



MAHATMA GANDHI UNIVERSITY
of
MEDICAL SCIENCES & TECHNOLOGY
JAIPUR

Syllabus
UAPGCC Health Insurance
(1 Year Certificate Course)

NOTICE

- Amendments made by the court of the management of the university in rules/regulations of Graduate Medical Courses shall automatically apply to the rules/regulations of the Mahatma Gandhi University of Medical Sciences and Technology.
- The university reserves the right to make changes in the syllabus /books/ guidelines, fee-structure or any other information at any time without prior notice. the decision of the university shall be binding on all.
- The jurisdiction of all court cases Shall be Jaipur Bench of Honorable Rajasthan High Court only.

**Rules and Regulations of
Certificate in Health Insurance
(1 Year Certificate Course)**

Introduction:

Health Insurance industry in India is undergoing massive restructuring and changes due to the increasing demand for health care needs among a major part of the population. There are several regulatory changes in this sector that is boosting its growth in the recent times. In this scenario, there is an urgent need for creating professionals in the health insurance domain to cater to the ever increasing demand of the industry. The professionals would not only get exposure to the fundamentals of health insurance industry but also would be able to effectively deal with the operational details.

Objectives of The Course:

- To provide an insight into the principles and practices of health insurance
- To provide an overview and understanding of the Indian Insurance Industry in the global set-up
- To give a strong foundation on the fundamentals of Insurance concepts and the regulatory environment for health insurance
- To give an in-depth understanding of the economics, marketing and operational principles of health insurance
- **To expose the candidates to the principles and practices of General Insurance**

JOB OPPORTUNITIES

This program is targeted for providing insurance knowledge to those engaged in or aspiring for a career in health industry with specific reference to health insurance segment. The target group of candidates is those engaged as executives, managers, branch officials, of the insurance industry or the health industry who are directly involved into the health insurance segment, those who wish to obtain a cross-functional knowledge and those who are planning to take up a career in health sector

1. TITLE OF THE COURSE:

The title of the course shall be **Certificate in Health Insurance**

2. DURATION OF THE COURSE/ PERIOD OF THE TRAINING

The duration of certified study of the Diploma in Health Insurance course shall extend over a period of 1 (one) academic years (**432 hours** of Theory and **280 hours** of project work. The student, upon successful completion of the course will be awarded **Diploma in Health Insurance**
Total hours – 712.

3. ELIGIBILITY FOR ADMISSION

1. Three years bachelor's degree or equivalent in any discipline from recognized university or 10 + 2 with any subjects or its equivalent
2. Candidates will be required to produce evidence of their passing graduation latest by the day of personal interview.
3. Candidates with relevant work experience are encouraged to apply. Working professionals will be considered for admission only after submitting NOC from their employer.

4. MEDIUM OF THE COURSE

English shall be the medium of instruction for all the subjects of study and for examination of the course.

5. CURRICULUM

The curriculum and the syllabus for the course shall be as prescribed by the academic Council from time to time.

6. SELECTION PROCEDURE

1. Admission to Certificate in Health Insurance course shall be made on the basis of eligibility criteria set by university and interview to be conducted for the purpose.
2. Successful candidates on the basis of 12th percentage will be called for the University combined entrance examination followed by interview & shall have face an interview board. The interview board will include the Principal of Institute of Health Informatics and Head of the Institution, whose recommendations shall be final for the selection of the students.
3. During subsequent counseling (s) the seat will be allotted as per the merit of the candidate depending on the availability of seats on that particular day.
4. Candidate who fails to attend the Entrance Examination on the notified date(s) will forfeit the claim for admission and placement in the waiting list except permitted by the competent authority under special circumstances.

5. The name of the student(s) who remain(s) absent from classes for more than 15 days without information at a stretch after joining the said course will be struck off from the college rolls without giving any prior notice.

7. ENROLLMENT

Every candidate who is admitted to Certificate in Health Insurance course in Mahatma Gandhi Institute of Health Informatics shall be required to get himself/herself enrolled with the Mahatma Gandhi University of Medical Sciences & Technology (MGUMST) after paying the prescribed eligibility and enrollment fees.

