

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

By: Poornima Sharma

Introduction

- "**Employee satisfaction**" is the term used to describe whether **employees** are happy and fulfilling their desires and needs at work. Many measures purport that **employee satisfaction** is a factor in **employee** motivation, **employee** goal achievement, and positive **employee** morale in the workplace.

Objective

- To conduct an employee satisfaction survey with respect to the new Health insurance plan introduced to the management employees.

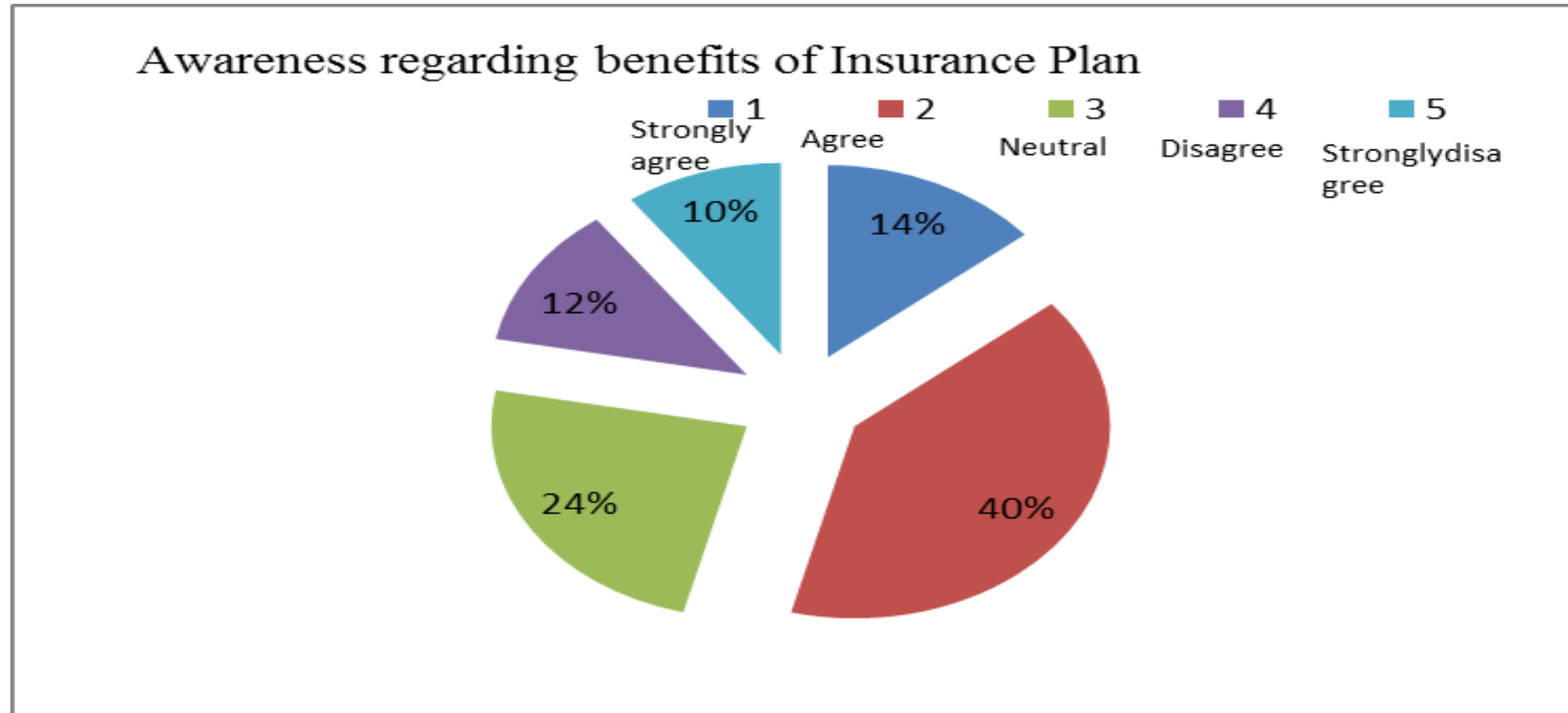
Research Question:-

What are the factor that effect the employee satisfaction of Arabia Holdings?

