

**<PGDM-IBM, 2017-19>  
<Health Insurance-I>  
<INS-205>**

**Trimester – II, End-Term Examination: December-2017**

Time allowed: 2 Hrs 30 Min

Roll No: \_\_\_\_\_

Max Marks: 50

**Instruction:** Students are required to write Roll No on every page of the question paper, writing anything except the Roll No will be treated as **Unfair Means**. All other instructions on the reverse of Admit Card should be followed meticulously.

Sections	No. of Questions to attempt	Marks	Marks
A	3 out of 5 (Short Questions)	5 Marks each	3*5 = 15
B	2 out of 3 (Long Questions)	10 Marks each	2*10 = 20
C	Compulsory Case Study	15 Marks	15
		<b>Total Marks</b>	<b>50</b>

**Section-A**

- A1. Differentiate between acute condition and chronic condition with examples .
- A2. Explain the term 'Medically Necessary Treatment'. What is its importance in claims management?
- A3. Briefly describe Health plus Life Combi Products. Can General Insurers and Health Insurers offer individual health products for a tenure more than one year .If so at what condition..?
- A4. What are the minimum capital and working capital requirement of a TPA?
- A5. "All new individual health insurance policies issued by Life Insurers, General Insurers and Health Insurers, except those with tenure of less than a year shall have a free look period" Expand this statement with example.

**Section-B**

- B1. "Morbidity level decides the nature and gamut of health cover" Explain concept of morbidity and the various types of morbidity in the light of above statement.
- B2. "The promoters of the applicant have the financial strength to carry out the business of TPA" is one of the major conditions for grant of certificate of registration for a TPA" Expand the above statement and also briefly describe the other conditions required for grant of certificate.
- B3. Describe the various exclusions of Inpatient health insurance product available in Indian market.

## Section-C

### Case Study Compulsory:-

(a) A famous B School approached an insurance company for the health insurance of its students numbering around 1500 under GMC (Tailor made) asking for waiver of PED ( pre-existing disease), 30 days waiting period and also waiver of specific period exclusions for certain ailments. The cover asked for each student, was 200000/- The B School in its admission letter stated that it would charge Rs. 10 lac per student which would include tuition fee , cost of books , boarding fee , one foreign trip , library charges , seminar expenses . A claim of Rs.50000/- reported when a girl student sustained injury in the campus.

Your comment on the admissibility of the claim.

(b) A policy was issued for a period from 20<sup>th</sup> May 2016 to 19<sup>th</sup> May 2017 for a sum insured of Rs.3 lac and was subsequently renewed for the same amount for another one year. A claim was reported on 18<sup>th</sup> April for 1.5 lac and the same disease relapsed on 24 May , – the expense incurred was 1.75 lac. There was deduction of Rs.20,000/- and co pay of 10%.

What would be the amount of claim paid. Justify your answer.

\*\*\*\*\*