Study on Demand of Reliance GMC Covid-19 Indemnity Insurance Policy in a Strive to Maintain Business Continuity in India

By

Mahak Gite

Dissertation submitted in partial fulfillment of the requirements of the degree

MBA Hospital and Health Management

Academic year, 2018-2020

The IIHMR University, Jaipur

1, Prabhu Dayal Marg, Sanganer, Airport
Jaipur 302029, Rajasthan
Ph: 0141 3924700, Fax: 3924738
Website: **www.iihmr.edu.in**

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TO WHOMSOEVER MAY CONCERN

This is to certify that MahakGite, student of MBA Hospital and Health Management from The IIHMR University, Jaipur has undergone

internship training at Reliance General Insurance, Mumbai from 10th February, 2020 to 10thjune, 2020.

The Candidate has successfully carried out the study designated to him during internship training and his approach to the study has been sincere, scientific and analytical.

The Internship is in fulfillment of the course requirements.

I wish him all success in all his future endeavors.

Dean, Academics and Student Affairs	Professor
The IIHMR University	The IIHMR University

The certificate is awarded to

MAHAK GITE

In recognition of having successfully completed her

Internship in the department of

Health Underwriting

and has successfully completed her Project on

A study demand of Reliance GMC Covid-19 Indemnity Insurance policy in a strive to maintain business continuity in India

Date 10thfeb-10th june

Reliance General Insurance, Mumbai

He/ She comes across as a committed, sincere & diligent person who has

a strong drive and zeal for learning

We wish him/her all the best for future endeavors

Mentor Training & Development **Zonal Head-Human Resource**

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled **A study on impact and demand of Reliance GMC Covid-19 Indemnity Insurance policy in a strive to maintain business continuity in India "**" and submitted by MahakGite**, MBA-HM 23- 0851** under the supervision of Shweta Aggarwal(Asst. Professor) for award of MBA in Hospital and Health from The IIHMR University, carried out during the period from 10 February 2020 to 10 June, 2020 embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other institute or other similar institution of higher learning.

(MAHAK GITE)
Signature

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I perceive this opportunity as a big milestone in my career development and will strive to use gained skills and knowledge in the best possible way.

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ABSTRACT

With the current outbreak of COVID-19 pandemic, cover of hospitalization due to COVID-19 is the need of the hour. Reliance General Insurance has launched, Reliance GMC Indemnity COVID-19 Insurance policy which provides coverage in case the Insured Person is diagnosed with Coronavirus, or quarantined irrespective of the expenses incurred.A first-of-a-kind benefit product policy that offers 100% of the sum insured in lump sum on positive diagnosis of COVID-19 and 50% of the sum-insured during Quarantine.This study was performed at Reliance General Insurance, Mumbai for a period of 3 months. This study was attempted to understand the impact and awareness of insurance policy on employees of India.This study will improve our knowledge and understanding about the mind set of people who are willing to cover themselves under the respective policy. Earlier health insurance was just a mere investment product, but recently it has turned more into a risk cover. Analyzing the data of the number of people covered themselves through this policy would help us get a better image about the demand and awareness. The objectives of the study included

i) To determine the awareness of Reliance GMC Covid-19 Indemnity policy across the country.ii) To analyze the demand in different industries for Reliance GMC Covid- 19 Indemnity policy across the country.iii) To calculate the influence of Reliance GMC Covid-19 Indemnity policy in terms of lives. The study design is descriptive cross sectional study with a large number of sample size and primary data was collected through a specific company oriented software. There were few exclusions made on the sample size like PED, healthcare professionals, students, individuals,etc. It was concluded that more than 70% proposals out of 100% was received from west and north zone indicating more cases of covid-19 and increased awareness among people regarding the same. Penetration of the insurance policy was calculated by total number of lives covered through the GMC covid-19 indemnity policy.

Objective Part 1: To determine the importance of Health Insurance policies in present scenario.

The new outbreak of respiratory illness caused by a novel coronavirus termed 'COVID-19' has emerged as a serious global public health concern and has been declared as pandemic by WHO, which till date has infected 88,07,398 with 464483 number of deaths. Covid 19 is caused by newly discovered Coronavirus which causes illness such as respiratory diseases. This ranges from common cold to Middle East Respiratory Syndrome & Severe Acute Respiratory Syndrome.