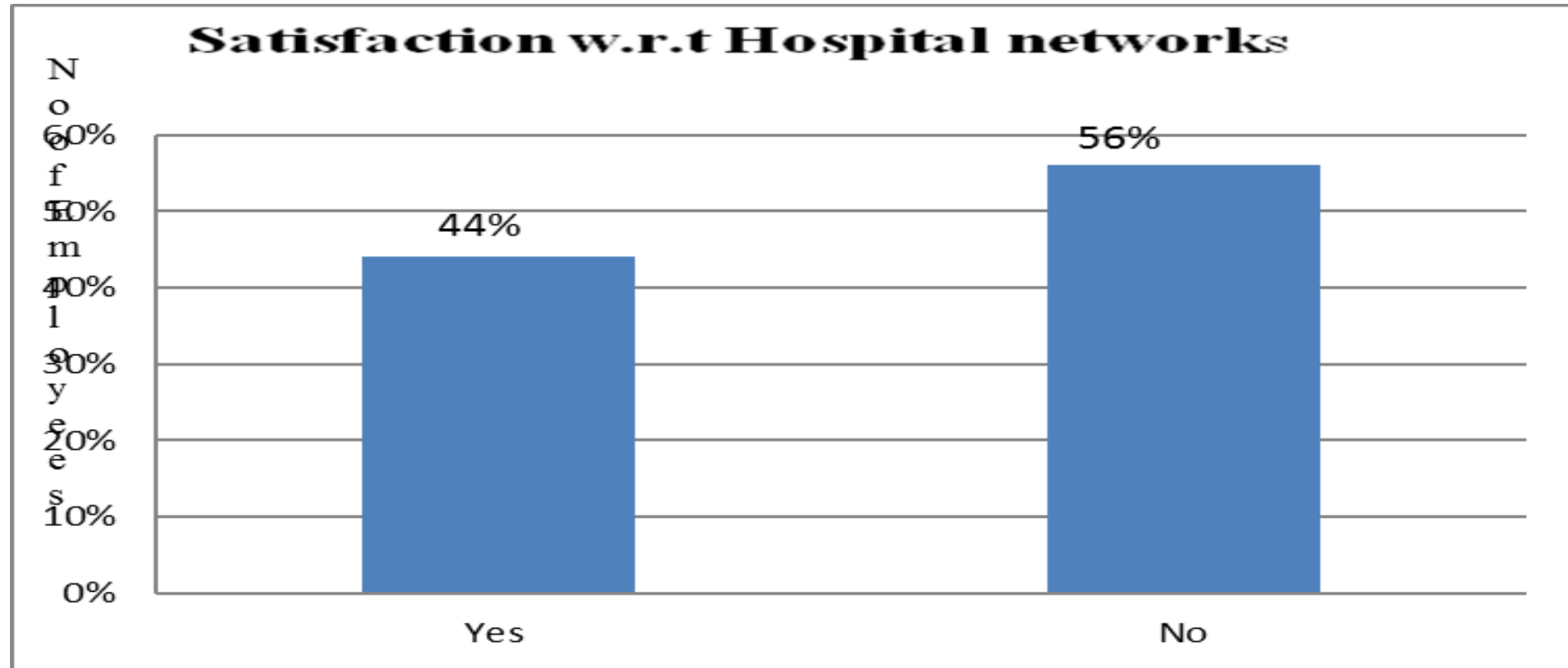
Research Methodology

- **Study Type:** Descriptive Cross Sectional Study based on survey.
- **Study Population:** Senior Management Employees of Arabia Holdings.
- **Data Type:** Primary (Structured questionnaire with 5 point likert scale).
- **Duration:** 3 Months.
- **Sampling Technique :** Purposive and Convenience Sampling
- **Sampling Area:** Arabia Holdings corporate management employees.
- **Sampling Tool:** Structured Questionnaire
- **Sample Size:** 50
- (There are 100 senior management employees who are 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.)

Data Analysis and Interpretation

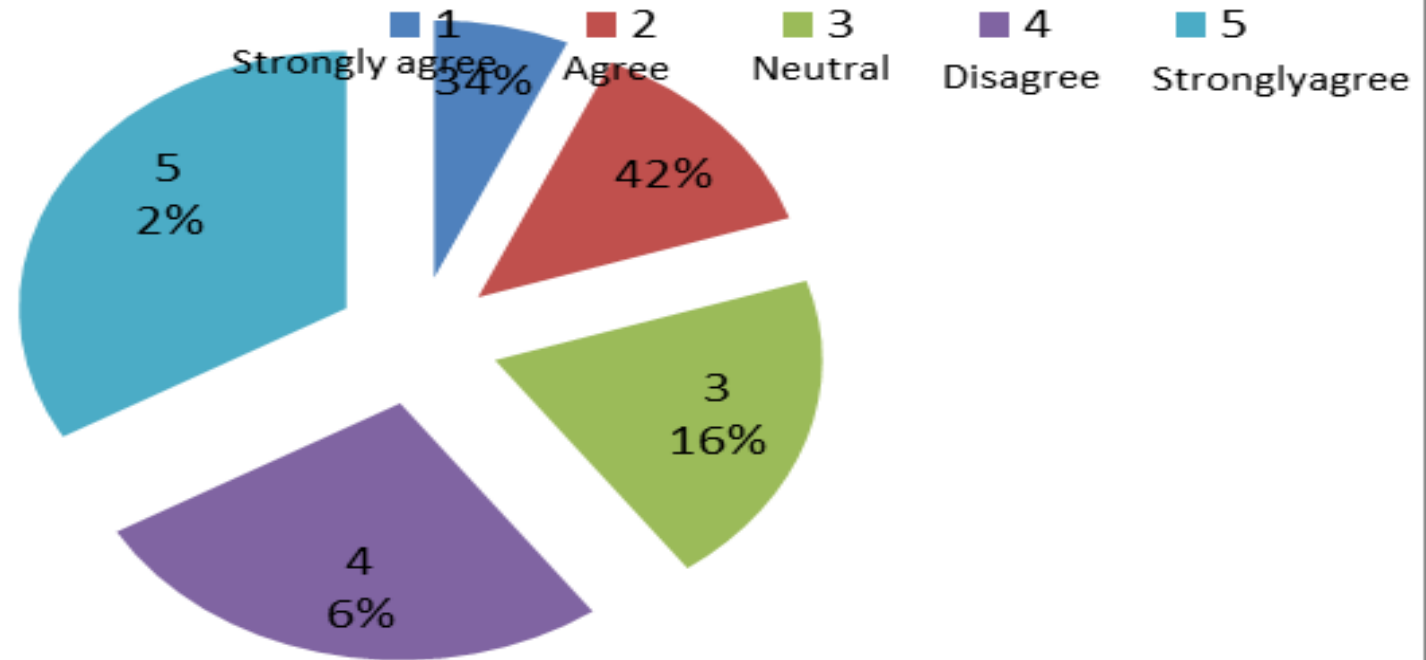


INTERPRETATION:-As per the collected data around 54% of employees are aware of the insurance plan and its health benefits.



