SUMMER INTERNSHIP PROGRAM

at

CARE HEALTH INSURANCE, GURUGRAM.

From 12th May to 11th July 2025

A REPORT BY

Amit Kumar

Master of Business Administration

Hospital and Health Management

1901

2024-26

under the Mentorship of

Mr. J.P. Singh, Professor

IIHMR UNIVERSITY

care HEALTH INSURANCE®

BEST CLAIM SETTLEMENT COMPANY OF THE YEAR
9th ANNUAL INDIA INSURANCE SUMMIT & AWARDS 2025

July 11,2025

Mr. Amit Kumar

Dear Amit,

This is to certify that you have successfully completed your Training for Claims - Product 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

Rashi

(Authorized Signatory)

Rashi Ramani (Head – Human Resources)

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IIHMR UNIVERSITY

IIHMR University Faculty Mentor Approval

This is to certify that **Dr Amit Kumar** of academic year 2024-26 of **INSTITUTE OF HEALTH MANAGEMENT RESEARCH** has prepared a poster with respect to his summer internship held during **12th May 2025 – 11th July 2025**.

He has carried out work as per the guidelines. His poster is approved for presentation.

Jaiyajeet Prasad Singh

Date: **25 July 2025**

(Signature of Faculty Mentor)

Name: **Mr. J.P. Singh**

Designation: **Professor**

Leveraging Competitive Analysis and Product Insights to Strengthen Health Insurance Offerings.

Name -: Dr Amit Kumar   Roll Number -: 1901 (MBA HM29)   University Mentor -: Mr. J.P Singh   Organization Mentor -: Mr. Sahil Ahuja

ABOUT CARE HEALTH INSURANCE

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance, and Critical Illness, along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market, and a Comprehensive Set of Wellness Services. Best Health Insurance Plan – Care Plus at the Global Financial Planner's Summit 2024.

VISION

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

MISSION

- Create value for all stakeholders.
- Extend benefits to rural and social sectors.
- Lead in customer care, products, and communication.

ORGANOGRAM

Board of Directors

Managing Director / CEO

Key Managerial Personnel

Claims | Under-writing | Sales Markeling | Product | Operations | IT | Human Resources

KEY ACTIVITIES OF INTERNSHIP

Team onboarding, department familiarization and outlining key tasks.

Analyzed Care's health insurance products and benchmarked them against competitors

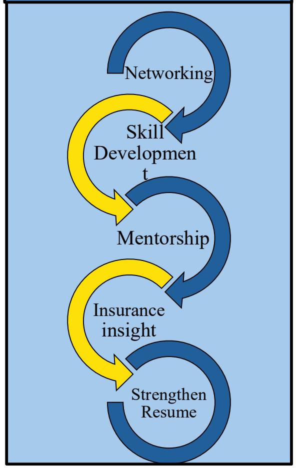
Collected and compared PED (Pre-Existing Disease) data to identify policy gaps.

Coordinated with underwriting and product teams for insights on condition-wise coverage

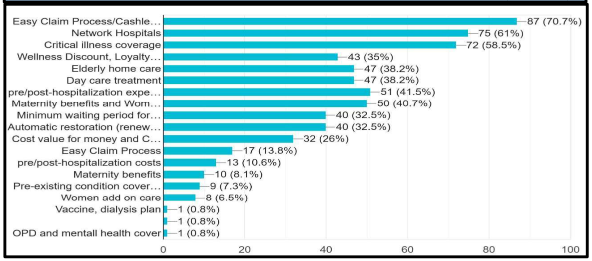
Designed and refined a customer feedback survey to assess needs and expectations

Reviewed live agent calls to understand real-time communication challenges.

BENEFIT OF INTERNSHIP



Essential Features Customers Look for in Health Insurance (n – 128)



Comparative Analysis of Health Insurance Plans

Insight	Gap identified	Recommendation
Unlimited SI with Ultimate Care, Care advantage - 6 Cr	Competitors offer high SI products more aggressively	Position Unlimited SI as a flagship feature to attract HNIS.
No Second Opinion for Critical Illness	Lacks critical illness support unlike Aditya Birla & Niva Bupa	Add Second Opinion feature under base plan.
No Maternity/Newborn Cover in Base Plans	Family-focused benefits missing	Launch a Maternity + Child Care variant/rider under Care Supreme.
Limited Health Check-Up in Base	Optional and basic tests only; competitors offer more.	Expand to advanced cashless tests, link with wellness rewards.

