 621) from 40 units in 20 urban hospitals across the United States. Nurse surveys included measures of nurses' practice environments derived from the revised Nursing Work Index (NWI-R) and nurse outcomes measured by the Maslach Burnout Inventory (MBI) and intentions to leave. Patients were interviewed about their satisfaction with nursing care using the La Monica-Oberst Patient Satisfaction Scale (LOPSS).

This research concluded that improvements in nurses' work environments in hospitals have the potential to simultaneously reduce nurses' high levels of job burnout and risk of turnover and increase patients' satisfaction with their care.

2.4.2-Ann Kutney-Lee, Matthew D. McHugh (2009 June)

Patient satisfaction is receiving greater attention due to rise in pay-for-performance (P4P) and the public release of data from the Hospital Consumer Assessment of Healthcare Providers and Systems (HCAHPS) survey. This paper examines the relationship between nursing and patient satisfaction across 430 hospitals. The nurse work environment was significantly related to all HCAHPS patient satisfaction measures.

Additionally, patient-to-nurse workloads were significantly associated with patients' ratings and recommendation of the hospital to others, and with their satisfaction with the receipt of discharge information. Improving nurses' work environments, including nurse staffing, may improve the patient experience and quality of care.

2.4.3-The influence of service quality and Employees emotions on satisfaction.

Vinagre, M. H. and Neves, J. (2008) **Review of Literature:-**

Nurse Burnout and Employees Satisfaction.

Doris C. Vahey (2004 February)

Studied that high levels of nurse burnout could adversely affect employee's satisfaction. This study examines the effect of the nurse work environment on nurse burnout, and the effects of the nurse work environment and nurse burnout on patients' satisfaction with their nursing care. They conducted cross-sectional surveys of nurses (N = 820) and patients (N = 621) from 40 units in 20 urban hospitals across the United States. Nurse surveys included measures of nurses' practice environments derived from the revised Nursing Work Index (NWI-R) and nurse outcomes measured by the Maslach Burnout Inventory (MBI) and intentions to leave. Patients were interviewed about their satisfaction with nursing care using the La Monica-Oberst Employees Satisfaction Scale (LOPSS).

This research concluded that improvements in nurses' work environments in hospitals have the potential to simultaneously reduce nurses' high levels of job burnout and risk of turnover and increase patients' satisfaction with their care.

2.4.4- Systematic review of studies of Employees satisfaction with telemedicine.

Mair F, Whitten P. (2000 June)

He did a research into patient satisfaction with teleconsultation, specifically clinical consultations between healthcare providers and patients involving real time interactive video. Methodological deficiencies (low sample sizes, context, and study designs) of the published research limit the generalizability of the findings. The studies suggest that teleconsultation is acceptable to patients in a variety of circumstances, but issues relating to patient satisfaction require further exploration from the perspective of both clients and providers.

2.4.5-Employees satisfaction: a review of issues and concepts

Sitzia J. (1999 Aug)

Did this study to assess the properties of validity and reliability of instruments used to assess satisfaction in a broad sample of health service user satisfaction studies, and to assess the level of awareness of these issues among study authors. With few exceptions, the study instruments in this sample demonstrated little evidence of reliability or validity. Moreover, study authors exhibited a poor understanding of the importance of these properties in the assessment of satisfaction. Researchers must be aware that this is poor research practice, and that lack of a reliable and valid assessment instrument casts doubt on the credibility of satisfaction findings

2.4.6-Employees Satisfaction Surveys as a Market-Research Tool for General Practices

Khayat K, Salter B.(1994 May)

A survey was undertaken to investigate the use of a employee's satisfaction survey and whether aspects of patient satisfaction varied according to socio demographic characteristics such as age, sex, social class, housing tenure and length of time in education. Surveys and analyses of this kind, if conducted for a single practice, can form the basis of a marketing

strategy aimed at optimizing list size, list composition, and service quality. Satisfaction surveys can be readily incorporated into medical audit and financial management.

3. ABOUT THE PROJECT:-

The UAE has a comprehensive, government-funded health service and a rapidly developing private health sector that delivers a high standard of health care to the population. Healthcare is regulated at both the Federal and Emirate level. Public healthcare services are administered by different regulatory authorities in the United Arab Emirates including the Ministry of Health and Prevention, Health Authority-Abu Dhabi (HAAD), the Dubai Health Authority (DHA) and the Emirates Health Authority (EHA).