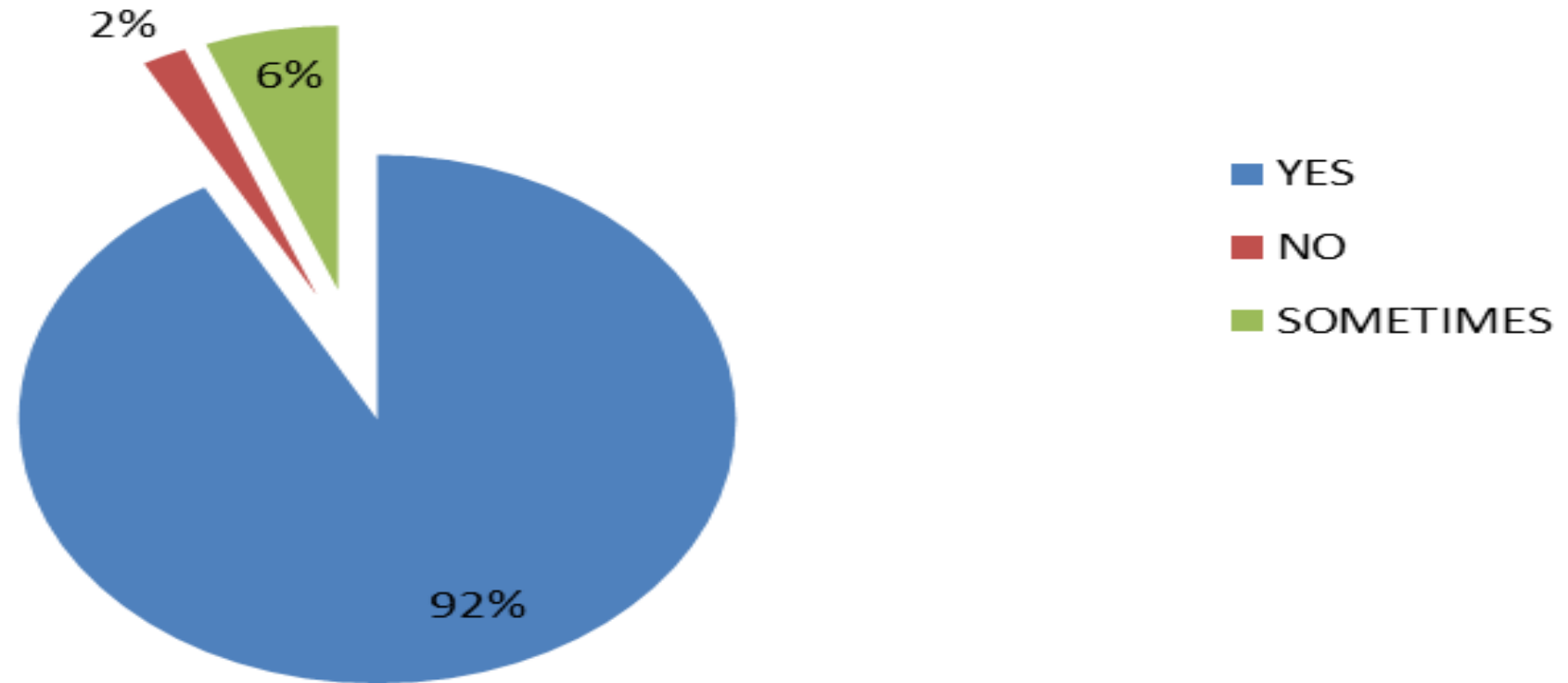
Interpretation: According to the collected data most of the employees (56%) are not satisfied with the network which provided by Al Buhaira Insurance.

Initiatives taken by Healthcare Division

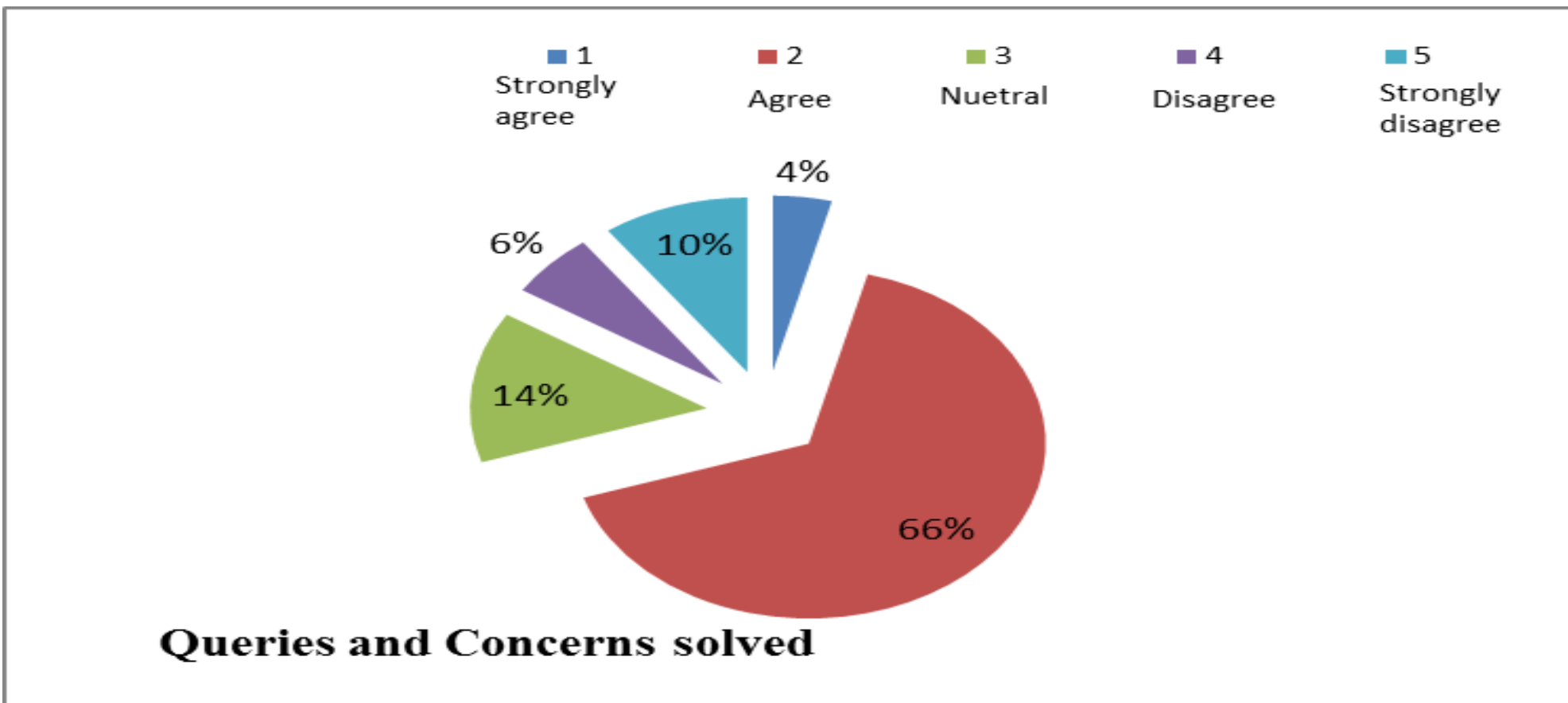


Interpretation:- As per survey conducted majority of employees (76%) agreed with high satisfaction rate on services provided.