The Covid 19 is its third kind after MERS & SARS to cause public health crises. Although having varied information about the precautions and research from SARS and MERS we are still struggling to overcome Covid 19 outbreak. According to the - **The SARS, MERS and novel coronavirus (COVID-19) epidemics, the newest and biggest global health threats: what lessons have we learned?,** **"**We conclude that we did not learn from the two prior epidemics of coronavirus and were ill-prepared to deal with the challenges the COVID-19 epidemic has posed. "

Apart from some knowledge of hand hygiene, isolation of infected people, importance of ventilated rooms, we all are new to this new dangerous virus.

Need of Health insurance:

There are some reasons to justify that why health insurance of the people within different countries is need of the hour. Some of the reasons are:

- **Low penetration of Health Insurance**: Since the penetration of health insurance in India is only 35%, where most of the population is covered under Government Scheme. It is very important to analyse the gap and insure large number of population.
- **Increasing Unemployment**: According to Labour Sensex, there are about 8.23 crores under Employment State Insurance Scheme. Increase in unemployment will lead to loss of the insurance policy cover.
  According to Covid 19 and the US Health Insurance Conundrum, In the USA, where health insurance is largely provided by employers and more than 30 million people have filed for unemployment in the past 2 months, such a recession could cause an unprecedented surge in uninsured or underinsured people. Indeed, an analysis published on May 4, 2020, has estimated that if unemployment in the USA reaches 20%, 25–43 million people could lose their health insurance.
- **Increase in treatment cost:** Healthcare treatment costs are growing exponentially by at least 15 percent year on year. In fact, the COVID-19 expenses can go upwards of Rs 5 lakh to 6 lakh or more**. According to an article,**

the list of consumables increases for Covid-19 treatment and can account for around 25 per cent of the total treatment cost.

- **Strive to maintain business**: Nation-wide lockdown caused many anufacturing industries to shut down. In order to maintain economy and normalcy in the country, manufacturing companies were allowed to re-open under the condition, to compulsory insured their employees.
- **To increase social security amongst the population**
- **Increase in number of cases.**

Steps taken by the Government:

Apart from various Tax measures, state compensation, Government along with IRDAI has taken some measures towards relaxation and increasing security amongst employees and healthcare workers.

1. The Finance Minister has announced medical insurance cover of Rs 5 million per healthcare worker. About 2 million health services and ancillary workers will benefit from such insurance scheme.
2. The Insurance Regulatory Development Authority of India (IRDAI), has asked insurers to cover Covid 19 in their existing policies as well as ensure that they expeditiously attend to such claims.
3. IRDAI said coronavirus treatment would be covered like any other illness, ʻʻ under products where hospitalization is covered''. The regulators also directed the companies to cover the cost of admissible expenses, including treatment during quarantine period.
4. The government has made it mandatory for all the employers which resume functioning as the lockdown gets over, to provide medical insurance to their employees.
5. In the new guidelines under Ayushman Bharat, all the beneficiaries would get tested in private labs through empanelled hospitals and treatment to nearly 50 crores.

Contribution of Private Health Insurance Companies:

For many years, public sector insurance companies have dominated this business, but insurance has shifted to the private sector with 41% share.
Although private insurance covers only 18% of population, it has comparatively higher number of policies i.e. 25%.
According to Amit Chhabra, health business head, Policybazaar.com, inquiries about health insurance policies have increased by about 30-40%.
Number of Insurance companies providing cover of Covid 19:

- Aditya Birla Health Insurance
- Edelweiss General Insurance
- Reliance General Insurance
- Max Life Insurance Company
- ICICI Lombard.

Common features of covid 19 policies:

- SI Rs. 25,000 – Rs, 5,00,000

- Age group: 18-65 years
- Inclusive of 15 days waiting period.

Common features not covered:

- Home quarantine
- Non- Recognized quarantine center
- Preexisting diseases
- Pre – Natal & Post Natal Expenses
- Hospitalization without doctor's recommendation

A study on demand of Reliance Indemnity Covid-19 insurance policy in a strive to maintain business continuity in India.