Most infectious diseases like malaria, measles and poliomyelitis that were once prevalent in the UAE have been eradicated. New vaccination campaigns are taking place to protect against chicken pox, pertussis and the rotavirus. In addition, access to clean water in urban and rural areas is assured for 100 per cent of the population, and close to 100 per cent use modern sanitation facilities. Pre-natal and post-natal care is on par with the world's most developed countries: the new-born (neonate) mortality rate has been reduced to 5.54 per 1000 and infant mortality to 7 per 1000. Maternal mortality rates have dropped to 0.01 for every 100,000.

Rational: - Health Insurance provided to employees plays a significant role in employee satisfaction as all the health needs of one and his dependents in family are taken care by the employer, thus leading to job satisfaction and less job turnover. The Arabia has given a new insurance policy at senior managerial level as the part of their strategy to enhance employee satisfaction and revenue generation, Hence the purpose to conduct this study was to measure satisfaction level of senior management employees with new insurance services introduced by healthcare division of Arabia holdings.

3-Objective: - :- To assess the employee satisfaction with respect to the new Health insurance plan introduced to the senior management employees.

4- RESEARCH DESIGN

- I. **Study Type:** Descriptive study based on survey.
- II. **Study Respondents:** Senior Management Employees of Arabia Holdings.
- III. **Data Type:** Primary data collected through Structured questionnaire
- IV. **Duration:** 3 Months.
- V. **Sampling technique:** Purposive sampling
- VI. **Sampling Area:** Arabia Holdings corporate management employees
- VII. **Data collection Tool:** Structured Questionnaire
- VIII. **Sample Size:** 50
(There were 100 senior management employees who were covered under Al Buhaira insurances plan but only 50 of them are working for various division based out in Dubai and Abu Dhabi, remaining employees sits on other divisions which are located on other emirates of UAE so time and distance was a challenge in collecting feedback from them.)

5- RESULTS:-

5.1 Employee satisfaction towards Initiatives taken by Healthcare Division

On the basis of the survey done with the employees of Arabia Holdings having Al Buhaira insurance card, the following are the findings about the satisfaction towards the initiatives taken by healthcare division.

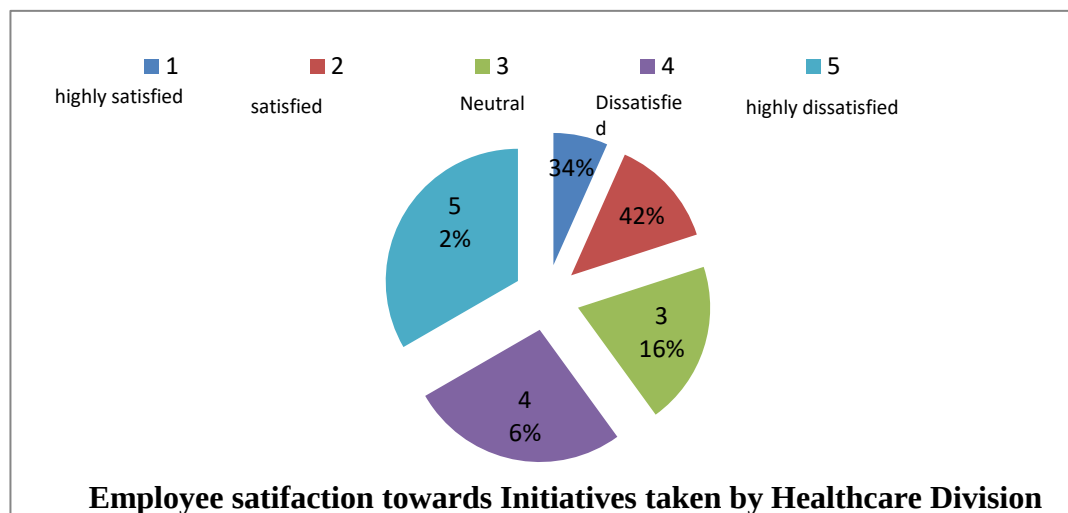


Fig:5.1

Interpretation: - :- 76% of the employees agreed with high satisfaction rate on services provided by the Healthcare division

5.2 Satisfaction w.r.t Hospital networks

On the basis of the survey done with the employees of Arabia Holdings having Al Buhaira insurance cards, the graph below depicts satisfaction of the employee of Arabia Holding vs. Hospital network.

