

Title of the Dissertation:

"A Study on Employer-Sponsored Health Insurance: Awareness and Claim Process Satisfaction among Employees at Care Health Insurance"

(a) Introduction

In India, Employer-Sponsored Health Insurance (ESHI) is now a key factor in employee welfare systems. Employees, especially in the health insurance space, expect to receive health system ESHI from their employer in the form of clear communication pre-and/or post-claims, and well-funded premium insurance coverage, which is paid for by the employer. This paper considers the level of employee awareness and satisfaction, at Care Health Insurance—also members of the extended health care insurance ecosystem—with the ESHI insurance. It explores whether employee awareness about ESHI correlates with the satisfaction level while resolving ESHI claims. The paper attempts to tease out issues related to communication, accessibility, and service delivery from the perspective of both employees and HR.

(b) Review of Literature

Earlier studies have revealed that employee awareness about insurance benefits has a direct impact on utilization rates and satisfaction (Bhatia & Dutta, 2018; Sharma et al., 2021). Gupta and Rao (2020) outlined shortcomings with internal communication about health benefits. Singh and Rajput (2019) discussed inefficiencies related to operations in the claims process. However, much of the literature is consumer-focused or exists only from a surface-level administrative perspective. There appears to be very little empirical research that focuses on employees of health insurance companies themselves, who are assumed to have greater awareness simply because of their professional life in the industry. This study aims to fill the research gap by analyzing the awareness and satisfaction levels of employees at Care Health Insurance.

(c) Theoretical/Conceptual Framework

The current study builds upon two frameworks:

- Health Belief Model (HBM): Type of relationship, benefits, and perceived ease of use impacts employee readiness to engage with the insurance system.
- SERVQUAL Model: Satisfaction based upon 5 dimensions—reliability, responsiveness, assurance, empathy, and tangibles; provides tools to evaluate service delivery related to insurance. The framework denotes awareness as the independent variable, and satisfaction about the claims process as the dependent variable and adds organizational support and communication as moderating variables.

(d) Research Gap

The majority of current research on ESHI examines it from a consumer or employer perspective, and only infrequently concentrates on employees who work within health insurance companies. Little is known about employee perceptions and engagements with ESHI, specifically, internal claim settlements. This research addresses this gap in the literature by examining the association between awareness and satisfaction, and used to frame employee experiences with internal claims at Care Health Insurance.

(e) Research Questions

1. What is the level of awareness among employees at Care Health Insurance regarding their employer-sponsored health insurance?
2. How satisfied are employees with the claim process of their employer-sponsored insurance?
3. Is there a relationship between the level of awareness and claim satisfaction?
4. What qualitative challenges are perceived by employees and HR regarding ESHI processes and communication?

(f) Research Objectives

1. To measure employee awareness of ESHI policy details.
2. To assess employee satisfaction regarding the ESHI claim process.
3. To test the relationship between awareness and claim satisfaction.
4. To identify HR and administrative challenges in implementing and communicating ESHI policies.
5. To offer recommendations to enhance awareness and streamline the claim process.

(g) Hypotheses

- **H₀ (Null Hypothesis):** There is no significant relationship between employee awareness of ESHI and their satisfaction with the claim process.
- **H₁ (Alternative Hypothesis):** There is a significant relationship between employee awareness of ESHI and their satisfaction with the claim process.

These hypotheses will be tested using correlation and significance testing techniques in the analysis phase.

(h) Methodology

- **Research Design:** Descriptive cross-sectional study using a mixed-methods approach.
- **Sample:** Employees of Care Health Insurance across various departments and levels.
- **Sample Size:** 448 employees selected through stratified random sampling.
- **Data Collection Tools:**
 - **Quantitative:** Closed-ended structured questionnaire using a 5-point Likert scale.
 - **Qualitative:** Open-ended feedback and semi-structured interviews with HR managers.
- **Data Collection Mode:** Online and offline surveys followed by interview transcriptions.
- **Ethical Considerations:** Informed consent was obtained; anonymity and confidentiality were maintained.

(i) Plan of Analysis

- **Quantitative Analysis:**
 - Descriptive statistics (mean, frequency, percentage) for awareness and satisfaction scores.
 - Pearson correlation and Chi-square tests to examine the relationship between awareness and satisfaction.
 - Hypothesis testing to evaluate statistical significance.
- **Qualitative Analysis:**
 - Thematic analysis of open-ended employee responses and HR interviews.
 - Coding into categories like communication barriers, system issues, and policy complexity.

(j) Tentative Chapter Plan

1. **Chapter 1: Introduction**
Overview of the ESHI concept, research rationale, organizational background.
2. **Chapter 2: Literature Review**
Review of national and global research related to employer health insurance awareness and claim satisfaction.

3. **Chapter 3: Research Methodology**

Research design, sample selection, tools, and ethical guidelines.

4. **Chapter 4: Data Analysis and Interpretation**

Statistical results and thematic insights on awareness and satisfaction.

5. **Chapter 5: Discussion**

Comparison of findings with existing literature, strengths and limitations.

6. **Chapter 6: Conclusion and Recommendations**

Summary of findings, theoretical and practical implications, and actionable recommendations.