

SUMMER INTERNSHIP PROGRAM

At

Care Health Insurance, Gurugram

From 12.05.2025 to 11.05.2025

A REPORT BY

Sayalee Vilas Gadge

Master of Business Administration

Roll no 1947

2024-26

under the Mentorship of

Dr. Sanjay Gupta

Professor and Dean, IHMR



July 11,2025

Ms. Sayalee Vilas Gadge

Dear Sayalee,

This is to certify that you have successfully completed your Training for Claims Medical Department of Care Health Insurance Limited.

Period of Training: May 12,2025 to July 11,2025

We wish you all the best for your future endeavours.

For Care Health Insurance Limited



(Authorized Signatory)

Rashi Ramani (Head – Human Resources)

Care Health Insurance Limited

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Corporate Office: Vipul Tech Square, Tower C, 3rd Floor,
Golf Course Road, Sector-43, Gurugram -122009 (Haryana)
IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

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 WhatsApp - **8860402452**

 Care Health - Customer App:
<https://careinsurance.app.link/3QB1xwRrNPb>

 **SELF HELP**
www.careinsurance.com/self-help-portal.html

 Submit Your Queries/Requests:
www.careinsurance.com/contact-us.html

IIHMR University Faculty Mentor Approval

This is to certify that **Dr. Sayalee V Gadge** of the academic year 2024-26 of the **Institute of Health Management Research** has prepared a poster with respect to her summer internship held during May-July 2025.

She has carried out work as per the guidelines. Her poster is approved for presentation.

Date: 29/07/2025

A handwritten signature in blue ink, appearing to be 'Dr. Sanjay Gupta'.

Dr. Sanjay Gupta

Professor and Dean, IHMR

Presenter: Dr. Sayalee Gadge
MBA HM -1947

University Mentor:
Dr. Sanjay Gupta

Organization Mentor:
KP Singh & Rishav Singh

About the Organization

Care Health Insurance, established in 2012 and headquartered in Gurgaon, is a leading standalone health insurer in India. It offers individual and group health plans, top-up covers, and cashless treatment across a wide hospital network. The company is recognized for its digital-first approach and transparent claim processing.

Vision

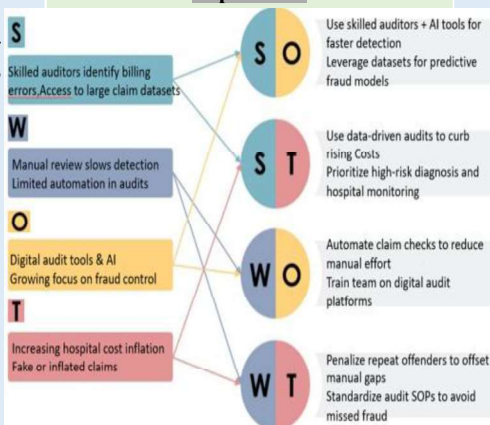
Being the most preferred health service provider, which is caring, cost effective, innovative, and reachable.

Mission

1. To deliver solutions, beneficial to all stakeholders: our customers, our distributors, our employees, and our shareholders.
2. To ensure, as part of the above, that all parts of society benefit from our developments and propositions e.g., rural areas, and the social sector.
3. To become an exemplary health insurance company, setting industry benchmarks in the area of customer care, product offerings, communication clarity, along with customer treatment & engagement.

TOWS Analysis – Claim Audit

Department



Learnings and Practical Exposure

At IIHMR (Year 1)

Studied hospital services, finance, economics, policy, and management, but no exposure to insurance claims.

Focused on theory and systems in class.

During Internship

Reviewed 450+ hospital bills, learned claim audits, fraud detection, and Excel-based analysis.

Applied concepts to real-world billing, finance, and audit processes.

The project

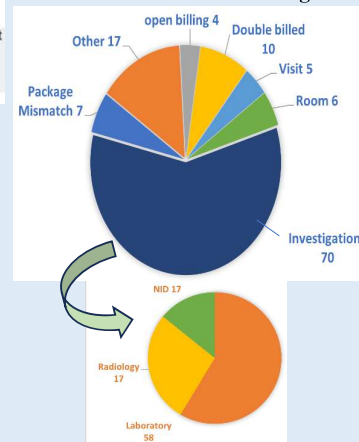
Objective: Flag billing irregularities & high-risk hospitals, & recommend cost-control measures.

Methodology: Descriptive & audit-based analysis using Excel and manual review of 450+ settled claims, including 111 cases with identified billing leakages.