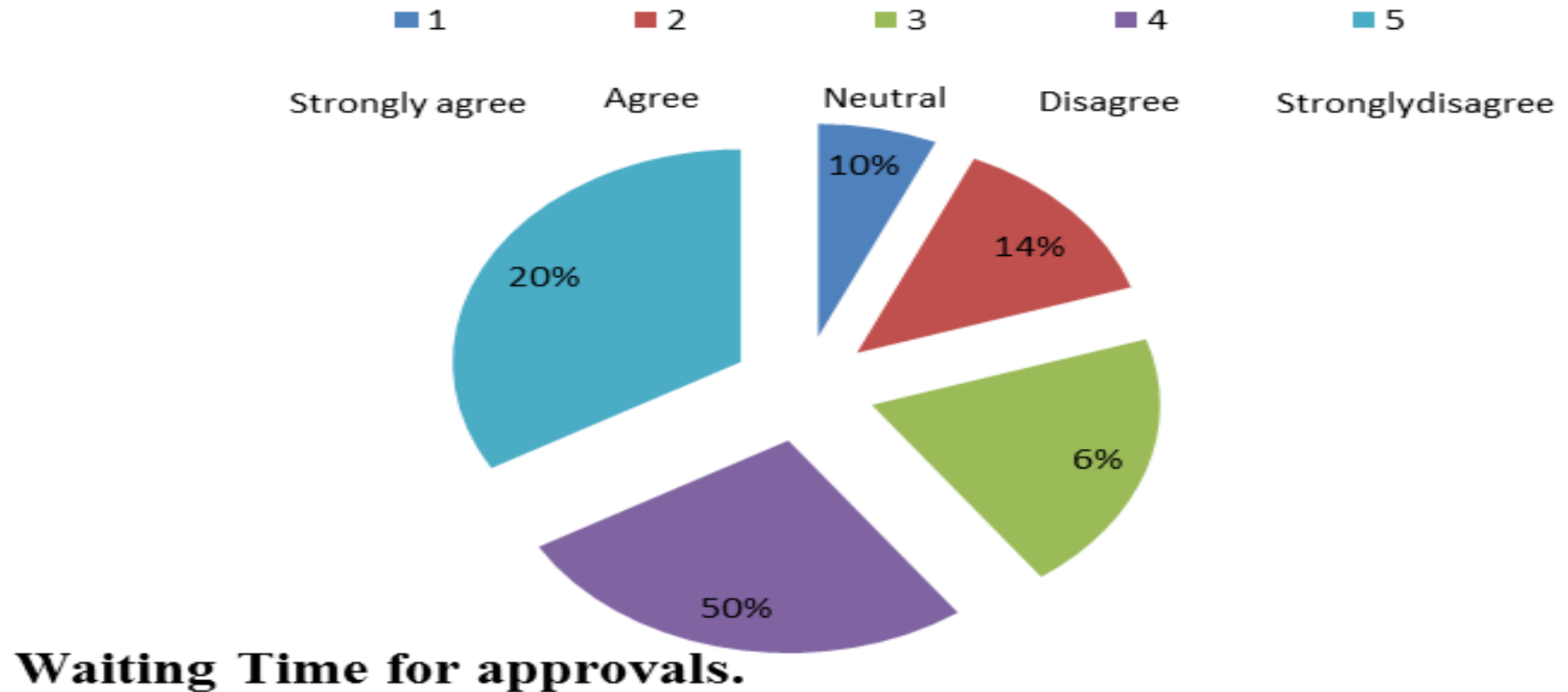
Helpfulness of Arabia Holdings Division



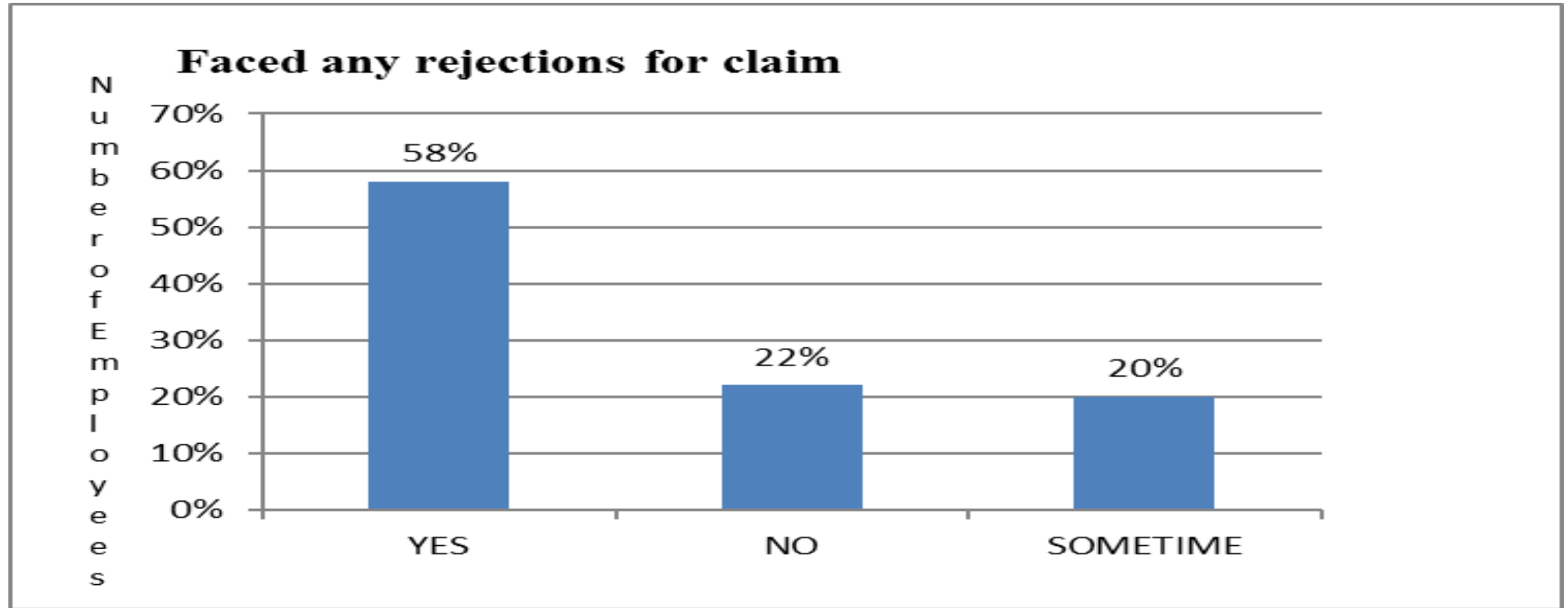
Interpretation:- As per the satisfaction survey Almost employees of Arabia Holdings are satisfied with the assistance offered by healthcare division.



