

Unveiling Cashless Healthcare: Evaluating Patient and Hospital Perspectives in Non-Network Settings

Background:

The advent of cashless healthcare facilities marks a significant milestone in India's healthcare landscape, promising convenience and financial flexibility for patients. Plunes Healthcare, a leading provider of healthcare solutions, has introduced providing cashless facilities to streamline payment processes. However, the feedback from patients availing these services at non-network hospitals and the experiences of non-network hospitals themselves remain underexplored. Understanding these perspectives is crucial for optimizing the implementation and impact of cashless facilities in non-network settings. The integration of technology and healthcare has significantly transformed the global delivery, accessibility, and management of healthcare services. Digital platforms have significantly improved the efficacy and efficiency of healthcare delivery systems, removing obstacles to accessibility. Plunes Technology is a trailblazing platform that uses cutting-edge technological solutions to increase healthcare accessibility. Despite being a basic human right, millions of people worldwide still struggle with access to high-quality healthcare, particularly in underdeveloped and isolated areas. Disparities in health outcomes often result from factors such as geographic restrictions, socioeconomic position, and infrastructure limits. Technological developments offer viable ways to address these barriers and close the accessibility gap in healthcare.

Plunes Technology connects patients with a network of healthcare providers through its cutting-edge platform, providing individualized, practical, and affordable solutions regardless of their background or location. By utilizing technologies like artificial intelligence, machine learning, and telemedicine, Plunes Healthcare offers personalized, practical, and affordable solutions for all.

Cashless healthcare services are one notable concept revolutionizing the industry, offering a streamlined, secure, and efficient experience for patients and healthcare professionals. Plunes aims to make healthcare affordable and accessible while also making treatment flawless by making payments hassle-free and easy-going.

Introduction:

India's healthcare sector has witnessed a paradigm shift with the introduction of cashless facilities, which enable patients to avail of healthcare services without the burden of immediate payment. Plunes Healthcare has emerged as a frontrunner in this domain, offering cashless services to patients across various healthcare providers. However, the effectiveness and implications of these services in non-network settings require comprehensive exploration. This dissertation aims to delve into the feedback of patients utilizing cashless facilities at non-network hospitals and the perspectives of these hospitals providing such services.

Introduction of Cashless Facility in India:

Cashless healthcare facilities have gained prominence in India as part of efforts to enhance healthcare accessibility and affordability. These facilities allow patients to receive medical treatment without the need for immediate payment, with transactions settled later through insurance or other payment arrangements. The introduction of cashless facilities has been driven by the government's push for digitization in healthcare and initiatives by private healthcare providers to improve patient experience and streamline administrative processes. Despite challenges such as infrastructure limitations and insurance complexities, cashless facilities have gained traction, particularly in urban areas, and are poised to transform the healthcare landscape further.

Objectives:

- Evaluate patient feedback on the utilization of cashless facilities provided by Plunes Healthcare at non-network hospitals.
- Investigate the perspectives of non-network hospitals providing cashless services through empaneling with Plunes Healthcare.
- Explore potential strategies and policy initiatives for enhancing the effectiveness and adoption of cashless facilities in non-network settings.

Aim:

This dissertation aims to provide insights into the feedback of patients availing cashless facilities at non-network hospitals and the experiences of these hospitals in providing such services. By understanding the perspectives of both stakeholders, it seeks to inform strategies for optimizing the implementation and impact of cashless facilities in non-network settings.

Research Question:

How do patients perceive and experience cashless facilities provided by Plunes Healthcare at non-network hospitals, and what are the perspectives of non-network hospitals providing cashless services through Plunes Healthcare, as well as what strategies can be formulated by policy makers and implemented to enhance the effectiveness and adoption of cashless facilities in non-network settings?

Study Design:

This study employs a mixed-methods research design, combining quantitative surveys and qualitative interviews to gather comprehensive insights. The Interviews and surveys will be conducted by phone calls and google form surveys. Quantitative and qualitative data will be collected from 200 patients and from 100 non-network hospitals.

Study Population:

The study comprises 200 patients who have availed cashless facilities at non-network hospitals through Plunes Healthcare and 100 non-network hospitals providing these services.

Variables:

Independent Variables:

1. Utilization of Cashless Facilities (Yes/No): Indicates whether patients have utilized cashless payment options at non-network hospitals through Plunes Healthcare.
2. Implementation of Cashless Facilities in Hospitals (Yes/No): Determines whether non-network hospitals have implemented cashless facilities through Plunes Healthcare.

Dependent Variables:

1. Patient Feedback: Captures various aspects of patient experiences, satisfaction levels, and perceptions of cashless facilities, gathered through surveys.
2. Hospital Perspectives: Explores the perspectives of hospital stakeholders, including administrators and staff, regarding the implementation and impact of cashless facilities, gathered through interviews.
3. Operational Efficiency: Assesses the impact of cashless facilities on the operational efficiency of non-network hospitals, focusing on changes in administrative processes and resource allocation.
4. Technology Adoption Rate: Measures the rate at which patients and non-network hospitals adopt and integrate cashless facilities provided by Plunes Healthcare into their healthcare practices.

Data Collection Method:

Data will be collected through:

- Surveys: Administered to patients via phone call to gather quantitative insights on their experiences, satisfaction levels, and perceptions of cashless facilities.
- Interviews: Conducted with hospital stakeholders to explore perspectives, challenges, and opportunities related to cashless facilities.
- Google forms

Ethical Considerations:

Ethical considerations include obtaining informed consent from all participants, ensuring confidentiality and anonymity, protecting data security, and respecting the autonomy of participants throughout the research process. Additionally, ethical approval will be sought from relevant institutional/organizational review boards to ensure compliance with ethical guidelines.

Implications of Research

The findings of this study will provide valuable insights into how technology enhances healthcare accessibility and the challenges that need to be addressed for effective implementation. The research outcomes can guide policymakers, health care leaders, and technology developers in improving healthcare services for all individuals.

Literature Review

Existing literature highlights the benefits of technology in improving healthcare efficiency, patient outcomes, and access to medical information. However, challenges such as technological upskilling, privacy concerns, and security issues need to be addressed to maximize the potential of telehealth platforms like Plunes

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