Findings & Analysis:

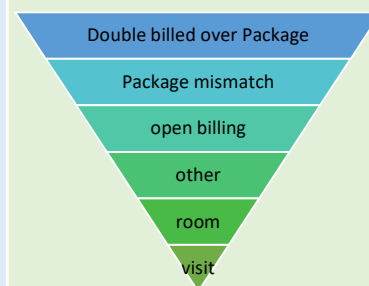
1. ~25% cases showed leakages

2. Typewise Distribution of billing Leakages



3. Two flagged cases showed major fraud and overcharging patterns.

4. RECOVERY POTENTIAL (Highest to Lowest) -key billing leakages



Challenges Faced During Internship.

1. Minimal interaction with other teams (Underwriting, Sales, Provider Network) as work was confined mainly to the Medical Claims Audit Department.
2. Non-searchable PDFs and handwritten bills slowed verification.

Suggestions to Organization

1. Mandate searchable PDF bills and tariffs for quicker audits.
2. Stricter monitoring & penalization for hospitals with repeated issues.
3. Patient awareness rewards for reporting resource misuse.
4. Empanel reputed Ayush hospitals & encourage Ayush treatments.

WEEKLY REPORTS

Name of the Organisation: Care Health Insurance , Gurugram

Area/ Department/ Project of Summer Internship Program: Claims

Name of the Student: Sayalee V. Gadge

Roll no: 1947

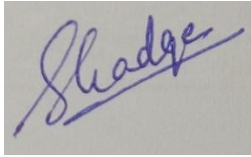
Stream: Hospital and Health Management

Week no:1

From: 12-05-2025 to 17-05-2025

Activity Done	Day 1: Holiday for Buddha Purnima Day 2: HR induction session, introduction to Care Health Insurance's vision, mission, and project overview; collected assets from office and interacted with senior employees Day 3: Received project objectives from manager – analyzing top 10 cities with high business volumes and identifying reasons for claim cost inflation Day 4: Orientation on health insurance, competitive advantage, PESTEL analysis, Ayushman Bharat (PM-JAY) packages, NABH, IRDAI guidelines; session by provider and claims head on claim cost and fraud deduction Day 5: Interaction with interns from other colleges; worked on research design
Linking theory (Classroom learning) with practice at your organisation	Applied concepts of health policy and insurance from academic sessions to understand claim processing and regulatory frameworks like IRDAI and NABH Used strategic management tools such as PESTEL analysis learned in class to frame industry overview
Gaps identified on the working area.	Limited access to real-time data for in-depth analysis Initial ambiguity in project which required clarification Lack of detailed documentation on factors contributing to inflation in specific cities
Suggestions for improvement	Regular interactions with different department heads to enhance understanding
Plan for the next week	Begin primary and secondary research on claim cost inflation in top 10 cities and Compile state-wise data on health infrastructure and healthcare inflation Finalize detailed project proposal and design framework for data collection

Signature of the Student

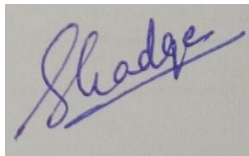
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Approved by the IIHMR University's Mentor

Name of the Organisation: Care Health Insurance , Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 Stream: Hospital and Health Management
Week no:2 From: 19-05-2025 to 24-05-2025

Activity Done	Got access to data and Excel to work on. I am assigned the city – Mumbai having nearly 65000 claims over 1600+ hospitals. My day to day task is to find a similar case between FY 23-24 and 24-25 from the same hospital and find inflation in the costs . Attended a session from a senior of another college who had worked on a similar project, guiding us on how to approach. Also had a doubt clearing session by one of our mentors.
Linking theory (Classroom learning) with practice at your organisation	Understanding cost inflation in hospital claims helps in evaluating financial sustainability and pricing strategies. Also we have been using Excel extensively , reminding us how important it is to know these skills.
Gaps identified on the working area.	Bills from hospitals are either handwritten or printed but in pdf form , making it difficult to copy paste or analyze . Detailed medical knowledge also required to assess the treatment prescribed by the doctor . Need to know the current trends of treatment in the market .
Suggestions for improvement	Daily feedback and doubt clearing sessions by mentor can help us understand the industry well.
Plan for the next week	Finalize research title and methodology . Pick up speed and analyze as many cases as possible.