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

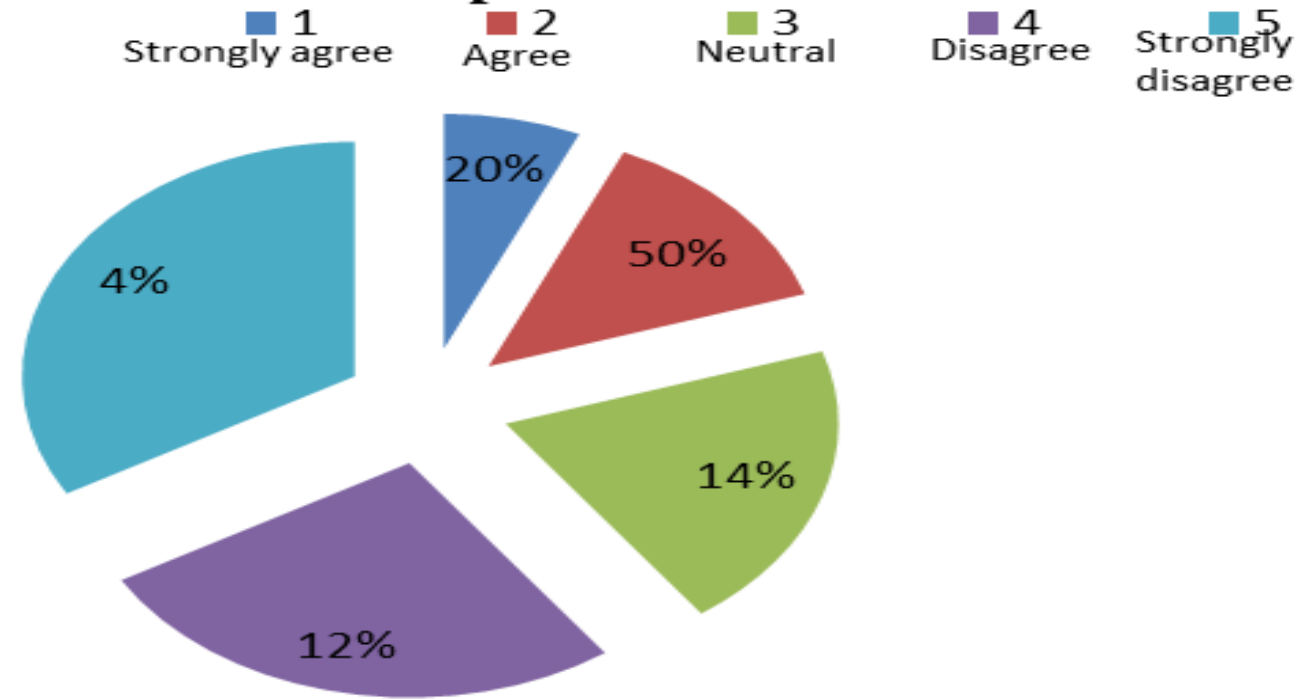


Interpretation:- Most of the employees are not satisfied with the waiting time during the pharmacy and diagnostic they faced a lot waiting time for the small procedure. So they have an issue with the only with waiting time for the approval.