A candidate shall deposit enrollment fees along with tuition fees at the time of his/her admission to the course. Such a candidate who fails to submit, through the college Principal, duly filled enrollment form along with original documents including migration certificate required for enrollment within two months of his/her admission or up to November 30 of the year of admission whichever is later, he/she will have to pay late fee prescribed by the University

8. COMMENCEMENT OF THE COURSE

The course shall commence from the 1 August of every academic year.

9. ATTENDANCE

No candidate shall be permitted to appear for any one of the parts of Certificate in Health Insurance course examinations, unless he/ she has attended the course in the subject for the prescribed period in an affiliated Institution recognized by this University and produces the necessary certificate of study, attendance, satisfactory conduct and progress from the Head of the Institution.

- * A candidate is required to put in a minimum of **75%** of attendance before appearance to the examination. This relaxation in attendance includes for medical & any other reasons approved by the head of the Institution.
- * A candidate lacking in the prescribed attendance and progress in any one of the subjects in theory and practical in the first appearance shall not be permitted for admission to the entire examination.

10. SCHEME OF EXAMINATION

The students will be Assessed/ Evaluated as under: -

A candidate shall be declared to have passed the examination if he or she obtains the following qualifying marks:

50% marks in the university examination and **50%** marks in internal assessment evaluated by the department.

Practical examination and 50% aggregate in practical and 50% internal evaluation marks evaluated by the department.

10.1 Internal Assessment (carrying 30% weightage)

Internal assessments will be conducted in every year. Internal assessments will consist of departmental examinations, departmental posting evaluations / seminars and 05 (five) case studies/project reports. The objective is to allow students to have hands on experience. It would also help students to develop and formulate the data collection process and data analysis.

10.2 University Examination (Carrying 70 % weightage)

- a) Each theory paper examination shall be of 3 hours duration and of maximum marks 70.
- b) There will be Seven question papers of theory and shall be in accordance with the different subjects/area covered during Certificate in Health Insurance one year course.
- c) The university will appoint internal and external examiners, one of the external examiners will be invited from the other recognized university. question papers shall be set by these examiners (appointed by the university) covering their respective areas of syllabus. The answer book shall be evaluated by the concerned examiners.
- d) The Paper setter shall set the questions within the prescribed course of study of the concerned paper. There will be a set pattern of question papers duly approved by Academic Council. Model question paper is annexed with this document.
- e) Passing mark - A candidate will have to obtain at least 50% marks in each Theory paper to pass.
- f) Revaluation of answer books is not permitted. However, scrutiny of answer books is allowed as per MGUMST rules. There will be no grace marks awarded.
- g) Answer books will be evaluated by both external and internal examiners. It will be decided by the President as to which paper to be assigned to which examiner for evaluation.
- h) If a student fails in any year examination expect second year, she/he will be allowed to write supplementary exam after 06 months. However, if a student fails in three and more papers, she/ he will not be promoted to next year. Consolidated score sheet of internal assessment will be submitted by the college to MGUMST within 15 days of Examination.

10.3 Practical

Examination format.

Project Work – 200 Marks (100 External + 100 Internal)

It shall be left on the examiners – Internals and the Externals, as the case may be, to examine and evaluate the students in the way they wish and award the marks without giving any specific details. The total marks obtained by the candidate in the Project assignment and viva shall be the aggregate of the marks awarded by all the examiners put together as one figure.

A student shall be required to obtain a minimum of 50% pass mark in the Dissertation examination. A candidate who fails to obtain 50% marks shall be declared failed.

10.4 Project Work

1. All students will be required to write a Project Work involving primary research in his/her area of interest.
2. The Project Work includes a critical review of literature pertaining to the specific area of interest data analysis and analysis of the selected problem.
3. One faculty member will be assigned as a guide to each student in consonance with university/council norms.
4. Project Work duly completed and signed by guide shall be submitted at least three months before the final year exam.
5. The Project Work will be examined by two examiners appointed by the university.
6. Student shall be allowed to appear for the university examinations only after the acceptance of the Project Work by the examiners.