Challenge
- Late access to MS Office.
- Data Acquisition

Suggestion
- Alternative Collaborative platforms
- Maintain open communication

SWOT ANALYSIS

Strength:
- Gained exposure to real-world health insurance operations and challenges.
- Gained multi-departmental insights (Product, Underwriting, Claims, IT).
- Identified PED gaps through detailed competitor analysis.

Weakness:
- Faced delays due to data dependency across teams.
- Limited access to updated competitor and claims data.
- Lack of centralized documentation for PED-related information.

Opportunities:
- Scope to enhance product features based on findings.
- PED comparison sheet can be used as a reference tool for future analysis.

Threat:
- Rapid regulatory or competitor changes may affect relevance.
- Resistance to change may slow adoption of recommendations.

KEY TAKEAWAYS AND CONTRIBUTIONS

- Conducted comparative analysis of health insurance products to identify gaps and opportunities.
- Compiled and interpreted PED data to support strategic recommendations.
- Provided actionable insights by evaluating customer feedback and sales interactions.
- Collaborated with cross-functional teams to streamline product development processes.
- Created a comprehensive PED reference sheet for Care Health Insurance to aid in product comparisons.

PUTTING THEORY INTO PRACTICE

THEORETICAL UNDERSTANDING	PRACTICAL EXPOSURE
Organizational Behaviour: Concepts of communication, teamwork	Applied OB in real-time collaboration and professional communication
Marketing Management: Product positioning and gap analysis	Evaluated health plans and identified market gaps using marketing frameworks
Research Methodology: Data collection and validation methods	Systematically organized and validated PED data using research techniques
Exposure to healthcare regulations and product dynamics (classroom case studies)	Worked with underwriting team to understand real-world product complexities

Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

Name of the Student: Dr. Amit Kumar

Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 1 From: 12th May to 17th May 2025

Activity Done	The onboarding week focused on the introduction of teams, familiarizing staff with key jargons, and outlining of key tasks through team meetings for ensuring a clear comprehension of objectives.
Linking theory (Classroom learning) with practice at your organisation	The subject of Organizational Behaviour has enabled me enhancing my interpersonal communication and fostering a collaborative approach with my mentor and team. Additionally, my BHMS background enables me to quickly grasp the medical aspects of insurance policies
Gaps identified on the working area.	I'm happy to report there haven't been any major concerns yet, and I'm committed to being a valuable and supportive team member. However, being new to the system, I have encountered challenges with technical access.
Suggestions for improvement	In spite to the stringent company regulation prohibiting access to MS Office on company devices, utilizing collaborative platforms for file sharing and project management have been an effective alternative to ensure smooth operations.
Plan for the next week	The next step is to read and assess various insurance policies offered by CARE. This would help me better understanding the scope of my project within the department.

Signature of the Student : Dr. Amit Kumar

Approved by the IIHMR University's Mentor : Mr. J.P. Singh

Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

Name of the Student: Dr. Amit Kumar

Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 2 From: 18th May to 24th May 2025

Activity Done	**Day 1:** I spent the day familiarizing myself with the Customer Information System (CIS) and understanding how client records are stored and accessed. This helped me grasp how vital accurate data is to the claims process. **Day 2:** Reviewed the structure of a Master Policy and learned about the key terms and conditions commonly applied to group policies. **Day 3:** Introduction to JIRA software, where I observed how tasks are tracked, escalated, and resolved within the team. **Day 4:** I conducted a comparative analysis of key products such as Ultimate Care - Care Health , Reassure - Niva Bupa, Aspire - Niva Bupa, and Reassure 2.0 - Niva Bupa. The exercise helped me identify how each plan is designed for a different customer segment. **Day 5:** Attended a product review meeting and understood how benefits are tagged and customized in the backend, which offered a closer look at how operational teams align with product strategy.
Linking theory (Classroom learning) with practice at your organisation	I implemented the knowledge of Marketing Management subject, to evaluate the positioning of few insurance product, understanding how they cater to varied market needs. The subject Digital Health enabled me to navigate platforms like CIS and JIRA, which are critical for efficient claims processing and internal communication.
Gaps identified on the working area.	Initial access to CIS was a bit delayed, which slightly impacted my ability to explore data on my own. I also noticed that some records had duplications or outdated fields. The JIRA system is effective but lacks standardized ticket tags, which makes task tracking difficult.
Suggestions for improvement	A periodic review and cleanup of data in the CIS could greatly enhance the accuracy and reliability of information. Implementing consistent tagging in JIRA, like using pre-defined categories for tasks, would make task monitoring smoother.