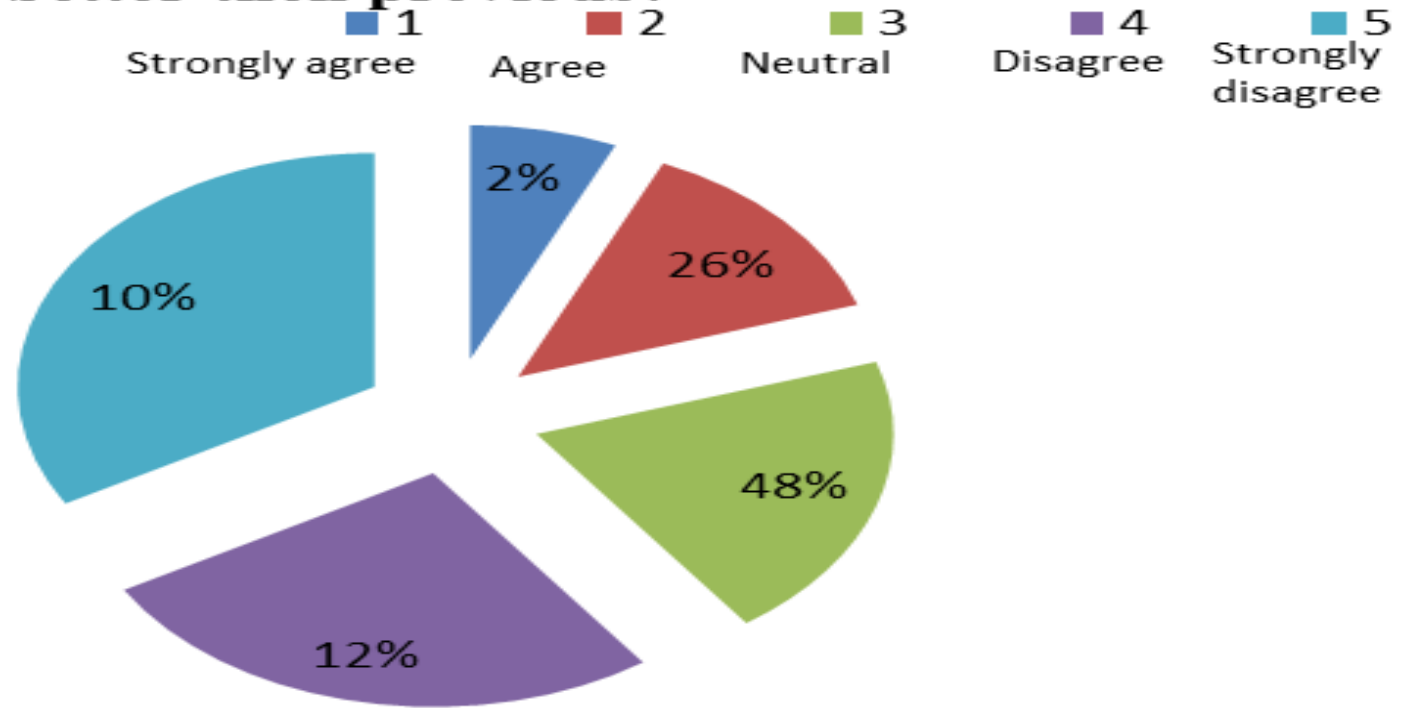
Interpretation- Most we can make out from the response is that 58% of the employees have faced rejections for claim

Satisfaction with Reimbursement process



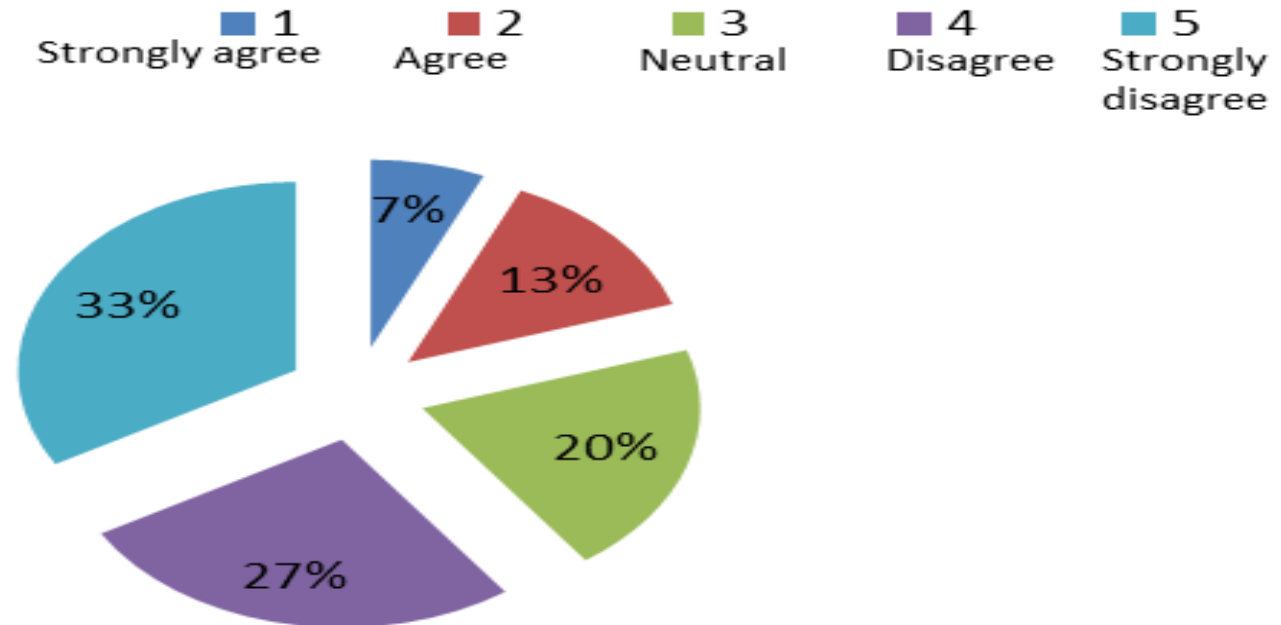
Interpretation:- As per the survey conducted 70% members agreed with the reimbursement process.

Current Plan is better then previous?