1.INTRODUCTION-

1.1 Overview of health insurance in India-

India has a long history of insurance and have undergone tremendous changes especially in Health Insurance. Health insurance in India is a growing segment of India's economy. The Indian health system is one of the largest in the world, with the number of people it concerns: nearly 1.3 billion potential beneficiaries. In FY 18, the insurance industry grew at 12% witnessed with high increase in health insurance. In FY 18, the latter claimed 25% market share of the total insurance industry.

For many years, public sector insurance companies have dominated this business but now it has shifted to the private sector with 41% share. Although private insurance covers only 18% of population, it has comparatively high number of policies i.e. 25%.

1.2 About Reliance General Insurance-

Reliance General Insurance Company Limited is an Indian private insurance company and a part of Reliance Anil Dhirubhai Ambani Group, wholly-owned through Reliance Capital. Reliance General Insurance was incorporated on 17 August 2000. It received the license to conduct general insurance business in India from the Insurance Regulatory Development Authority of India (IRDAI) on 23

October 2000. Unlike most insurance companies, who have foreign partners, the firm is promoted solely by Reliance Capital.

RGI caters to health, motor, travel, fire and property insurance. The commercial insurance services include commercial vehicle, office and marine. Health insurance has following dimensions- Healthgain policy, Health wise policy, Wellness, Group Personal Accident and Group Mediclaim. In this project we are mainly focusing on Group Mediclaim. The **company** has a wide network of over 4000 hospitals across **India** to

avail cashless hospitalization. Under **health insurance** policy by **Reliance Health**, you can avail reimbursement of both pre and post hospitalization expenses for over 60 days each.Reliance Insurance, one of the most trusted names in the insurance space, provides comprehensive health insurance plans that cover almost all your health-related expenses. With lifelong renewal benefits, pre and post hospitalisation cover and reimbursable health check-ups, the company truly ensures that you stay in the pink of your health, always

1.3 IRDAI guidelines-

In the current covid-19 scenario, IRDAI has made it mandatory for insurance companies to design their own covid-19 product covering the treatment cost of coronavirus.“In order to provide need based health insurance coverage, insurers are introducing products for various specific diseases including vector borne diseases. For the purpose of meeting health insurance requirements of various sections, insurers are advised to design products covering the costs of treatment for Corona Virus.”The Insurance Regulatory and Development Authority of India (Irdai) has advised all health insurance companies to provide medical cover for Coronavirus (COVID-19) in order to avoid any hardships with immediate effect. IRDAI has issued guidelines regarding the same.

The government has made it mandatory for all employers which resume functioning as the lockdown gets over, to provide medical insurance to their employees.The regulator has also advised the insurers to devise these comprehensive health insurance products with simple wordings and conditions and at an affordable cost for the stated organisations.

1.4 Group Mediclaim-

Group insurance is an insurance that covers a group of people, for example the members of a society or professional association, or the employees of a particular employer for the purpose of taking insurance. Group coverage can help reduce the problem of adverse selection by creating a pool of people eligible to purchase insurance who belong to the group for reasons other than the wish to buy insurance, which might

be because they are a worse than average risk. Grouping individuals together allows insurance companies to give lower rates to companies, "Providing large volume of business to insurance companies gives us greater bargaining power for clients, resulting in cheaper group rates."

Group insurance may offer life insurance, health insurance, and/or some other types of personal insurance.

With the current outbreak of COVID pandemic, cover of hospitalization due to COVID-19 is the need of the hour. Reliance General Insurance has launched, Reliance GMC Indemnity COVID-19 Insurance policy which provides coverage in case the Insured Person is diagnosed with Coronavirus or quarantined irrespective of the expenses incurred. A first-of-a-kind benefit product policy that offers 100% of the sum insured in lump sum on positive diagnosis of COVID-19 and 50% of the sum-insured during Quarantine.