Plan for the next week	In the coming week, I'll be connecting with underwriting team to get insight on Pre-Existing Disease (PED) segment. To enhance my learning curve, I will be identifying areas where the underwriting process can be improved, especially in terms of clarity and consistency.

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Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

Name of the Student: Dr. Amit Kumar

Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 3 From: 25th May to 31st May 2025

Activity Done	**Day 1:** Connected with the underwriting team and gained insight into the criteria used to assess Pre-Existing Disease conditions. **Day 2:** Analysed IRDAI guidelines related to PED coverage and compared them with Care's current policies. **Day 3:** Studied competitor practices regarding the inclusion of PEDs in their policies. **Day 4:** Collaborated with the claims processing team to understand how PED-related claims are evaluated, rejected, or approved. **Day 5:** Contributed ideas based on market demand and competitive gaps, and gained exposure to how business decisions are aligned with risk and profitability considerations.
Linking theory (Classroom learning) with practice at your organisation	My BHMS background, strengthen my understanding of Pre-Existing Disease and risk management assessment as done in my previous work experience.
Gaps identified on the working area.	One of the challenges I faced was finding consolidated, up-to-date data on competitor PED inclusions. Much of the information was outdated, which made it harder to build a complete picture.
Suggestions for improvement	Conduct refresher sessions for teams on evolving IRDAI norms to ensure everyone is aligned with current standards. Update and document clear guidelines for commonly encountered PEDs to reduce ambiguity in underwriting decisions.
Plan for the next week	In the upcoming week, I will also be engaging with the actuarial team to understand how PED inclusion impacts premium calculations and overall risk pooling.

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Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

Name of the Student: Dr. Amit Kumar

Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 4 From: 1st June to 7th June 2025

Activity Done	**Day 1:** Initiated the process of compiling a comprehensive PED comparison across major health insurers and started designing a structure to capture data in a standardised format. **Day 2:** Connected with multiple insurance agents and intermediaries to collect first-hand information on product-wise PED inclusions and underwriting norms from competitors like ABHI, Star Health, Niva Bupa, Reliance, TATA AIG, and Cigna. **Day 3:** Continued reaching out to agents and customer service representatives for clarification on unclear policy terms. Simultaneously, worked on organizing the collected information into an Excel sheet, disease-wise. **Day 4:** Met with Care's underwriting team to understand how specific PED conditions are assessed, particularly where market data are ambiguous. **Day 5:** Integrated all data collected during the week into a master PED comparison sheet.
Linking theory (Classroom learning) with practice at your organisation	The subject Research Methodology has been highly relevant this week, especially in planning a systematic approach to collecting, classifying, and validating data from both primary and secondary sources.
Gaps identified on the working area.	There is no single source of truth or a consolidated internal document where team members can quickly reference how different competitors manage PED inclusions. This often leads to delays and inconsistent responses when product or sales teams need this information urgently.
Suggestions for improvement	Create a simple internal reference guide listing frequently asked PED conditions along with their standard underwriting approach across various Care plans.
Plan for the next week	In the coming week, I will continue collecting more data points to refine and complete the final version of the PED comparison sheet. Additionally, I will have my mid-assessment meeting with my

	reporting manager, where I plan to present my progress and gather feedback.

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Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

Name of the Student: Dr. Amit Kumar

Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 5 From: 8th June to 14th June 2025

Activity Done	**Day 1:** Focused on analysing claim cases related to high BMI (Body Mass Index 34–36) to assess current underwriting practices and claim admissibility trends. **Day 2:** Worked on refining the PED comparison sheet using additional competitor insights, especially clarifying disease-specific underwriting conditions. **Day 3:** Started evaluation of a new upcoming add-on product that Care Health Insurance plans to launch. Compared its benefits and features with similar add-ons offered by competitors like Niva Bupa, Star Health, and HDFC Ergo. **Day 4:** Compiled findings in a comparative format, highlighting where the new Care add-on stands out or falls short in market positioning. **Day 5:** Collaborated with the product team to review the structure and potential positioning of the new add-on product. Provided key insights from competitor analysis and discussed possible USPs Care can highlight.
Linking theory (Classroom learning) with practice at your organisation	The principles of Research Methodology were closely applied this week through systematic problem identification, structured data collection from both primary and secondary sources, classification and tabulation of PED and BMI-related claim data, and analytical comparison of a new product with competitor offerings to derive actionable insights for decision-making.
Gaps identified on the working area.	There is limited internal documentation or analytical insight available on high BMI-related claim outcomes and how they influence underwriting or product decisions, which restricts data-driven decision-making.
Suggestions for improvement	Create a simplified internal reference sheet specifically for high BMI and PED-related underwriting norms, enabling quick access for

	product and claims teams while ensuring consistency in decision-making and communication.
Plan for the next week	In the coming week, I will be working closely with the claims team to analyse the claims ratio for cases with high BMI, aiming to identify trends and support data-driven recommendations for underwriting and product refinement.