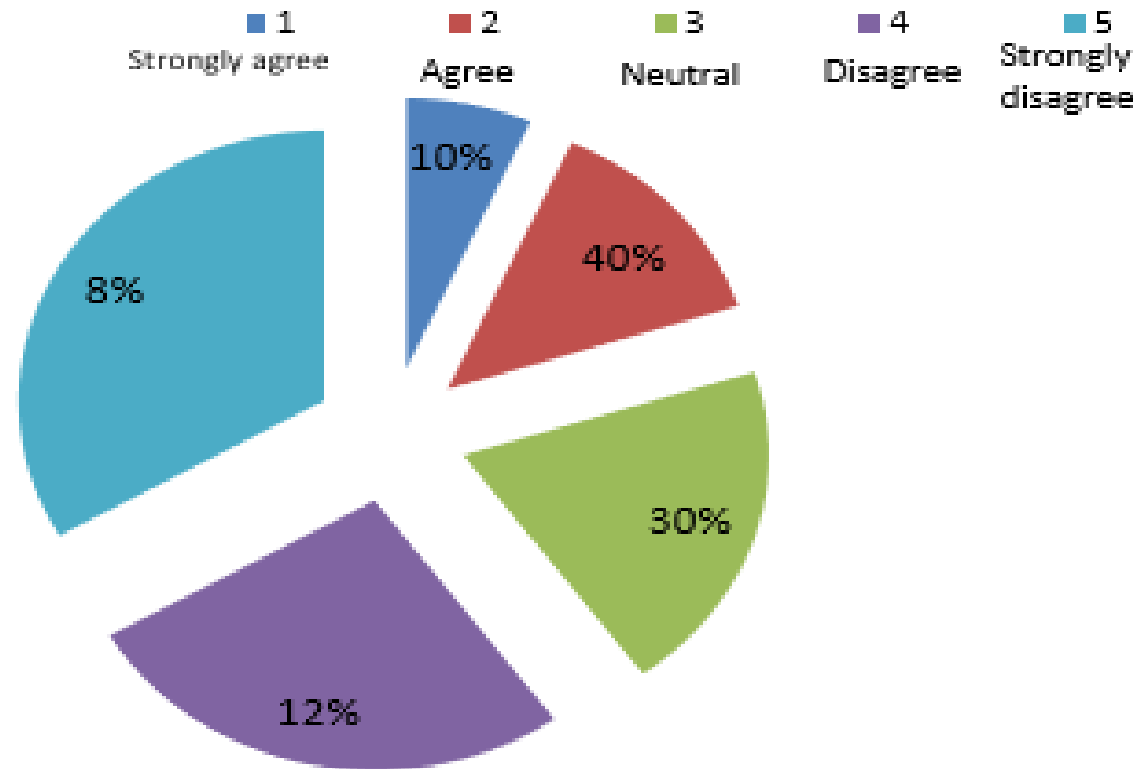
Interpretation:- As per this satisfaction survey 28% employees are satisfied with current plan, they would like to prefer Al Buhaira insurance company.

Satisfaction w.r.t annual insurance premium for dependants



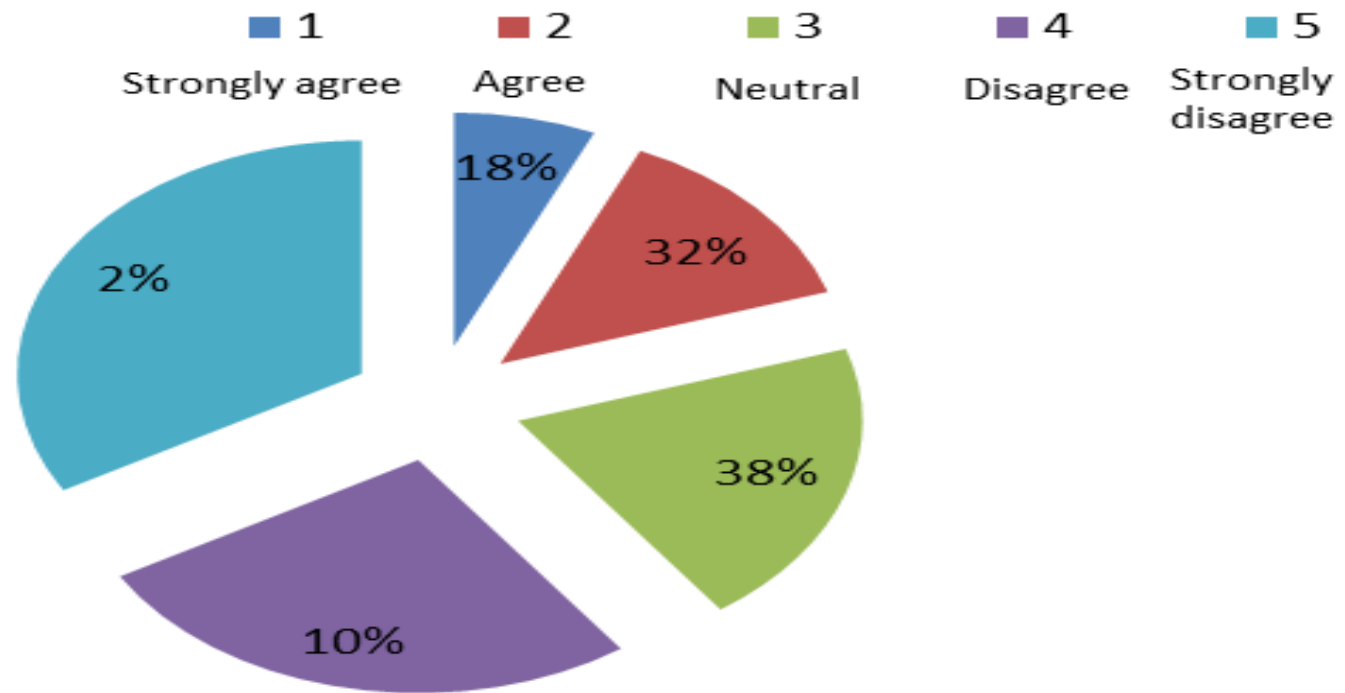
Interpretation:- As per the conducted survey , 20% employees are satisfied with the premium that they paid to the insurance company for their dependents.

