

**INTERNSHIP at
Care Health Insurance, Gurugram, Haryana**

Submitted to



The IIHMR University, Jaipur

for the partial fulfilment for the award of the
degree of

**Master of Business
Administration (MBA) in
Hospital and Health Management**

By

Dr. Rajnandini Chaturvedi

Under the Supervision and Guidance of

Dr. Deepti Sharma

2025

1. Introduction

The internship at **Care Health Insurance** served as an immersive platform to explore the backbone of India's private healthcare financing structure—**health insurance**. Conducted as part of my MBA in Hospital and Health Management at **IIHMR University, Jaipur**, this opportunity enabled me to closely understand the **post-COVID shift in health risk management**, policy servicing, claim adjudication, and fraud detection processes.

Through this real-time exposure, I developed an understanding of how the insurance industry operates in tandem with hospitals, regulatory bodies, and policyholders to provide **financial security during medical emergencies**, especially in a time where health expenses continue to rise. This experience has significantly broadened my perspectives on both public and private healthcare delivery systems.

2. Objectives of the Internship

The internship was strategically designed to achieve the following objectives:

- To understand the **end-to-end process of medical claims adjudication** in group insurance.
- To gain real-time exposure to **medical document auditing** and reimbursement claim validations.
- To learn how **grievance redressal mechanisms** operate in corporate insurance.
- To study **trends, patterns, and fraudulent indicators** in submitted medical claims.
- To explore the **digital tools** used in processing and fraud detection (automation dashboards, CRM, AI-based triggers).
- To apply theoretical knowledge to practical challenges involving **insurance regulation and claim denial logic**.

3. Organization Profile:



Care Health Insurance Ltd. is a specialized health insurance company offering a range of insurance products including retail health, group health, top-up, personal accident, and critical illness plans. It is known for its:

- **Customer-first service model**
- **Strong technology backbone** for claims and grievance management
- **Wide hospital network** enabling quick cashless approvals
- A growing portfolio in **wellness and disease management programs**

The company has received multiple recognitions for efficient claim settlements and innovative health offerings. Care Health Insurance is driven by the mission to build a **digitally empowered, financially inclusive, and health-secure India**. It emphasizes **data-led underwriting, AI-based fraud detection**, and user-centric policy servicing

1. Services Provided by the Organization

During my internship, I was able to witness and understand a wide variety of services offered by the organization:

- **Retail and Group Health Insurance Products**
Covering a variety of hospitalization and medical procedures across demographic segments.
- **Cashless Claims Facility**
Enabled via a vast network of empaneled healthcare providers.
- **Reimbursement Claim Processing**
For non-network treatments involving detailed medical scrutiny.
- **Grievance Redressal System**
Dedicated department addressing complaints, escalations, and IRDAI-mandated

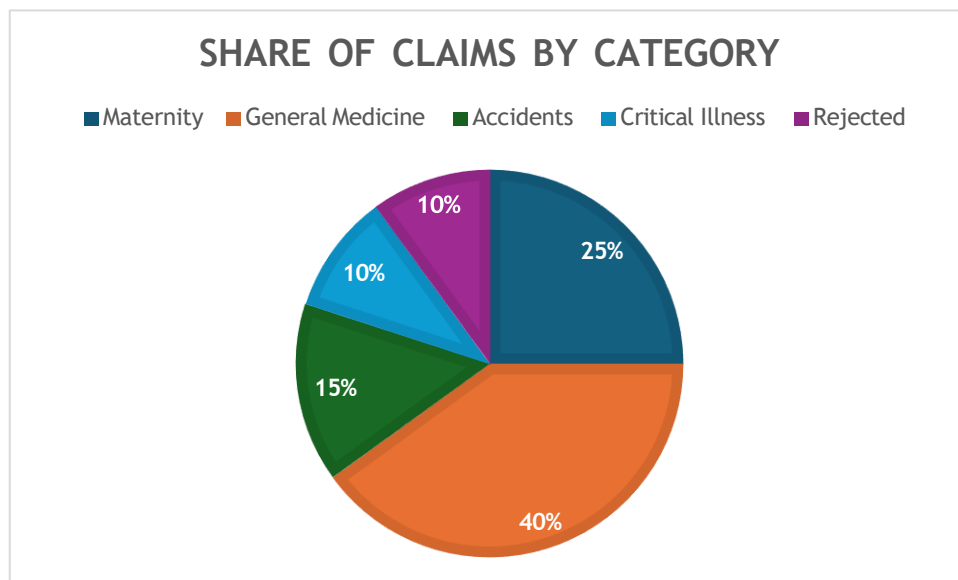
processes.

- **Fraud Detection Mechanisms**
Leveraging AI, audit trails, and claim history tracking to identify discrepancies.
- **Digital Service Platforms**
App-based access to policies, e-cards, claim status, and doctor consultations.

4. Key Activities Undertaken

The practical work during my internship was highly intensive and insightful. Key activities include:

- **Medical Reimbursement Claim Adjudication**
I processed an average of **70–80 claims per day**, focusing on clinical documentation, insurance policy terms, admissibility criteria, and ensuring end-to-end adjudication quality.



- **Grievance Pattern Analysis**
Worked on studying customer grievances and identified the most frequent issues—lack of clarity in documentation, incorrect treatment coding, and poor understanding of policy terms.
- **Fraud Identification & Red Flag Analysis**
I flagged suspicious claim patterns such as duplicate prescriptions, overwritten discharge summaries, and inflated bills using defined **Standard Operating**

Procedures (SOPs).

- **Cross-functional Exposure**

Regular interactions with departments like Medical Underwriting, Legal, and Customer Support enhanced my understanding of insurance lifecycle beyond claims.

- **Internal Training Sessions**

Attended workshops on **IRDAI regulations**, claim turnaround time (TAT) benchmarking, and regulatory compliance.

5. Key Learnings

This internship offered both professional growth and real-world industry insight. Major learnings include:

- **Mastery of Medical Claims Language**

Developed ability to understand and interpret clinical documents, treatment plans, and hospital notes with a critical insurance lens.

- **Claims Processing Analytics**

Understood the KPIs used in evaluating claims such as **claim ratio**, **settlement rate**, **fraudulent rejection ratio**, and TAT.

- **Risk Profiling & Fraud Detection**

Hands-on knowledge of identifying high-risk claims using patterns, flags, and manual medical scrutiny.

- **Regulatory Compliance & Ethics**

Gained a deeper understanding of how **IRDAI regulations**, **policyholder rights**, and **corporate ethics** shape every claim decision.

- **Systemic Knowledge of Insurance**

Learned how group health insurance intersects with **employee benefits**, **third-party administrators (TPAs)**, and corporate welfare policies.

- **Digital Health Integration**

Exposure to CRM portals, AI dashboards, and automation tools that drive efficiency and transparency in modern health insurance.

Area	Learning Highlights
Claims	Verification, Adjudication, SOP Compliance

Grievance	Complaint Trends, Resolution Drafting
Fraud Detection	Duplicate Claims, Pattern Recognition
Insurance Knowledge	IRDAI, Policy Interpretation, Exclusion Terms