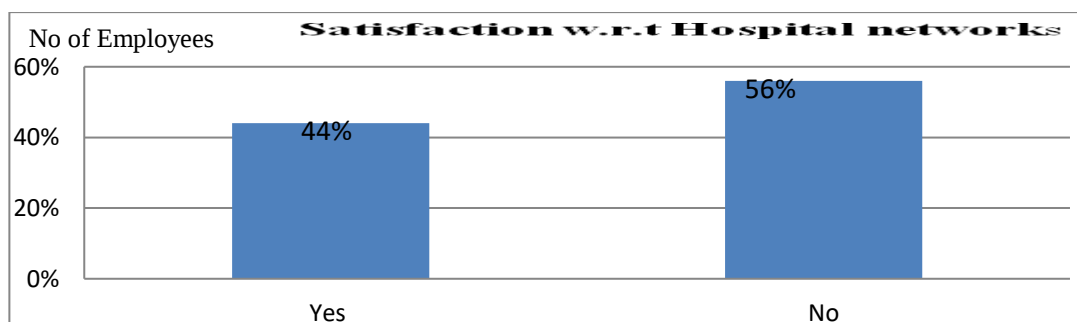


Fig:5.2

Interpretation: According to the collected data 44% of the senior managerial employees are satisfied & 56% senior managerial employees are not satisfied with the network which provided by Al Buhaira Insurance

5.3 Benefits of Insurance Plan

As per the graph represents the responses for the benefits of the insurance plan provided by Al Buhaira Insurance.

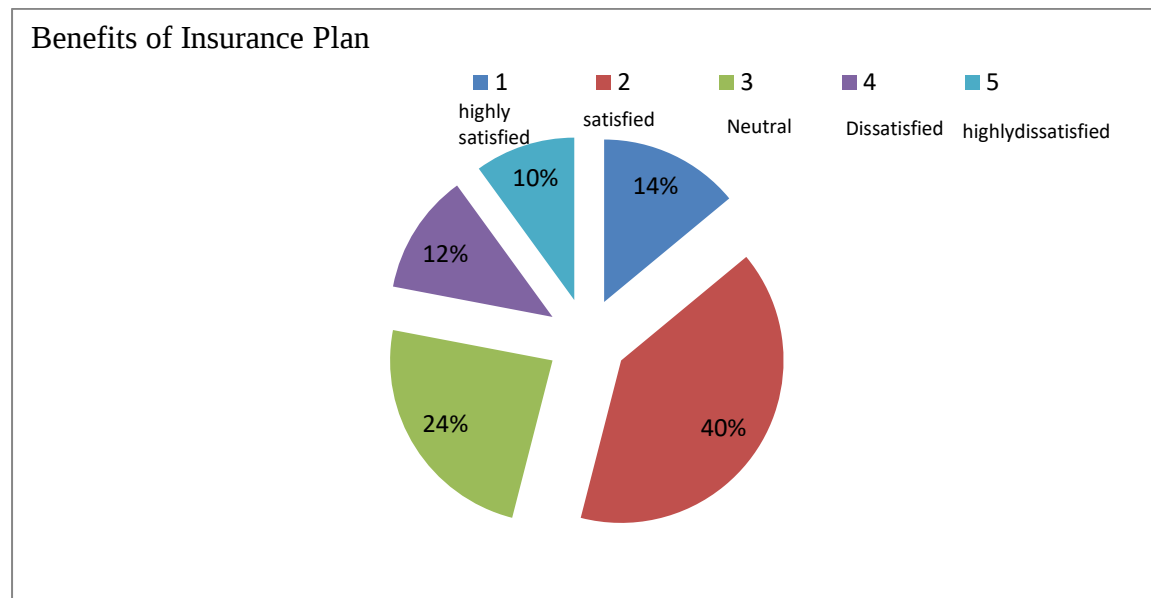


Fig: - 5.3

INTERPRETATION: - As per the collected data 54% of employees agree with the new insurance plan and its health benefits.

5.4 Queries And Concerns Solved.

According to the survey, queries and concerns solved regarding any health related issues by Arabia Healthcare Division.

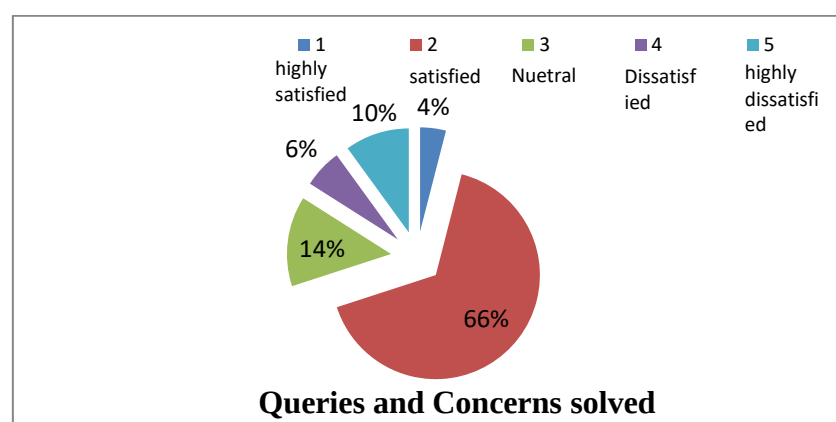


Fig: - 5.4

Interpretation: - 70% employees are satisfied with the healthcare division to solve their queries and concerns promptly.

