

PGDM-IBM, 2019-21  
Sub.: Health Insurance  
Paper Code: INS-205

Trimester-II, End Term Examinations: December-2019

Time Allowed : 2½ hrs.

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

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	Total Marks
A	Minimum 3 question with internal choices and CILO (Course Intended Learning Outcome) covered  Or  Maximum 6 questions with internal choices and CILO covered (as an example)	3*10   6*5	30
B	Compulsory Case Study with minimum of 2 questions	20	20
			<b>50</b>

Section-A

A1. Describe the various requirements of compulsory registration for Health services by TPA. (CILO1)

Or

A1 '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.'. While performing the above services as indicated above a TPA is not supposed to perform certain functions. Explain those functions. (CILO1)

A2. Explain the minimum Capital and working capital requirements of a TPA. Describe the reasons behind such higher capital requirement set for TPA? (CILO2)

Or

A2. The Hospital Daily Cash Rider can only be bought along with the Base Plan and cannot be bought in isolation or as a separate product. In the light of above statement, explain the benefits and exclusions of the policy. (CILO2)

A3. 'Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.' In the light of above statement, compare and contrast Acute and Chronic Conditions. (CIL03)

Or

A3. Describe the various exclusions of a base health insurance policy. Mention the exclusions that can be covered ? Explain your answer with specific exclusion. (CILO3)

### Section-B

#### **Case Study Compulsory:-**

##### **Case-A :**

A new star up company approaches you for designing a health insurance product .You were associated with a leading health insurance company as Product Head. You are now an independent consultant. The product would incorporate both indemnity and benefit components. This is a micro health insurance product meant for marginalised population of the neighbouring state of Chhattisgarh.

As a consultant suggest the product filing procedure to be followed for the above product. (CILO1&3)

##### **Case-B :**

You opt for Optima Restore policy from Apollo Munich with Base Sum Insured (SI) of Rs 15 Lakhs, Multiplier Benefit (MB) of 10 Lakhs.

Scenario 1 A claim of Rs. 8 lakhs is incurred for heart surgery. How would this claim be treated and what be the sum insured left?

Scenario 2 A second claim of Rs.10 Lakhs is incurred (heart surgery) .Comment on the Restore Benefit and also the amount of cover left under the policy for the remainder of the year. (CILO1&3)

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