

EMPLOYER-SPONSORED HEALTH INSURANCE IN CARE HEALTH INSURANCE: BENEFITS, CHALLENGES, AND EMPLOYEE PERSPECTIVES

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- A Study on Awareness and Utilization of Employer-Sponsored Health Insurance among Employees at Care Health Insurance
- Employer-Sponsored Health Insurance (ESHI) plays a vital role in providing financial protection to employees against healthcare expenses. In India, with rising healthcare costs and increased focus on employee benefits, ESHI has become a key component of corporate health strategy.
- Despite the availability of ESHI at Care Health Insurance, the level of employee awareness, utilization, and satisfaction remains unclear. Understanding these elements is crucial to improve policy design and communication.

Review of literature						
S. No	Author(s) & Year	Title	Study Location	Sample Size	Sampling Technique	Salient Features
1	Bhatia, S. & Dutta, P. (2018)	Role of employer-sponsored insurance in India: A study	India (Multi-location)	600	Stratified Random Sampling	Explored the structure and impact of ESHI schemes in India; found disparities in benefit awareness.
2	Sharma, P., Singh, V., & Choudhary, A. (2021)	Employee awareness of health insurance benefits: A Delhi study	Delhi, India	450	Simple Random Sampling	Investigated employee awareness of insurance benefits; low awareness led to poor benefit utilization.
3	Mehta, D. & Patel, R. (2019)	Employer-sponsored health insurance and employee retention: Evidence from Pune	Pune, Maharashtra	300	Convenience Sampling	Analyzed how ESHI influenced employee retention and job satisfaction in private firms.
4	Singh, R. & Rajput, N. (2019)	Claim processing challenges in employer-sponsored insurance	Pan-India	250	Purposive Sampling	Focused on operational issues in claim processing under group insurance schemes.

Objectives

- To assess employee awareness, satisfaction, and perceived challenges related to Employer-Sponsored Health Insurance (ESHI) at Care Health Insurance.
- To evaluate the relationship between awareness of ESHI and satisfaction with the claim process.
- To explore HR perspectives on the effectiveness and administration of ESHI.
- To identify gaps in communication, process transparency, and employee expectations

Study Design- Mix method ,Cross Sectional Study

Study Area: Care Health Insurance, Gurgaon

Population- Employees working at Care Health Insurance

Sample Size: 448 respondents

Data Collection Tools:

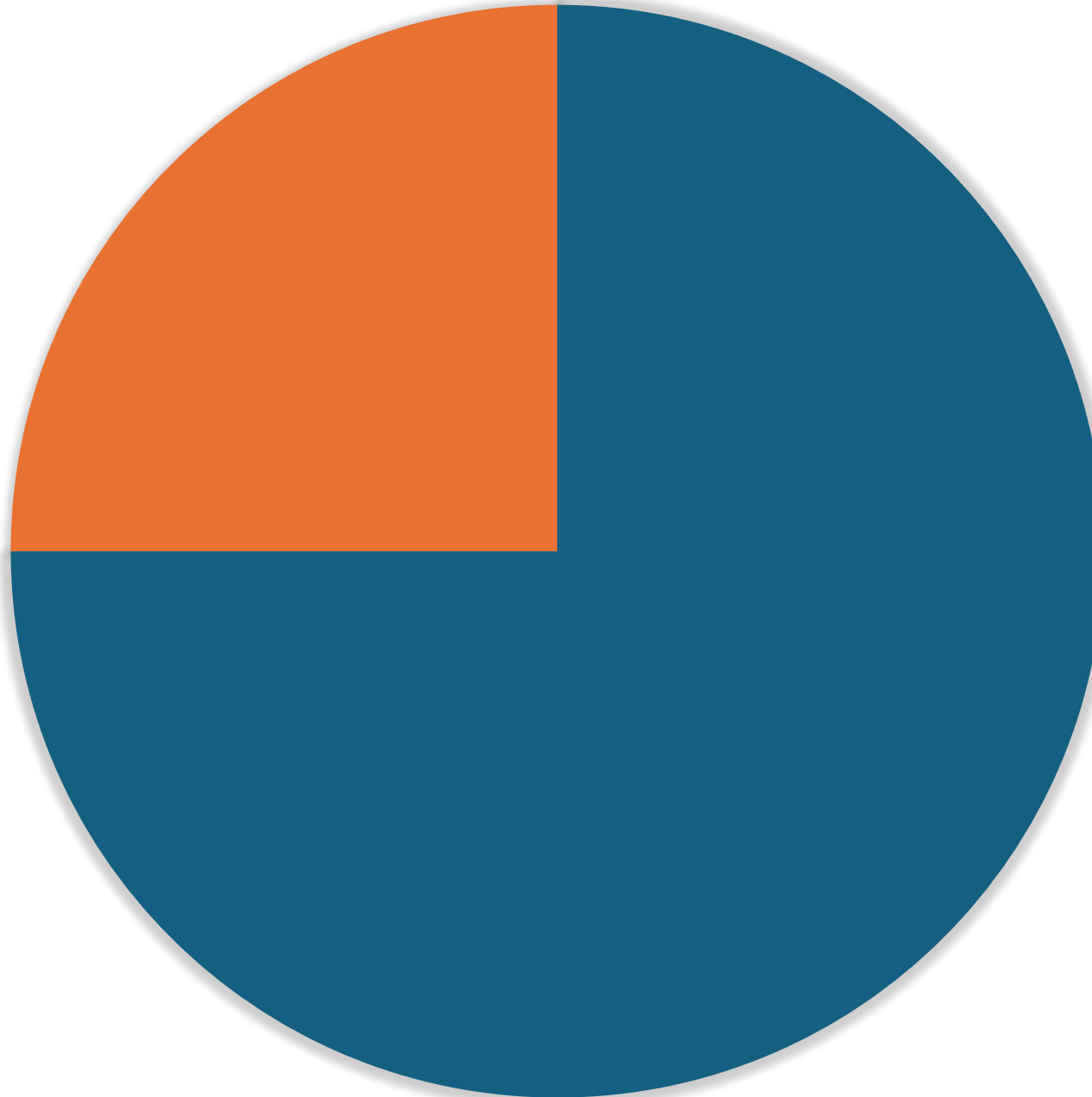
- ❖ Structured questionnaire
- ❖ Interviews with HR personnel

Data Analysis:

- Quantitative: Frequency, Cross tabulation, Chi-square test
- Qualitative: Thematic analysis of HR interviews

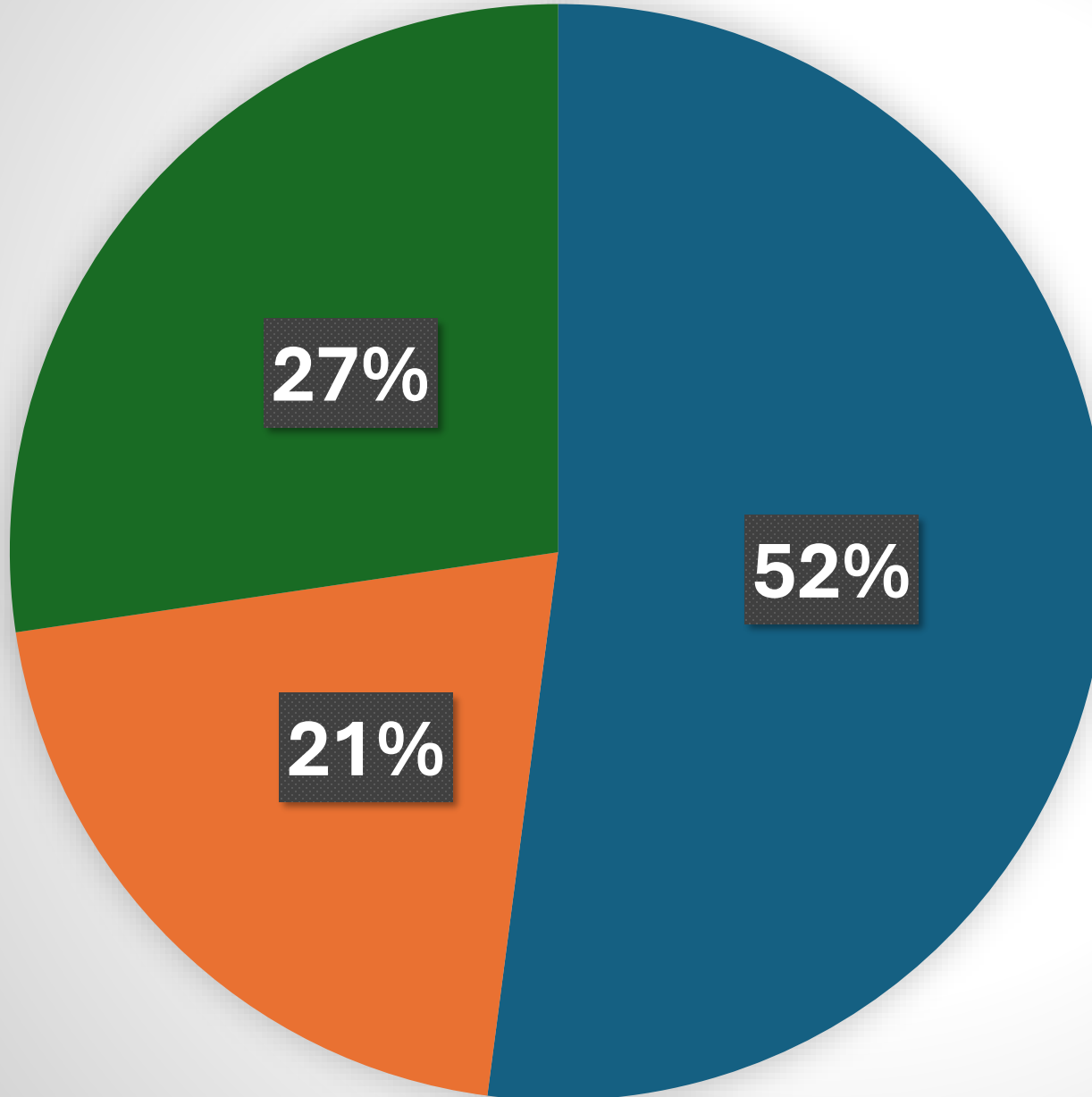
AWARENESS LEVEL OF ESHI BENEFITS (n=448)