Signature of the Student

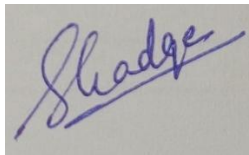


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Name of the Organisation: Care Health Insurance , Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 Stream: Hospital and Health Management
Week no:3 From: 26-05-2025 to 31-05-2025

Activity Done	First 4 days , we worked on our indivisual projects , trying to find the reasons behind rising cost of claims . On Friday we were told to keep this project on hold and were assigned another task . We are supposed to help the team working on Calculation of the recovery amount from the already paid claims . Each one of us is given nearly 1100 cases with a daily target of minimum 25 cases to scan and submit daily report.
Linking theory (Classroom learning) with practice at your organisation	The new task helped us see the hospital and insurance setup from the financial angle. Indirectly we are learning about all the expenditures , packages , inclusives and exclusives .
Gaps identified on the working area.	Bills are not itemised making it difficult to scan . Extensive tariff signing need to be done for investigations , consultation and visit charges , room charges . Hand written bill still prevalent .
Suggestions for improvement	Extensive tariff signing need to be done for investigations , consultation and visit charges , room charges .
Plan for the next week	Finalize research title and methodology . Pick up speed and analyze as many cases as possible.

Signature of the Student

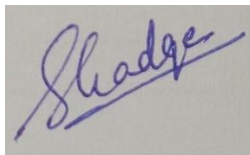


Approved by the IIHMR University's Mentor

Name of the Organisation: Care Health Insurance , Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 Stream: Hospital and Health Management
Week no:4,5 From: 2-06-2025 to 13-06-2025

Activity Done	Covered near to 200 cases, identifying and notifying leakages in deductions from claims . Finalised to take the same work for project.
Linking theory (Classroom learning) with practice at your organisation	-
Gaps identified on the working area.	Adherence to tariff especially for investigations is lower than other areas.
Suggestions for improvement	Digitization of tariff as well as blacklisting of network hospitals not adhering to tariffs.
Plan for the next week	Finalize research title and methodology . Give project work momentum .

Signature of the Student

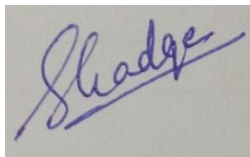


Approved by the IIHMR University's Mentor

Name of the Organisation: Care Health Insurance , Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 Stream: Hospital and Health Management
Week no:6 From: 16-06-2025 to 20-06-2025

Activity Done	Covered near to 100 more cases, identifying and notifying leakages in deductions from claims . Discussed on fraudulent hospitals and depanelizing them.
Linking theory (Classroom learning) with practice at your organisation	Medical Ethics and Legal Issues – identifying fraud and ensuring ethical practices. Health Economics – understanding cost control and resource allocation in healthcare.
Gaps identified on the working area.	Adherence to tariff especially for investigations is lower than other areas. Need to identify patterns in hospital bills to catch fake billings.
Suggestions for improvement	Digitization of tariff as well as blacklisting of network hospitals not adhering to tariffs.
Plan for the next week	Finalize research title and methodology . Give project work momentum .

Signature of the Student

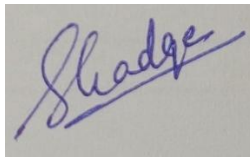


Approved by the IIHMR University's Mentor

Name of the Organisation: Care Health Insurance , Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 Stream: Hospital and Health Management
Week no:7 From: 23-06-2025 to 27-06-2025

Activity Done	Covered 125 more cases, identifying and notifying leakages in deductions from claims . Maintaining a data sheet of all the cases covered till now and trying to find a pattern.
Linking theory (Classroom learning) with practice at your organisation	Medical Ethics and Legal Issues – identifying fraud and ensuring ethical practices. Health Economics – understanding cost control and resource allocation in healthcare.
Gaps identified on the working area.	Adherence to tariff especially for investigations is lower than other areas. Need to identify patterns in hospital bills to catch fake billings.
Suggestions for improvement	Digitization of tariff as well as blacklisting of network hospitals not adhering to tariffs.
Plan for the next week	Finalize research title and methodology . Give project work momentum .

Signature of the Student

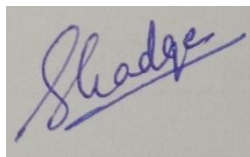


Approved by the IIHMR University's Mentor

Name of the Organisation: Care Health Insurance, Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 **Stream: Hospital and Health Management**
Week no:8 **From: 30-06-2025 to 04-07-2025**

Activity Done	Covered 50 more cases, identifying and notifying of leakages in deductions from claims. Started working on the project “Flagging hidden costs: Billing Leakages and mitigation strategies in Empanelled hospitals”.
Linking theory (Classroom learning) with practice at your organisation	Medical Ethics and Legal Issues – identifying fraud and ensuring ethical practices. Health Economics – understanding cost control and resource allocation in healthcare.
Gaps identified on the working area.	Adherence to the tariff, especially for investigations, is lower than other areas. Need to identify patterns in hospital bills to catch fake billings.
Suggestions for improvement	Digitization of tariff as well as blacklisting of network hospitals not adhering to tariffs.
Plan for the next week	Approve project from the manager and give the final presentation before the panel .

