IIHMR UNIVERSITY

Institute of Health Management Research

MBA Hospital and Health Management

Batch-23 (2018-2020)

Health Management

EXAMINATION CELL IIHMR UNIVERSITY

Health Insurance and Management Care

Term Examination
January 2020

Time - 3 Hour **MM-70**

The question paper contains 2 printed pages. Attempt any seven questions, each question carries 10 marks.

Q-1. Write short note on

I. Substandard risk
ii. Moral Hazard
iii. Principle of indemnity
iv. Principle of Proximate Cause

Q-2 a. Why India need Centralized Health Insurance scheme while already multiple government sponsored insurance scheme exist in India?

Q-2 b. What are the significant gaps in current health insurance schemes in India and How Ayushman Bharat-PMJAY will cover those gaps?

Q-2 c. Suppose you are working as State level manager for Ayushman Bharat-PMJAY than What would be the Key parameters (Immediate, Medium and long Term) you would take care while planning and implementation of Program.

Q.3 a. What are the various means that healthcare stakeholders and insurers must adopt to control cost?

Q.3 b. Why healthcare insurance policies often use exclusions but not updated premiums for applicants with preexisting medical conditions?

Q.4 a. Describe in brief how the "Third Party Administration" helps in quick finalization of the insurance claims

Q.4 b. Describe the various alternative mechanism for settling disputes in health insurance.

Q.5 a. Briefly describe different methods of health insurance financing, give an example from developed vs developing country for same.

Q.5 b. The premium under a health insurance policy depends upon a different factor, briefly explain them.

Q. 6. "Underwriter is said to be the gate keeper of the insurance company"

a. Do you agree with this statement? Substantiate your answer.
b. Do you perceive any role difference between underwriter of an individual and group insurance?
c. Explain the group underwriting considerations.
d. What is the role of IRDA in Underwriting of Health Insurance?

Q.7 a. What is the difference between the critical illness plan and top up plans? Discuss the strategies for managing various Health Insurance Products as per need of customers.

Q-7.b. Discuss the types of health insurance plans available in India.

Q.8.a What do you mean by law of large numbers? Explain the concept of financial risk pooling with an appropriate example

Q.8.b. What do you mean by Social Health Insurance? Discuss your state health insurance scheme?

Q-9.a. What is Claim Management? Discuss the issues and challenges of Claim management. Describe the essential element of claim management.

Q-9.b. Discuss the role of IT in claim settlement and also describe other Claim management system in PMJAY.

Q.9.c. What is the difference between the fraud and abuse? Discuss the strategies for managing fraud in Health Insurance.

Q-10 Case Study- Should an insurance claim be paid to insured or financer? Comment your answer as Health Professional free from any biasness.

Inder Singh Chauhan had purchased a bus by taking a loan from Swami Financers. The bus was being used as a private service vehicle, and not as a public transport one. It was insured under a comprehensive insurance policy issued by United India Insurance. The bus met with an accident, for which insurance was claimed. The insurance company appointed its surveyor, who assessed the loss at Rs 1,26,500. However, the company deducted Rs 33,125 from the assessed amount, on the ground that the driver did not have an endorsement on his licence to drive a transport vehicle. Even this amount was not paid to Chauhan, but was directly paid to the financer.

Aggrieved, Chauhan filed a consumer complaint that ultimately reached the National Commission. It was held that once a person had a licence to drive a heavy goods carriage vehicle, it would mean that he/she was entitled to drive a transport vehicle, including a public service vehicle. accordingly, the insurance company was directed to pay the balance amount, along with 12 per cent interest and costs of Rs 5,000. The commission also ruled that the practice adopted by insurance companies of directly paying to the financer, without informing the insured or without his consent, cannot be justified. If the insurance policy is taken in the name of the vehicle purchaser, there is no question of paying the amount straightaway to the financier. [United India Insurance Co Ltd v/s Inder Singh Chauhan – IV (2006) CPJ 15 (NC)]