

INTERNSHIP REPORT



SUBMITTED BY – DR. DEVANSHI SHIVHARE

ROLL NO. – 1493

MBA HOM-27

INTRODUCTION

This report will take you through my journey as an intern at Care Health Insurance Ltd.. The internship started on March 18, 2024 and was concluded on June 18, 2024. An internship is a crucial component of an MBA program in Hospital and Health Management. It provides students with practical experience, industry insights, and an opportunity to apply theoretical knowledge in real-world settings.

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of ‘consumer-centricity’, the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.



KEY OBJECTIVE

1. Understanding Fraud-

Insurance is defined as a contract between the insurer and the insured, where the insured is covered for unexpected risks and potential monetary losses within the scope of the insurable interest.

2. Understanding Fraud Detection Techniques

- **Learning Tools and Methods:** Gain knowledge of various tools and techniques used in detecting fraudulent claims.
- **Data Analysis:** Develop skills in analysing claim data to identify patterns and anomalies indicative of fraud.

3. Assisting in Fraud Investigations

- **Case Handling:** Assist in the investigation of suspected fraud cases by gathering and analysing evidence.
- **Interviewing Techniques:** Learn and apply techniques for interviewing claimants, witnesses, and other relevant parties.

4. Enhancing Compliance Knowledge

- **Regulatory Framework:** Understand the regulatory and legal requirements related to fraud management in health insurance.
- **Adherence to Policies:** Ensure compliance with internal policies and procedures during fraud investigations.

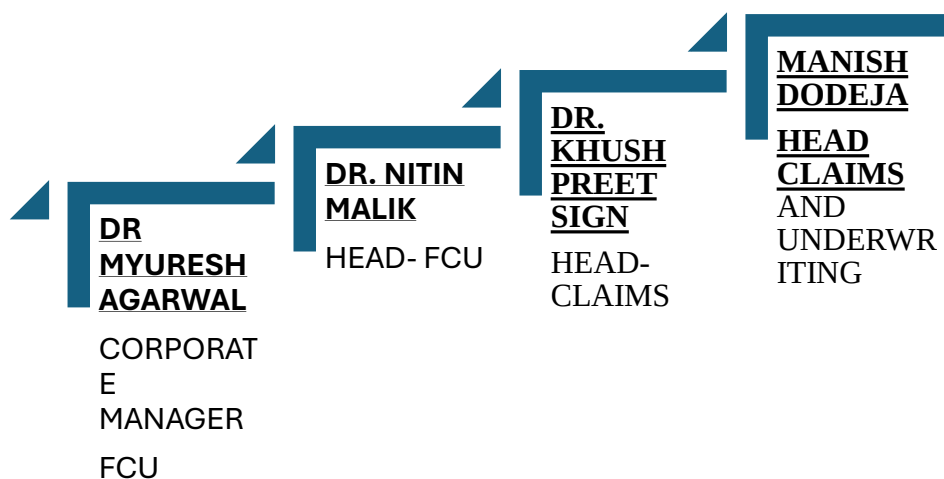
5. Developing Reporting Skills

- **Documentation:** Learn to prepare detailed and accurate reports on fraud investigations.
- **Presentation:** Develop the ability to present findings clearly and concisely to supervisors and other stakeholders.

6. Implementing Fraud Prevention Strategies

- **Risk Assessment:** Assist in conducting risk assessments to identify potential areas of vulnerability to fraud.
- **Preventive Measures:** Contribute to the development and implementation of strategies to prevent fraud.

TEAM STRUCTURE



CLAIMS TEAM AT CARE HEALTH INSURANCE GURGAON

SERVICES PROVIDED

1. HEALTH INSURANCE
2. FAMILY HEALTH INSURANCE
3. SENIOR CITIZEN HEALTH INSURANCE
4. CRITICAL ILLNESS INSURANCE
5. MATERNITY HEALTH INSURANCE
6. CARE SUPREME
7. SENIOR HEALTH ADVANTAGE
8. TRAVEL INSURANCE
9. CORPORATE INSURANCE

KEY ACTIVITIES \$

LEARNINGS OTHER

THAN DISSERTATION

During my 3 month internship I had an amazing experience at Care Health insurance under the supervision of Dr Myuresh Agarwal. Not only was I able to apply my academic skills but I was also able to learn new skills in the organization.

The learnings and other activities are as follow

1. Understanding cashless anywhere.-

It means that any medical insurance policyholder can now access cashless facilities for treatment in any hospital, even if that institution is not in the network of their insurance company.

2. Understanding spot-

SPOT looks after the cases of cashless anywhere. I got the opportunity to be in the team with the recent project.

3. Understanding the process of spot

Process in the spot includes-

- a. Allocation of fresh cases

- b. Reallocation of rejected case
- c. Taking update of the allocated cases
- d. Closing the received cases.
- e. Maintaining the MIS
- f. Expert Opinion
- g. Translations
- h. Post facto cases

I got the opportunity to learn all the processes and implement my skills while performing the tasks.