5.5 Waiting Time for Approvals

Below graph represents the waiting time of approvals for diagnostic investigation and pharmacy.

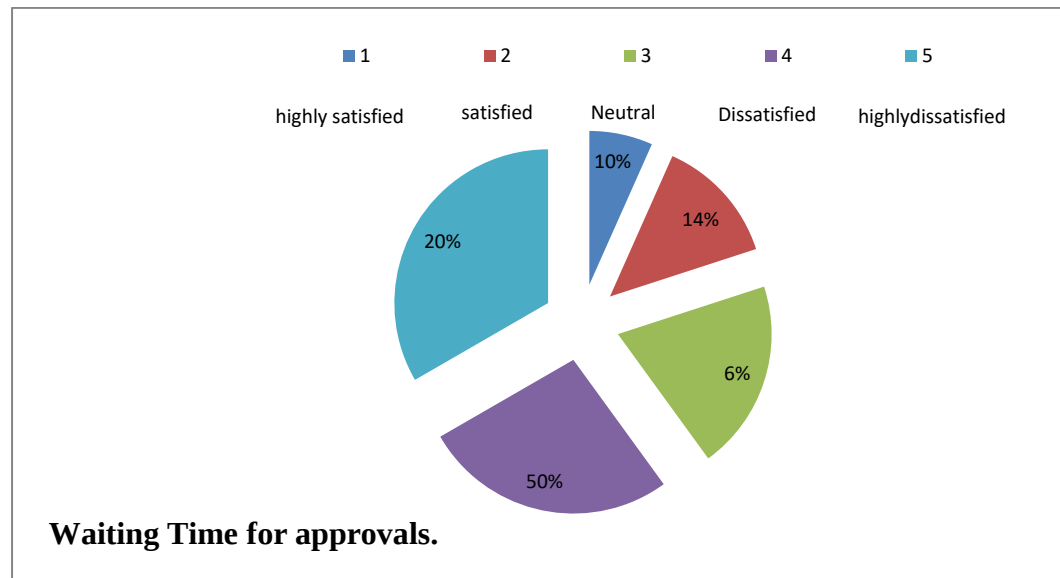


Fig: - 5.5

Interpretation:- :-24% employees are satisfied with the waiting time during the pharmacy and diagnostic, 70% of employees have faced a long waiting time for the small procedures also, so they were not satisfied with the waiting time and approval process.

5.6 Rejection of Any Claim.

Senior managerial employees of Arabia Holdings have faced rejection of any health claim.

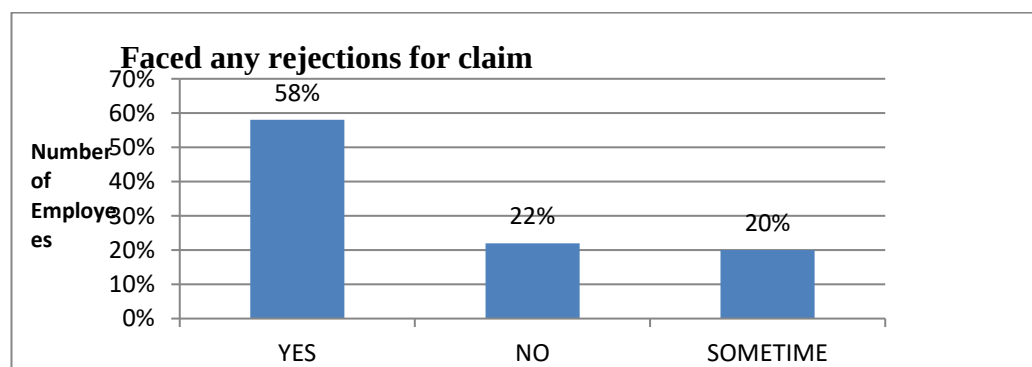


Fig: - 5.6

Interpretation- 58% of employees have faced rejections in the claims process remaining 22% of employees have not applied for medical claims and remaining 20% have faced claims rejections sometime.

5.7 Happy With Copayment Charges

Employees of Arabia Holdings are paying copayment charges in the hospital and clinics during the consultation.

