

**ENROLLMENT, KNOWLEDGE, ATTITUDE, AND PRACTICE OF
HEALTH INSURANCE AMONG URBAN COMMUNITY MEMBERS IN
THE JAIPUR DISTRICT OF RAJASTHAN: A DESCRIPTIVE CROSS-
SECTIONAL STUDY**

Organisation: IIHMR University

Internship Submitted to



The IIHMR University, Jaipur

for the partial fulfillment of the award of the degree of

Master of Business Administration

(MBA) in

Hospital and Health Management

by

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Under the Supervision and Guidance of

Dr. Sandipta Chakraborty

INTERNSHIP REPORT

Introduction: The Report outlines my experiences and learnings during my internship at IIHMR University, Jaipur, under the mentorship of Dr. Sandipta Chakraborty. The study aims to assess the degree of health insurance enrollment, related knowledge, attitudes, and actual practices among urban community residents in the Jaipur district of Rajasthan. Additionally, it analyzes the adoption-related barriers such as claim-related difficulties, hospital empanelment problems, and premium affordability.

Objectives:

1. To estimate the enrollment and utilization of Health insurance schemes among selected families
2. To assess the knowledge and attitudes related to health insurance among community members.
3. To understand the pattern of different types of Health insurance schemes borne by the families
4. To identify the significant barriers affecting health insurance enrollment and utilization

About IIHMR: Founded on October 5, 1984, and established as a postgraduate research university in 2014 by the Government of Rajasthan, IIHMR University includes five schools: IHMR, SPM, SDS, SDG-SPH, and SDH. It offers MBA programs in health and pharmaceutical management, an MPH with Johns Hopkins Bloomberg School, and Ph.D. programs in various health disciplines. The university aims to improve health standards through education, research, and training. Known for its diverse student body and significant contributions to executive development programs, IIHMR engages with global organizations, fostering a vibrant, inclusive learning environment.

Vision: IIHMR University aspires to become a world-class higher education institution by promoting education and research for the betterment of society.

Mission: IIHMR University is dedicated to the improvement in standards of health through better management of health care and related programs. It seeks to accomplish this through management

education, research, training, consultation, and institutional networking from a national and global perspective.

Acknowledgements: I would like to sincerely thank my mentor, Dr. Sandipta Chakraborty, for his invaluable guidance and support throughout my internship at IIHMR University. I am also grateful to the faculty and staff of IIHMR University for providing a conducive learning environment and all necessary resources

Key Services Provided by IIHMR University

IIHMR University offers a range of services, including:

1. Academic Programs

- MBA in Hospital and Health Management
- MBA in Pharmaceutical Management
- MBA in Development Management
- Master of Public Health (MPH) in collaboration with Johns Hopkins University
- Doctoral (Ph.D.) and Executive Education programs

2. Research and Consultancy

- Health systems and policy research
- Operational research for government and international agencies
- Program evaluation and impact assessments

3. Training and Capacity Building

- Short-term training programs for healthcare professionals
- Management development programs (MDPs)
- Customized training for NGOs, governments, and health agencies

4. Policy Advocacy

- Evidence-based policy recommendations for health sector reforms
- Technical assistance to state and national health missions

5. International Collaborations

- Joint programs and research with institutions like WHO, UNICEF, USAID, and universities worldwide

Key Learnings from Internship

The internship at IIHMR University was a significant learning experience, and I gained valuable insights in several areas:

1. **Data Analysis:** Enhanced my research skills, including data collection, analysis, and interpretation.
2. **Presentation:** Improved my communication and presentation skills.
3. **Systematic Identification of Health Insurance Coverage Gaps:** Learned how to systematically assess health insurance enrollment and utilization patterns through community surveys and stakeholder engagement. This provided practical skills in analyzing coverage gaps and identifying areas for policy intervention.
4. **Mapping Health Insurance Accessibility:** Identified the availability and accessibility of various health insurance schemes within the community to determine disparities in coverage and enrollment.
5. **Understanding Health Insurance Utilization Patterns:** Analyzed patterns of health insurance utilization to understand factors influencing enrollment, claim processes, and challenges faced by beneficiaries in accessing insured healthcare services.

Conclusion: In conclusion, my internship at IIHMR University was an enriching experience that provided me with practical skills and knowledge in healthcare management and research. The insights gained during this period will be invaluable in my future career endeavors. I am grateful to my mentor, Dr Sandipta Chakraborty, and the IIHMR University for their guidance and support throughout the internship.