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Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims - Product

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Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 6 From: 15th June to 21st June 2025

Activity Done	**Day 1:** Continued refining the PED comparison sheet while awaiting additional competitor data from field teams. **Day 2:** Interacted with the medical underwriting team to gain insights on how specific pre-existing conditions are evaluated. **Day 3:** Analysed competitor product features related to PED handling, aiming to identify differentiators. **Day 4:** Updated and structured the PED sheet for better visual clarity and ease of use in internal presentations. **Day 5:** Compiled key feedback from underwriting and product comparisons for internal discussion and product refinement.
Linking theory (Classroom learning) with practice at your organisation	My academic foundation in BHMS enabled me to understand and assess the clinical implications of various pre-existing conditions, which enriched my interaction with the underwriting team. Simultaneously, concepts from Research Methodology, such as data sourcing, validation, and comparative evaluation, were applied while organizing the PED data and aligning it with competitor insights.
Gaps identified on the working area.	Delays in receiving updated and complete data sets from different departments slowed the analysis and comparison process.
Suggestions for improvement	The data-gathering process can be improved through better coordination and more structured communication between internal teams.
Plan for the next week	I aim to finalize the PED comparison sheet and convert it into a presentation-ready format. I will also begin preparing key insights and recommendations for inclusion in the final report.

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Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

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Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 7 From: 22nd June to 28th June 2025

Activity Done	**Day 1:** Designed and finalized a structured survey to assess customer needs and awareness related to health insurance preferences. **Day 2:** Worked on refining the PED comparison sheet. **Day 3:** Conducted a gap analysis in plan comparisons, focusing on unique offerings. **Day 4:** Developed and distributed a survey for data collection. **Day 5:** Planned the presentation layout for my internship.
Linking theory (Classroom learning) with practice at your organisation	My academic foundation in BHMS enabled me to understand and assess the clinical implications of various pre-existing conditions, which enriched my interaction with the underwriting team. Simultaneously, concepts from Research Methodology, such as data sourcing, validation, and comparative evaluation, were applied while organizing the PED data and aligning it with competitor insights.
Gaps identified on the working area.	Delays in receiving updated and complete data sets from different departments slowed the analysis and comparison process.
Suggestions for improvement	The data-gathering process can be improved through better coordination and more structured communication between internal teams.
Plan for the next week	Next week, I'll focus on finalizing my presentation and analysing the survey data. The goal is to draw meaningful conclusions that support my recommendations, which I'll then present to the organization.

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Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

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Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 8 From: 29th June to 5th July 2025

Activity Done	**Day 1:** Worked on strategies to increase outreach and engagement for the feedback survey. **Day 2:** Worked on refining the PED comparison sheet. **Day 3:** Studied live agent call recordings to observe real-time product explanation and consumer objections **Day 4:** Incorporated feedback into my final presentation and updated key insights from my internship work. **Day5:** Finalized presentation slides focusing on clarity, recommendations, and actionable takeaways.
Linking theory (Classroom learning) with practice at your organisation	Concepts from Organizational Behaviour, especially those related to interpersonal communication and motivation, helped me understand the importance of agent attitude and tone while interacting with clients, and how it influences decision-making during product pitching.
Gaps identified on the working area.	Lack of consistency in agent-customer communication patterns.
Suggestions for improvement	Introduce regular role-play-based training to standardize customer interaction quality.
Plan for the next week	The upcoming week marks the conclusion of my internship. I will be delivering my final presentation to the Care Health Insurance team and submitting the compiled report of my work and findings throughout the internship.

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Name of the Organisation: Care Health Insurance, Gurugram

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Roll no: 1901 Stream: MBA Hospital and Health Management

Week no: 9 From: 6th July to 11th July 2025

Activity Done	This week marked the conclusion of my internship. I presented the final report and shared key findings and recommendations with the team. The presentation covered PED gaps, Competitor analysis and suggestions.
Linking theory (Classroom learning) with practice at your organisation	Concepts from Research methodology helped structure findings into actionable insights aligned with industry standards and business needs.
Gaps identified on the working area.	NA
Suggestions for improvement	NA
Plan for the next week	Internship concluded.