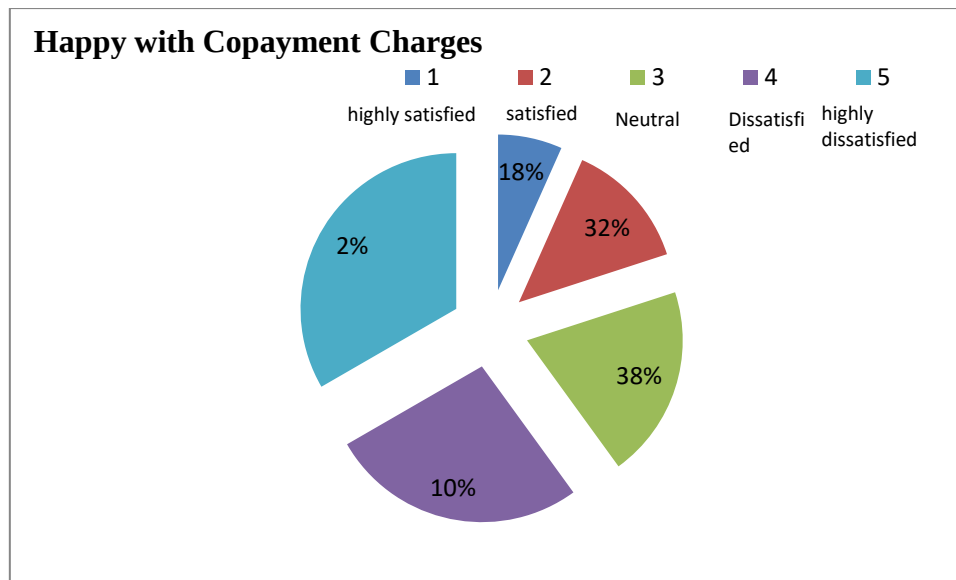


Fig: - 5.7

Interpretation: - :- According to this survey 50% of the employees agree that they are happy with the copayment charges.

5.8 Satisfaction with Reimbursement Process

According to the survey, responses of employees of Arabia Holdings for their satisfaction with the reimbursement process.

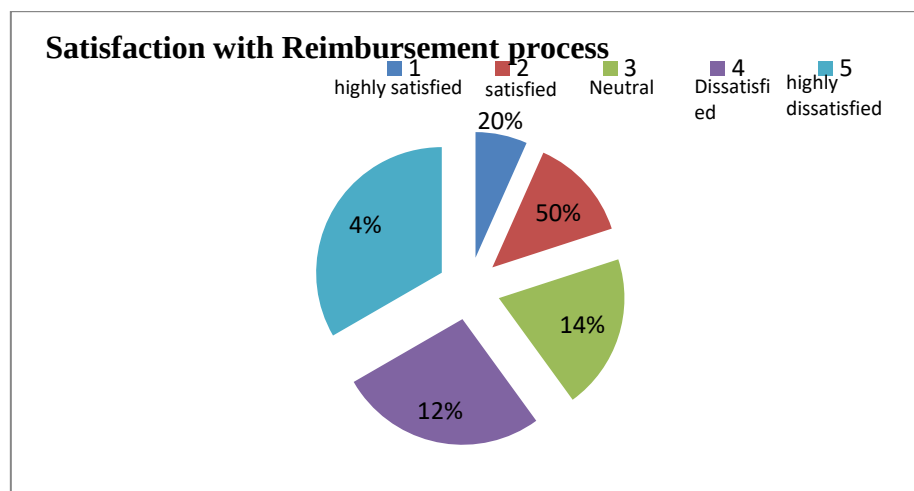


Fig: - 5.8

Interpretation: - As per the survey conducted 70% employees are satisfied with the reimbursement process.

5.9 Satisfaction w.r.t. Annual Insurance Premium for Dependents.

Employees of Arabia Holdings satisfaction graph for annual insurance premium for the dependents.