**Limited/ No
awareness
25%**



**Fully/ mostly
Aware
75%**

Satisfaction with Claim Process (n=448)



■ Satisfied

■ Neutral

■ Dissatisfied

Cross-Tabulation between Awareness level and Satisfaction level						
Awareness Level	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	Total
Fully understand	74	61	28	12	10	185
Mostly understand	28	47	40	22	13	150
Somewhat understand	8	12	16	24	11	71
Do not understand	0	4	8	12	18	42
	Total-448					

Hypothesis

Null Hypothesis (H_0):

There is no significant relationship between employee awareness of ESHI and their satisfaction with the claim process.

Alternative Hypothesis (H_1):

There is a significant relationship between employee awareness of ESHI and their satisfaction with the claim process.

Chi-Square Test Result:

- ❖ A **significant association** was found between awareness and satisfaction.
- ❖ $\chi^2 = 122.37$, **p-value = 0.000** (< 0.05), indicating strong statistical significance

Qualitative Analysis(HR Interviews)

- ✓ Challenges in **employee communication** and understanding of policy documents.
- ✓ Suggestions for more **interactive training** and **automated tracking systems**.
- ✓ HR stressed the need for **periodic feedback** and **simplified claim procedures**
- HR acknowledged challenges in **onboarding and educating** employees.
- Suggested interventions: **regular training, FAQ sheets, and claim helplines**.

Interpretation of Findings:

- I. Employees with higher awareness of ESHI benefits were significantly more satisfied with the claim process.
- II. The findings are consistent with previous studies (e.g., Bhatia & Dutta, 2018) that emphasize the importance of communication and awareness in insurance satisfaction.

Strengths of Study:

- Large sample size (n=448) across multiple departments.
- Mixed-method approach strengthened validity.

Limitations:

- Cross-sectional design limits causal inference.
- Potential response bias in self-reported data

Conclusion

- Awareness of Employer-Sponsored Health Insurance (ESHI) is **significantly associated** with employee satisfaction regarding the claim process.
- Many employees are either **partially or unaware** of their ESHI entitlements.
- HR practices play a crucial role in **bridging the awareness gap**.

Recommendations

- Implement **structured ESHI orientation** programs during onboarding.
- Share **easy-to-understand claim guidelines** periodically via email or internal portals.
- Set up a **dedicated helpline or chat support** for ESHI-related queries.
- Regularly collect **employee feedback** to improve awareness and satisfaction.

References

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Thank You