1.4.1 Features of GMC Covid-19 indemnity policy-

a) No. of members- Minimum number of lives is 25

Age limit- 18 years - 65 years

Sum Insured- Rs 50000- Rs 500000

Policy period- 12 months

Waiting period- 15 days

Family cover- self+spouse+2 dependent children (3 months - 25 years)

Pre &Post hospitalization cover - The plan covers medical expenses for 30 days prior to hospitalization and 60 days post hospitalization only for related medical expenses.

Quarantine cover

Daily cash

Convalesence cover

Travel exclusion cover

b) Exclusions-

Pre-existing diseases

Co-habitation with Covid-19 patients

Travel to any restricted countries

Diagnosis done at unauthorized centres

Treatment done outside of India

Self quarantine

Domocillary/OPD treatment

Quarantine at any unauthorized centre.

1.4.2 Policy Underwriting-

Medical underwriting is the process of assessing the risk associated with providing health insurance coverage. Medical underwriting involves an examination and analysis of an individual’s medical information, which is used to determine how risky an individual is and, thus, how much that individual should pay for insurance. In some cases, the use of medical underwriting is restricted by law. During the medical underwriting process, insurance companies want to understand as much as possible about a potential policyholder before actually underwriting the insurance policy. The insurer will examine the medical history, demographics, lifestyle, and other factors that relate to the individual’s medical needs, and, through actuarial analysis, make an estimate of the risk associated with providing medical or health insurance coverage. If an individual is considered a high-risk prospect, the insurer may decline to offer

coverage, may charge a higher insurance premium, or they may set exclusions or limits to the amount of coverage offered through the policy.

The term **underwriter** originated from the practice of having each risk-taker write their name under the total amount of risk they were willing to accept for a specified premium.

Although the mechanics have changed over time, **underwriting** continues today as a key function in the financial world.

Importance of underwriting-

Underwriters assess the degree of risk of insurers' business. Underwriting helps to set fair borrowing rates for loans, establishes appropriate premiums, and creates a market for securities by accurately pricing investment risk.

1.4.3 Process flow of underwriting a policy-

Proposals/tickets raised on call desk

↓

Proposals received by underwriter

↓

Premium calculated by underwriter

↓

Making terms & conditions

↓

Sent to sales

↓

Sales gives quotation to client

↓

Quotation accepted

↓

Draft is approved by u/w

↓

Policy schedule sent by operations team

↓

Approval of policy schedule by u/w

↓

Policy issuance to client

1.5 Aim- To assess the awareness and importance of Reliance Covid-19 health insurance during Covid-19 crisis.

2.Review of Literature-

The existing literature on health insurance in India is reviewed here. These studies mentioned here, mainly focuses on awareness and penetration of health insurance amongst people in India. Also, this topic indirectly deals with role of health insurance during pandemic and its rise.

The journey of Health Insurance started with privatization of insurance sector as it was a result of new economic policy and liberalization process. In an article Health insurance in India: opportunities, challenges and concerns 2000, D Mavalankar, R Bhat stated that, "Out of 1 billion population only about 2 million of population is covered by Mediclaim policy. There are several reasons for the lack of awareness and popularity of this scheme in our country, one, being complexity of this product and second, being, lack of appropriate marketing efforts in selling these products.

With the rise in the healthcare demand, rise in healthcare expenses has also been witnessed, so that so only 10% of the Indians have some sort of health insurance, according to a research," Awareness of health insurance among Inpatient at a tertiary care hospital in coastal Karnataka", by B Reshmi, R Raghunath.

According to the same, 62% of the respondents from Kasturba Hospital were not aware of health insurance. A study on awareness about health insurance carried out at Jaipur city in Rajasthan state in India shows 43.4% were aware of health insurance.

This is the reason why our report and effort towards determining the awareness and looking into the fact that whether health insurance in India is a reality or a mirage plays a small but significant role.

As new guidelines by IRDAI has made it compulsory for every employer to cover his/her employees, this has significantly increased the demand of health insurance.

An article in The Times of India states that, With increasing cases of Covid 19 across the country, insurance companies claimed a jump in traffic of customers in the post lock down period. According to industry experts, Share of tier 2-3 cities in total demand has increased by almost 20 per cent in the last 2-3 weeks.