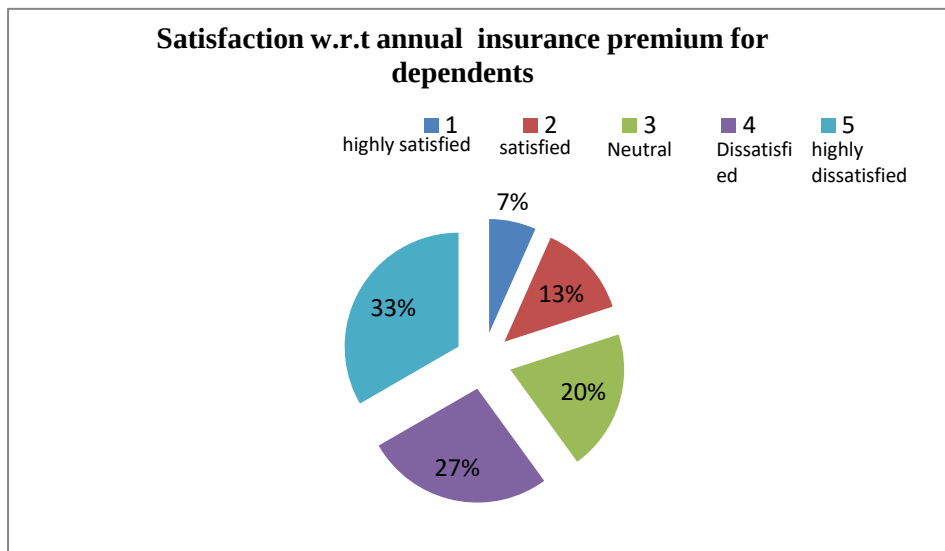


Fig: - 5.9

Interpretation: - As per the conducted survey, 20 % employees are satisfied with the premium that they paid to the insurance company for their dependents.

5.10 Delay in Pharmacy Approval Process

Employees of Arabia Holdings experience any delay in approvals of pharmacy

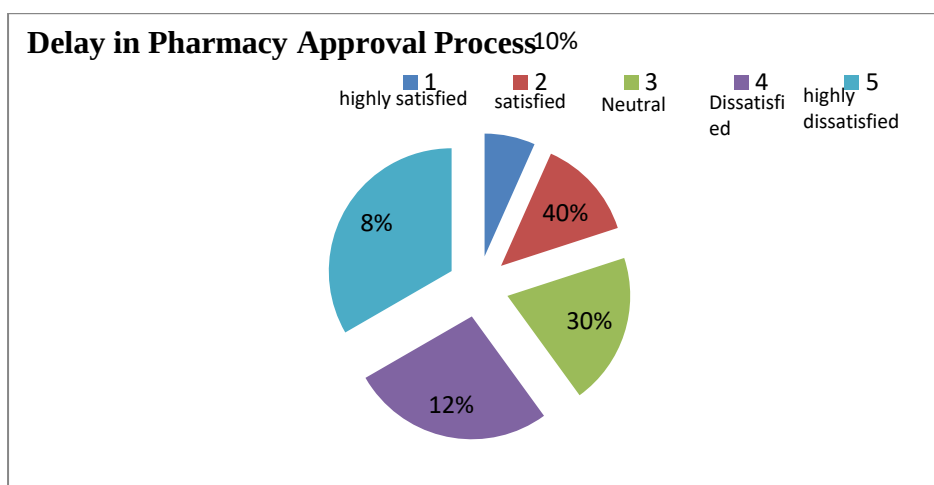


Fig: - 5.10

Interpretation: - As per this satisfaction survey 50% employees are not satisfied with pharmacy approval process.

5.11 Current Plan is better than Previous

Graph represents the results of survey for comparison for the previous plan writ to the current plan.

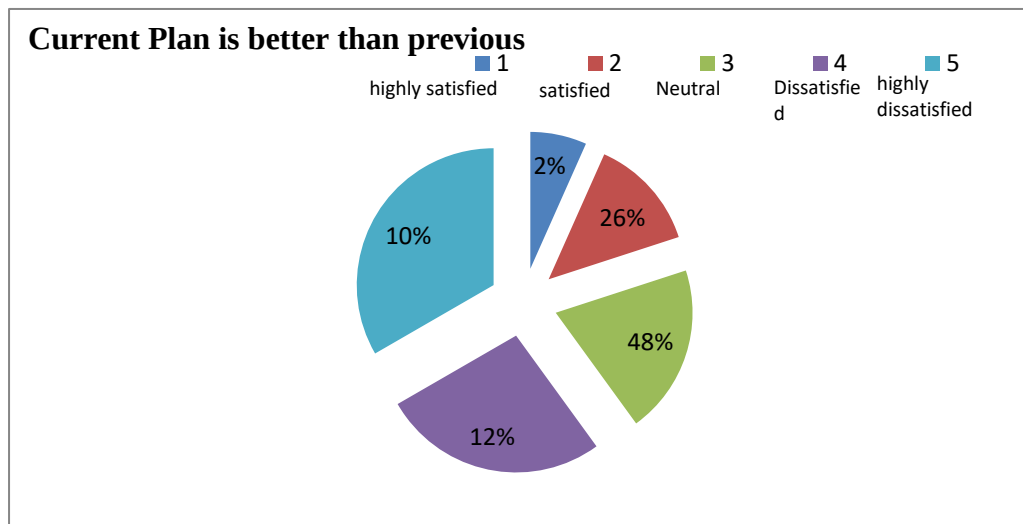


Fig: - 5.11

Interpretation: - According to this survey 28% agree that current plan is better than the previous plan.

