

PGDM (Insurance Business Management), 2020-22
Health Insurance
INS -203
Trimester –2, End-Term Examination, January 2021

Time allowed: 2½ Hours

Max Marks: 50

Roll No: _____

Instruction: Students are required to write Roll No on every page of the answer sheet.

Note: Please be relevant and brief in your answers. Section B is compulsory.

Section-A

There are 3 questions in this section. Each question carries 10 marks. (Min. 200 words)

- A1. Health coverage in India is extremely low. Most people are deprived of basic healthcare facility. The scenario in the rural area is even pathetic. The current ongoing pandemic situation has clearly demonstrated the woeful condition of existing healthcare facility in India. More than 82 percent of the workforce in India is employed in the unorganised sector, as noted by the International Labour Union in its India Labour Market as on 2016. Explain the healthcare model that you feel would better serve the healthcare need of our country. (CILO-1)

Or

- A1. Discuss the various healthcare models with suitable example .Describe the model that best suits the healthcare needs of people working in the unorganized sector in India. (CILO-1)

- A2. One of the major services provided by TPA is to servicing of claims under health insurance policies by way of pre-authorization of cashless treatment or settlement of claims other than cashless claims or both, as per the underlying terms and conditions of the respective policy and within the framework of the guidelines issued by the insurers for settlement of claims. Evaluate the process of cashless settlement with a hypothetical example. (CILO-2)

Or

- A2. Evaluate the major services provided by a TPA. Justify the reason why is a TPA not allowed to procure or solicit insurance business directly or indirectly (CILO-2)

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- A3. Custodial care which is given at home or in a nursing facility for personal care such as activities with activities of daily living such as bathing, dressing and moving around either by skilled

nurse is gaining popularity .However, this is not covered in a basic health insurance policy. Suggest a policy by which you can cover this healthcare requirements. (CILO-3)

Or

A3. Critically interpret the various exclusions allowed by the regulator in Standard health insurance policy . (CILO-3)

Section-B

Case Study Compulsory:-

(20 Marks)

Case Study – 1

It has been observed that breast enlargement is a common problem with many women and as a result many of them go for Reduction Mammoplasty - a plastic surgery procedure used for reducing the size of large breasts. A patient showed the following indications like chronic pains to the head, neck, shoulders, and back of the patient. She also suffered from poor blood circulation, impaired breathing, chafing of the skin of the chest and the lower breast. It was found that the patient's body surface area and weight of breast tissue removed was above the 22nd percentile. It may be noted here that the patient also suffered from macromastia having, enlarged breasts weighing more than 500 gm. per breast on the Schnur sliding Scale which is based on the patient's body surface area. The body surface area is calculated by taking the square root of height (cm) multiplied by weight (kg) divided by 3,600.

Q1- Critically analyse whether the above indications are medically necessary and, hence, payable in a health insurance policy? (8) (CILO-3)

Q-2- Critically examine whether the above indications pose immediate health risks to the patient? Do they have bearing on the health insurance policy as far as admissibility of a claim is concerned? (7) (CILO-3)

OR

Case Study – 2

A health insurance company is looking for excelling claim servicing .You have been roped in as a health consultant to suggest ways to improve customer satisfaction. In the competitive market, every player is busy providing services at an enhanced quality level. Illustrate an example to suggest a way to provide services at incremental level of quality service. (5) (CILO-3)