The penetration of health insurance across India stood at around 35% as of financial year 2018. It has increased recently due to govt. insurance schemes, although the coverage provided is inadequate. This increase in penetration and awareness of health insurance can prove to be helpful in rebuilding the social security among the population.

3. Rationale-

This report is intended to look for the demand and awareness of Reliance Covid-19 indemnity policy and how it has influenced the penetration of the same among the Indian population during Covid-19 pandemic. As we have seen during this point of time, people are more aware about their health and well-being. Feelings of anxiety and panic are increasing which has led to rapid increase in demand of insurance buying. IRDAI has made it mandatory for every company to cover their employees under the insurance before resuming work which according to some literature review will increase the sense of security in Indian population.

This study will improve our knowledge and understanding about the mind set of people who are willing to cover themselves under the respective policy. Earlier health insurance was just a mere investment product, but recently it has turned more into a risk cover. Analyzing the data of the number of people covered themselves through this policy would help us get a better image about the demand and awareness.

4. Research Question-

What is the demand of Reliance Covid-19 policy and its influence in increasing the security in employer-employee relationship?

5. Objectives-

- To analyze the demand of Reliance GMC Covid- 19 Indemnity policy in different geographical zones and in different industries of India.
- To determine the conversion rate of total proposed lives into approved lives.

6. Methodology-

Study design- Descriptive cross-sectional study

Study type- Quantitative type

Study location- Reliance General Insurance, Mumbai

Duration of study- 40 days

Study population- Employer-Employee/ Companies of different industries

Sampling technique- Whole population is taken as a sample.

Sample size- 1231

Tool- Primary data (specifically by software named- Savvion)

Data collection-

Sources of data- inclusion criteria- employees & employers

Exclusion criteria- individuals, students, doctors, municipal corporation, cab drivers, paramedics, Pre-existing diseased persons, ATM guards.

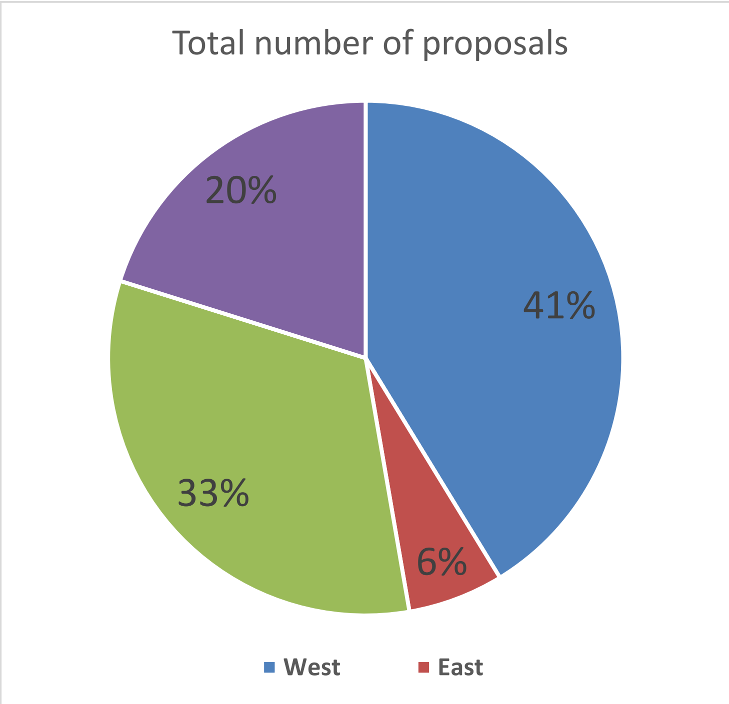
7. Research Findings-

GMC Covid-19 Indemnity policy was launched on 1st May 2020. Proposals from all over the world started coming from 5th May 2020. Four different zones were divided, and proposals came according to the defined zones I.e, east, west, north and south. This segregation helped me underwrite easily and eventually made analysis more accurate. Proposals were received by sales team on a software named savvion.

Below given tables and charts will specify in detail how much this policy was able to penetrate in India during Covid-19 crisis and awareness amongst Indians. This policy was basically for employees and will help in analysing the number of employees being covered under the same.

