

PGDM-IBM, 2014-16
Advanced Health Insurance
INS 503

Trimester – V, End-Term Examination: December 2015

Time allowed: 2 Hrs 30 Min

Max Marks: 50

Roll No: _____

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
		Total Marks	50

Section A

- Q1. How can health insurance companies achieve customer ^{service} excellence?
- Q2. Explain any Government Sponsored Health Insurance Scheme in details.
- Q3. Explain the concept of case management. How can this be beneficial to health insurance industry?
- Q4. Differentiate between provider network and the preferred provider network.
- Q5. What is data warehousing and how can it help the insurance companies?

Section B

- Q1. Explain the standard claim procedure of a health Insurance company.
- Q2. TPA can make a lot of difference towards bringing the sector to profits. Examine this statement giving elaborate details of the role of TPA
- Q3. Explain the journey of health insurance sector in India till date. What are the challenges being faced by the health insurance industry in today's competitive environment?

P.T.O

Section C

XYZ insurance company underwrites health insurance business and provides cashless claims service through several Third Party Administrators. At the end of the first year of working in the country, they find that there are huge underwriting losses in both-group as well as retail business. The company suspects frauds and engages you as a consultant to deal with the situation. They want you to enlighten them on the following points:

- a) What could be the possible kinds of frauds happening in the industry? [5 marks]
- b) What observations could trigger suspicion of a fraud? [5 marks]
- c) How to prevent, control or minimize frauds so that the losses could be converted into profits? [5 marks]