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Compiled Report

Name of the Organisation: Care Health Insurance, Gurugram

Department of Summer Internship Program: Claims – Product

Name of the Student: Dr. Amit Kumar

Roll no: 1901 Stream: MBA Hospital and Health Management

Activity Done	**Week 1:** My onboarding focused on understanding the product department and overall project scope. I started reviewing insurance plans, laying the groundwork for future competitor comparisons and identifying initial gaps in market offerings. **Week 2:** I learned to navigate customer information systems (CIS) and task tracking (JIRA). I performed initial plan comparisons of health products to understand their target segments, which helped in identifying areas for detailed competitor analysis and gap identification. **Week 3:** I connected with the underwriting team to understand health condition data and official guidelines. I also studied competitor practices for plan comparisons, aiming to pinpoint gaps in current health condition handling versus the market. **Week 4:** A key activity was gathering health condition (PED) data through extensive secondary research and interactions with sales agents. I then used this data for detailed plan comparisons with competitors, specifically to identify coverage and policy gaps. **Week 5:** I analysed a new add-on product, performing plan comparisons against competitors, and refined my health condition (PED) data. Insights from this research helped identify specific market gaps and informed discussions with the product department. **Week 6:** I continued detailed plan comparisons by analysing competitor features and refined my health condition (PED) data. My interactions with the medical underwriting team and secondary research helped identify key differences and gaps in offerings. **Week 7:** I designed a feedback survey to assess customer needs and refined my health condition (PED) data. I conducted a thorough gap analysis in plan comparisons, highlighting unique offerings. My work concluded with planning my final internship presentation.

	Week 8: Worked on improving outreach strategies for the feedback survey and refined the PED comparison sheet. Reviewed live agent call recordings to understand real-time communication challenges. Finalized presentation slides with incorporated feedback and focused on actionable insights. Applied organizational behaviour concepts to assess agent communication quality. **Week 9:** This week marked the conclusion of my internship. I presented the final report to the Care Health Insurance team, highlighting key findings, PED gaps, competitor analysis, and actionable recommendations. The presentation consolidated insights from the entire internship and received constructive feedback.
Linking theory (Classroom learning) with practice at your organisation	**Organizational Behaviour:** Improved interpersonal communication and fostered collaboration with mentor and team. **Marketing Management:** Applied knowledge to evaluate insurance product positioning and market needs. **Digital Health:** Utilized understanding to navigate critical platforms like CIS and JIRA for claims processing and communication. **BHMS Background:** Enhanced grasp of medical aspects in insurance policies, particularly in understanding Pre-Existing Diseases (PED) and risk assessment; enriched interactions with the underwriting team by understanding clinical implications. **Research Methodology:** Systematically planned data collection, classification, and validation from primary and secondary sources, specifically applied to organizing PED data and aligning with competitor insights.
Gaps identified on the working area.	**System and Data Access:** • Delayed CIS Access and duplicate/outdated records in CIS • Inconsistent JIRA Tagging • Outdated Competitor PED Data **Documentation and Information:** • Lack of Centralized PED Information (competitor details) • Limited BMI Claim Insights

	Data Workflow: • Delayed Data Sets from other departments
Suggestions for improvement	**Leverage Collaborative Platforms:** Continue using collaborative tools for file sharing and project management, especially with MS Office restrictions. **Regular CIS Data Review:** Implement periodic reviews and cleanups in the CIS system to boost data accuracy. **Standardize JIRA Tagging:** Introduce consistent tagging conventions in JIRA to streamline task tracking. **IRDAI Norm Refresher Sessions:** Conduct regular sessions on evolving IRDAI norms to keep teams aligned. **Clear PED Guidelines:** Update and document clear guidelines for common Pre-Existing Diseases (PEDs) to reduce ambiguity in underwriting. **Internal PED Reference Guide:** Create a simple guide for frequently asked PED conditions and their standard underwriting approach across plans. **Simplified PED Underwriting Sheet:** Develop a quick-reference sheet for PED-related underwriting norms to ensure consistent decisions. **Improve Data Gathering Process:** Enhance coordination and communication between internal teams for better data collection.

Signature of the Student : Dr. Amit Kumar

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