Table 1.1

Zones	Total number of proposals
West	508
East	74
North	401
South	248
Total	**1231**



This chart helps us to determine that out of total 1231 proposals, north and west together contributes more than 70% hence can be assumed that due to high rates of covid-19 cases the awareness amongst north and west are higher comparatively.

Table 1.4

Total number of proposed lives	334795
No of lives under policy	25971
% under Reliance policy	**7.8%**

Since penetration of health insurance in India is low i.e, 35% , where most of the population are covered under Government schemes. It is very important and essential for continuous increase in number of covered people.

Above table clearly shows the number of lives or employees Reliance GMC covid-19 indemnity policy tries to cover and insure nearly 7.8%.

This data shows the conversion rate of policies.

This data may include already covered lives under Health insurance schemes, but nore precisely and specifically it highlights penetration of Reliance GMC covid-19 indemnity policy in the population.

Demand within sector for Reliance Covid 19 Indemnity Policy:

Since the lockdown has forced many industries mainly from Industrial sector to shut down, analysis of demand for Covid health insurance policy is essential to further capture the market and increase the share within the sector.

This objective will also lead to better understanding of penetration of its policy & Reliance as a company itself into three different sector and its industries.

Table 1.5

Types of Sector	No. of companies
Service	250
Industrial	700
Primary	25
Total	975

Here in this chart, data available for analysis consisted of TOTAL: 980 companies in which, maximum i.e. 700 companies belonged to industrial sector, followed by 250 companies from Service sector. Least contribution from Primary sector.

Further to this, the internal analysis of the company opens the opportunities to untap different industries.

Table 1.6

		Industry wise division of the companies			
Service Sector		Industrial Sector		Primary Sector	
Industries	No. of companies	Industries	No. of companies	Industries	No. of companies

IT/ Software	53	Steel/Power	100	Agricultural	5
Healthcare	40	Equipment	70	Mining	20
Management Services	31	Const./Eng.	105		
Finance	48	Packaging	20		
Export	17	Automobile	70		
Others	20	Textile	50		
		Chemical	50		
		Others	60		

This table determines the integration of Reliance Covid 19 Indemnity Policy within the sector in context of number of companies covered in different industries.

Reliance has maximum cliental of **Steel & power industry** followed by **Construction and Engineering.**

8. Result:

- In this crisis, private sector can play an important part of active key partner and stakeholder.
- Some common features that the private insurance companies excludes from their policies are: Home quarantine, Pre existing diseases, Non- recognized quarantine centers.
- Total of 1231 clients in form of proposals indicates awareness of Reliance covid-19 indemnity polic, in which more than 70% comprises of north and west.
- Reliance covid-19 indemnity policy covers 25971 lives out of 334795 lives which was being proposed. The conversion rate from proposals quoted to policy issuance is 7.8%.
- Out of total coverage, 70% companies belongs to industrial sector followed by service sector.

9. Suggestions:

- Rise in Covid-19 has resulted in increase in awareness of single disease policy and more precisely- the importance of health insurance. This provides the opportunity to penetrate and strengthen the coordination amongst the network hospitals of Tier I & Tier II cities.
- Post covid-19 pandemic will witness rise in some industries like IT, Education & Entertainment and this opens the doors of opportunity for some untapped industries.
- Service sector is the backbone of our economy right now and contributes 50% in GDP and lockdown forced industries to shut down. This altogether has increased the area of penetration.

Conclusion:

In this kind of scenario, it is very essential to introduce less complex Health Insurance policies into the population. For this purpose, contribution of different stakeholders is very important.

The increase in number of cases of coronavirus has increased panic but also has increase the awareness and importance of health insurance amongst population of India.

The covid-19 outbreak has changed the prespective of health insurance. This study was done in Reliance General Insurance for duration of 3 months and this project mainly focuses on awareness of Reliance covid-19 policy. Even though there is widespread of covid-19, maximum proposals constituted of notyh& west.

Another main observation was that, Reliance covid-19 policy was able to penetrate to a whole of sectors in India, industrail sector being the highest contributor.

Covid-19 along with economic downfall has brought immense opportunities for health insurance sector to grow and increase in market share for private health insurance companies.

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