Satisfied with the Cost paid for Dependants



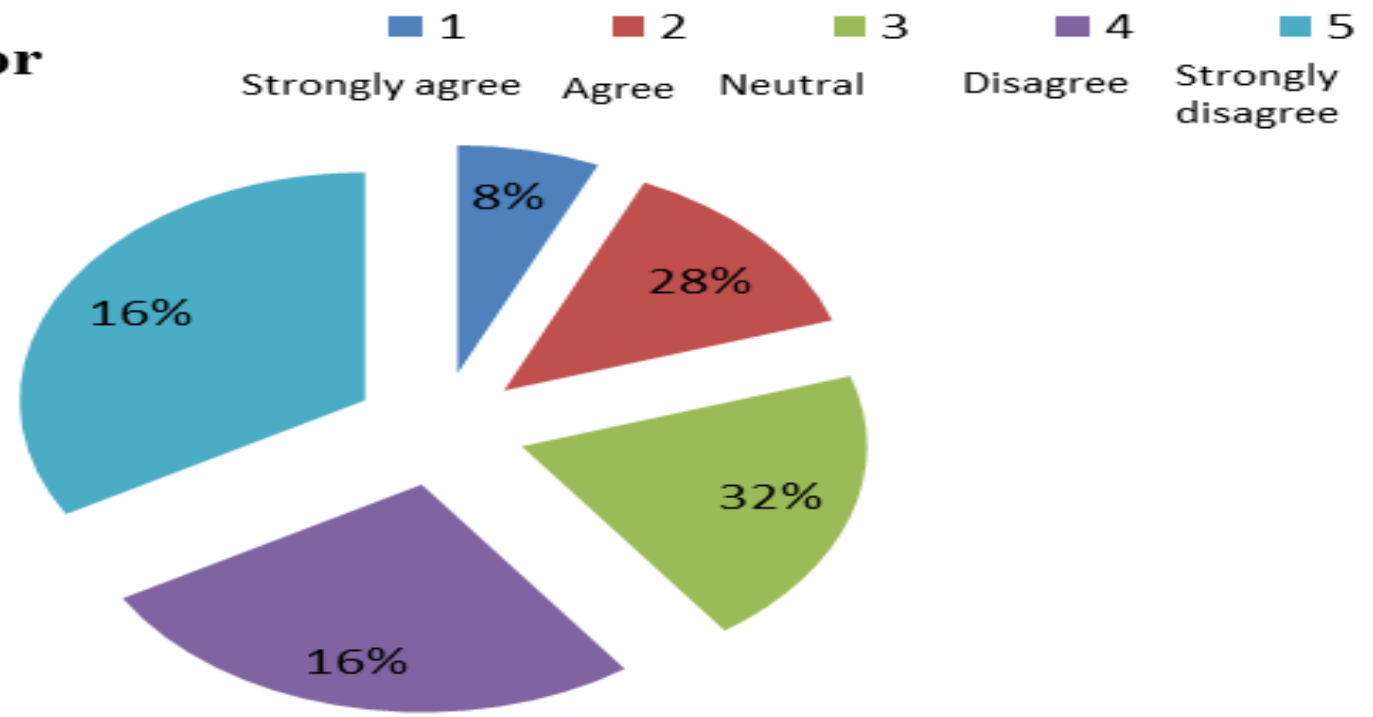
Interpretation:- As per the conducted survey , 50% employees are satisfied with the premium that they paid to the insurance company for their dependents.

Happy with Copayment Charges

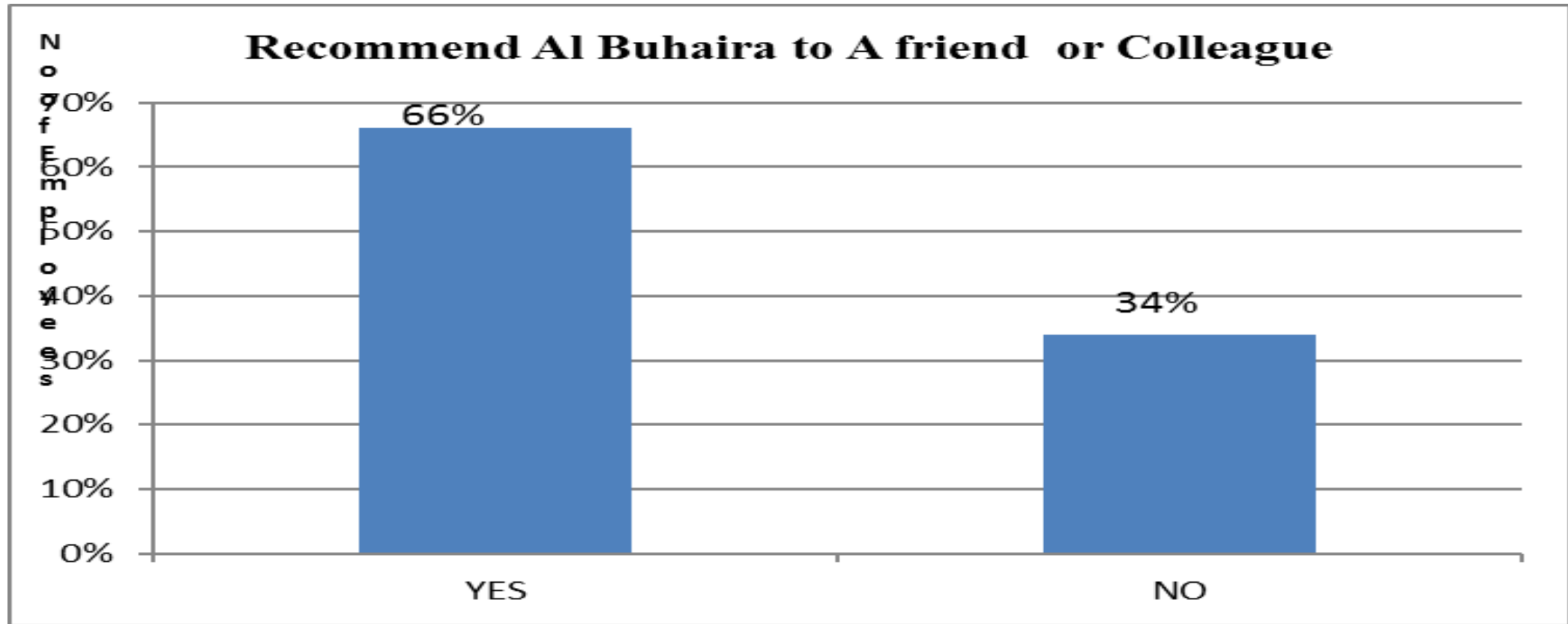


Interpretation:- According to this survey 50% of the employees agree that they are happy with the copayment charges.

Plan of renewal for Coverage



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.



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.

Conclusion

- 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 accomplanied by card rejections too.

Suggestions

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

THANK YOU.