Signature of the Student

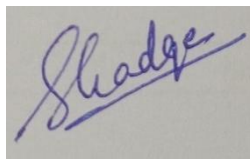


Approved by the IIHMR University's Mentor

Name of the Organisation: Care Health Insurance, Gurugram
Area/ Department/ Project of Summer Internship Program: Claims
Name of the Student: Sayalee V. Gadge
Roll no: 1947 Stream: Hospital and Health Management
Week no:9 (Last week) From: 07-06-2025 to 11-07-2025

Activity Done	Completed the project “Flagging hidden costs: Billing Leakages and mitigation strategies in Empanelled hospitals”. Got it approved by the manager and made the changes suggested. Presented it before the panel. Received the Internship completion letter.
Linking theory (Classroom learning) with practice at your organisation	Medical Ethics and Legal Issues – identifying fraud and ensuring ethical practices. Health Economics – understanding cost control and resource allocation in healthcare.
Gaps identified on the working area.	Adherence to the tariff, especially for investigations, is lower than other areas. Need to identify patterns in hospital bills to catch fake billings.
Suggestions for improvement	1.Scrutinize easily faked diagnosis 2.Promote Ayush Treatment 3.Claim Vigilance Reward Program 4.Mandate searchable text pdfs for bills, DS and tariffs.
Plan for the next week	Work on making the poster for the College presentation.

Signature of the Student



Approved by the IIHMR University's Mentor

Compiled Report

Name of the Organisation: Care Health Insurance, Gurugram

Area/ Department/ Project of Summer Internship Program: Claims

Name of the Student: Sayalee V. Gadge

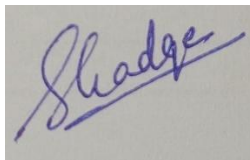
Roll no: 1947

Stream: Hospital and Health Management

Activity Done	During my internship in the Medical Claims Department at Care Health Insurance (12.05.2025 – 11.07.2025), I reviewed over 450 hospital claims, examining bills, discharge summaries, and hospital tariffs. My tasks included identifying billing discrepancies such as package misuse, non-payables, overcharging, duplicate diagnoses, and leakages in deductions. I estimated potential recovery amounts and analyzed data using Excel tools (pivot tables, charts) to identify hospital-wise and category-wise trends. The internship culminated in the project <i>“Flagging Hidden Costs: Billing Leakages and Mitigation Strategies in Empanelled Hospitals”</i> , approved by the mentor and presented in front of the panel.
Linking theory (Classroom learning) with practice at your organisation	Although insurance operations were not covered in my MBA curriculum, I leveraged concepts from <i>Hospital Services, Finance, Health Economics, Marketing, Health Policy, and Principles of Management</i> studied at IIHMR. These principles helped connect hospital finance, tariffs, and service delivery concepts with real-world claim audits. Strategic management tools like Swot analysis supported industry understanding, while Excel and research design skills were essential for data analysis. Learning about IRDAI, NABH, fraud detection, and medical ethics deepened my understanding of healthcare financing and cost control.
Gaps identified on the working area.	☐ Manual reviews were time-consuming due to non-searchable PDFs and handwritten bills. ☐ Limited exposure to other departments (underwriting, network, sales), restricting understanding of the full insurance value chain. ☐ Lack of automation tools (OCR, AI-driven analytics) to streamline fraud detection and pattern recognition.. ☐ Non-itemized billing and poor adherence to tariffs, especially for investigations, remained common.
Suggestions for improvement	☐ Mandate standardized, searchable, text-based PDFs for all bills and discharge summaries to accelerate audits. ☐ Implement OCR and analytics tools to detect fraud and recurring billing anomalies.

	☐ Introduce cross-department exposure programs for interns to build holistic insurance sector understanding. ☐ Launch <i>Claim Vigilance Reward Programs</i> to encourage patient reporting of misuse. ☐ Penalize non-compliant hospitals and digitize tariff structures, while blacklisting repeated offenders. ☐ Promote Ayush treatments as cost-effective alternatives to hospitalization.
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Signature of the Student



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