5.12 Plan of Renewal for Coverage.

Satisfaction of employees of Arabia Holdings for renewal plan of insurance coverage.

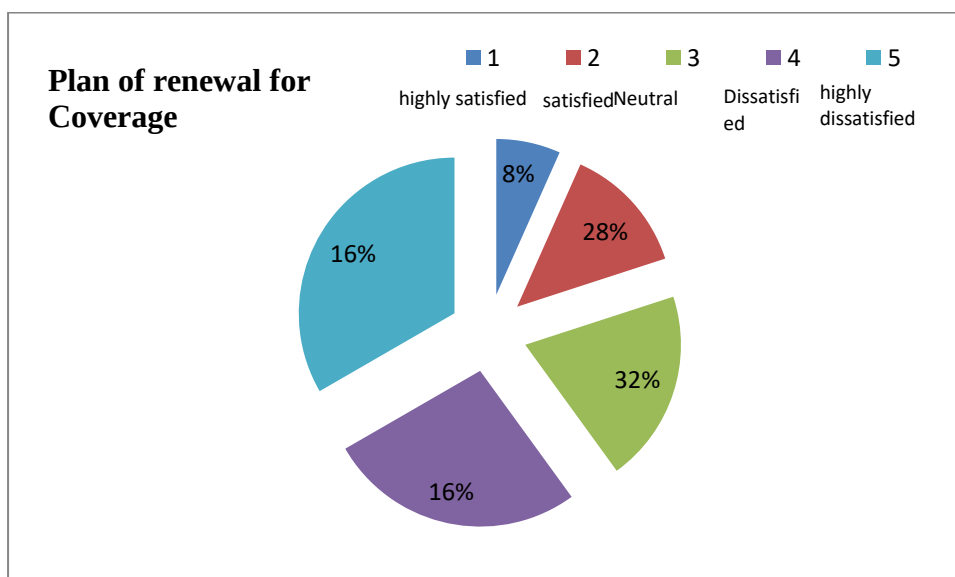


Fig: - 5.12

Interpretation:- :- As per the conducted survey 36% employees of Arabia Holdings are satisfied with the Al Buhaira insurance company. They would like to renew the coverage with Al Buhaira Insurance Company.

5.13 Helpfulness of Arabia Holdings Division

Employees response towards the helpfulness of the Arabia Holdings healthcare division.

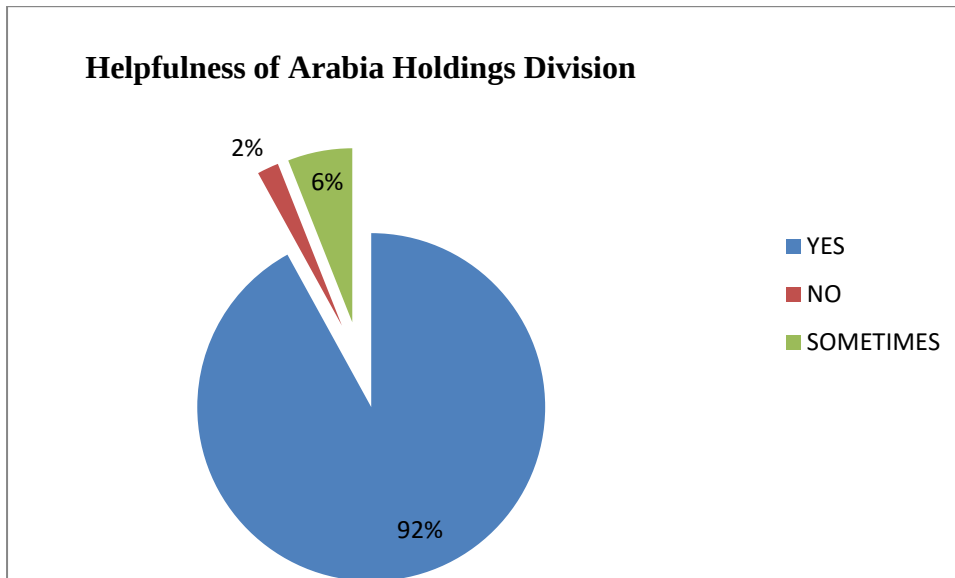


Fig: - 5.13

Interpretation: - As per the satisfaction survey Almost employees of Arabia Holdings are satisfied with the assistance offered by healthcare division.

5.14 Recommend Al Buhaira to a Friend or Colleague

Employees of Arabia Holdings would recommend it to their friends and colleagues.

