SYNOPSIS

➢ TITLE

"A Cross-Sectional Study to Understand the Outcome of Health Insurance Claims at Care Health Insurance, Gurgaon".

➢ INTRODUCTION

Health insurance is a vital tool for protecting people against the cost of medical care. Accurate and speedy claim processing is important in keeping policyholders confident. However, the age of the patient, type of treatment, disease category, and geographical region could impact claim decisions and turnaround times (TAT), compromising service quality and customer satisfaction.

➢ RATIONALE OF THE STUDY

With increasing focus on enhancing health care access and equity through insurance, it is crucial to know why claims get decided and delayed. Knowledge of these determinants will allow insurers to streamline processes and maximize outcomes.

This research uniquely addresses Care Health Insurance Limited, Gurgaon, employing actual claim data to investigate these determinants.

➢ AIM

•Identify the various stages and components involved in the lifecycle of a health insurance claim, from submission to outcome (approval, rejection, partial approval) at Care Health Insurance, Gurgaon.

➢ OBJECTIVES

• What are the most frequent decision outcomes in the medical insurance claims process at Care Health Insurance Ltd.?

• Does the type of treatment (medical and surgical) influence the approval of insurance claims?

➢ RESEARCH QUESTIONS

• To examine the frequency and pattern of various decision results (Approve, Query, Non-register, Investigation, Query, Reject) to identify the prevailing trend in claim processing.

• To assess the impact of geographic location on healthcare service utilization and claim approval rates, and to determine if regional factors contribute to it.

➢ METHODOLOGY

Study design: Descriptive cross-sectional study

Setting: Care Health Insurance Limited, Gurgaon

Data Source: Secondary data from 200 retrospective reimbursement claims (April–May 2025)

Sampling Method: Convenience sampling for data completeness

Inclusion Criteria: Policyholders who had claimed reimbursement at Care Health Insurance Limited were studied. Proper, complete reimbursement claims that have been processed during the study period.

Exclusion Criteria: Fraudulent or legally challenged claims.

Analysis of Data: Chi-square tests for association

Software Used: Microsoft Excel.

➢ HYPOTHESES

Hypothesis 1: Association Between Treatment Type and Claim Approval

Null Hypothesis (H_0):

There is no difference in health insurance claim approval rates for medical and surgical treatments at Care Health Insurance, Gurgaon.

Alternative Hypothesis (H_1):

There exists a difference in health insurance claim approval rates for medical and surgical treatments at Care Health Insurance, Gurgaon.

Hypothesis 2: TREATMENT TYPE BY ZONE

Null Hypothesis (H_0):

There is no association between the zone (East, North, South, West) and the approval rate of health insurance claims.

Alternative Hypothesis (H_1):

There is an association between the zone (East, North, South, West) and the approval rate of health insurance claims.

- **EXPECTED OUTCOMES**

A comprehensive understanding of patterns and factors influencing health insurance claims at Care Health Insurance. By analyzing the secondary data from 200 reimbursement claims processed between April and May 20025, the study aims to rate approval and other decisions of the claim. The use of the Chi Square Test will help assess whether there are significant associations between claim outcome and various policyholders or claim characteristics. ultimately, the findings are expected to provide actionable insights that can guide improvements in claim processing efficiency and customer service within the organization