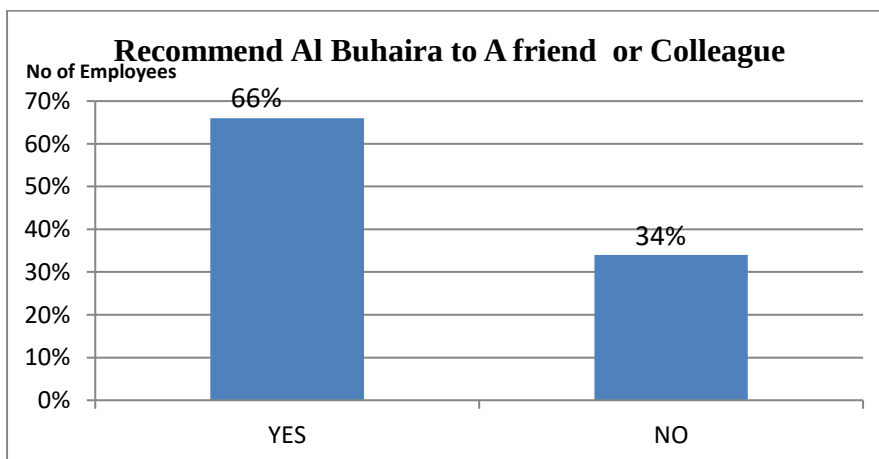


Fig: - 5.14

Interpretation: - As per the collected survey most of the employees of Arabia Holdings are satisfied with the Al Buhaira Insurance. 66% of employees would like to recommend Al Buhaira insurance to their family and friends.

6-CONCLUSION

Hence this can be sketched out from the study, and it states that Employees of Arabia Holding are aware of the insurance plan of the Al Buhaira insurance. But networking of hospital is the matter of concern for most of the employees and are generally they are not happy with this step of Al Buhaira insurance company. They have mixed views about Al Buhaira insurance company as few of the times they had to wait a lot for the approval process in the pharmacy and as well as in the clinics, a few of them were accompanied by card rejections too.

7-SUGGESTIONS

1. As per the analyzed data collected through satisfaction survey of employees it is suggested that healthcare division for establishment of a proper communication program regarding benefits of new insurance policy.
2. Standard operating procedures to be followed while visiting healthcare facilities so that there is no delay in getting approvals.
3. Healthcare division should be kept in loop for all of the healthcare needs of the employees to avoid complications of approvals.
4. Pharmacy limit & utilization report to be shared with employees.
5. As per the employee recommendations there should also include ophthalmology and dental treatment.
6. Healthcare division take proper action to convert dissatisfied client by addressing their issues to convert them into satisfied clients.

8.APPENDIX

**Instructions: - This questionnaire is for Arabia Holdings employees satisfaction survey
Kindly rate us and our services on the scale of 1 to 5 where (1) highly satisfied; (2) satisfied ; (3) neutral ; (4)dissatisfied ; (5) highly dissatisfied.**

Name :

Age:

Gender:

Division:

Designation:

Year of service in the organization:

Q1. Are you aware of your healthcare benefits as provided in the insurance plan by Al Buhaira Insurance

1 2 3 4 5

Q2. Are you satisfied with the network of hospitals provided by Al Buhaira in your plan ?

Yes / No

Q3. Are you satisfied with the initiatives taken by healthcare division?

1 2 3 4 5

Q4. Do you think assistance offered by Healthcare division for your health needs is of help?

YES /NO/ Sometime

Q5. Healthcare division is able to solve your queries and concerns promptly

1 2 3 4 5

Q6. The waiting time of approval from insurance for diagnostic &consultation was up to your expectations?

1 2 3 4 5

Q7. Did you experience any delay during the approval process of pharmacy?

Yes /No/ Sometimes

Q8. Have you faced rejections in your claims so far?

1 2 3 4 5

Q9. Are you satisfied with your reimbursement process ?

1 2 3 4 5

Q10. Your current plan is better than the previous year's plan of insurance

1 2 3 4 5

Q11. Are you satisfied with the cost that you have paid for the health insurance for your dependants?

1 2 3 4 5

Q12. Are you happy with copayment charges?

1 2 3 4 5

Q13. Given an opportunity, would you plan to renew your coverage with Al Buhaira?

1 2 3 4 5

Q14. How likely is it that you would recommend Al Buhaira insurance to a friend or colleague? Yes / No

BIBLIOGRAPHY:-

FIGURE1 (JOB SATISFACTION FACTORS) : <https://www.mbaskool.com/business-concepts/human-resources-hr-terms/4394-job-satisfaction.html>

FIGURE2 (Herzberg's Two Factor Theory) : <https://iedunote.com/two-factor-theory>
<https://www.slideshare.net/maazahmadkhan/customer-satisfaction-project-67677653>