10.5 Distinction

A student scoring more than 75% marks in any paper will be awarded distinction in that paper.

10.6 Evaluation weightage

The final evaluation for each subject shall be based on internal assessment components (30 percent weight) and University Examination (70 percent weight) conducted by the University.

WEIGHTAGE DISTRIBUTION

Item	Weight (%)
1.Internal assessment	
Class participation/presentation, assignments, study records	10.00%
Assignment, quizzes and summer training report	10.00%

Departmental Postings, case studies, project reports	10.00%
2.University exam	70.00%
Total	100%

YEAR WISE EVALUATION MARKS DISTRIBUTION

Year	Paper	Theory		Pass Marks	Total
		IA	UE		
First year	I	30	70	50 % in each IA & UE	100
	II	30	70		100
	III	30	70		100
	IV	30	70		100
	V	30	70		100
	VI	30	70		100
Total	VII	30	70		100
		210	490		700

11. Result:

Result – Division: Successful candidates will be categorized as under.

Those securing 50% and above but less than 60% in the aggregate marks of First and Second year taken together (Aggregate marks)	Pass
Those securing 60% and above but less than 75% in the aggregate marks of First and Second year taken together (Aggregate marks)	Pass with First Division
Those securing 75% and above in the aggregate marks of First, marks of First and Second year taken together (Aggregate marks)	Pass with Honors

12. Supplementary examination.

University examination shall be conducted in every six months, that is main and supplementary examination.

13. Authority to issue transcript

The Controller of Examination of the University shall be the authority for issuing transcript after receiving the described fee from the candidate

14. Nomenclature of Papers

Certificate in Health Insurance	
Paper Ist	Fundamentals of Insurance (FI)& Evolution of Indian Insurance Industry (EIII)
Paper IInd	Health Economics (HE)
Paper IIIrd	General Insurance Practice (GIP)
Paper IVth	Health Insurance (HI)
Paper Vth	Health Insurance Practice(HIP)
Paper VIth	Health Insurance Marketing andOperations (HIMO)
Paper VIIth	Health Insurance Management (HICM)

16. COURSE OUTLINE

Duration	01 Year
Working Days	6 Days in A Week
Working Hours	36 Hours in A Week

Course Outline

Certificate in Health Insurance

Duration: 4320 Hours (Theory)

Project Work : 280 Hours

Paper I:

Fundamentals of Insurance (FI) & Evolution of Indian Insurance Industry (EIII) - 48 HR

1. Fundamentals of Insurance (FI):

Module - 1 Introduction to Risk, Risk Management and Insurance [6 hours]

The concept of insurance - What are risk perils and hazards - How risk is classified - What burden it creates - What is risk management - Different steps in risk management - Managing risk - How insurance is used as a tool in risk management?

Module - 2 Principles of insurance - Practices in Life/ General Insurance [6 hours]

Principles and Corollaries of insurance: Insurable Interest - Indemnity - Utmost Good-Faith - Proximate Cause - Subrogation - Contribution - Mutuality - Law of large numbers

Life Insurance: Premiums: Life insurance and its customers - What insurance involves - The risk - The mutuality principle - The Contract Determination of Premiums - Mortality - Interest - The net premium - Gross premiums

General insurance - Key characteristics - Determining the premiums and reserves

Profits and Returns: Introduction - Distribution of profits under traditional contracts - Investment and unit linked insurance

Module - 3 (a) Legal Foundations of Insurance [3 hours]

Law and Insurance contracts - Special features of insurance contracts - Legal principles that apply in insurance contracts

Module - 3 (b) Pension health and group insurance [3 hours]

Key concepts and principles involved in pension - Morbidity and Insurance - Group Insurance

Module - 4 (a) Financial marketplace and insurance [3 hours]Introduction - Core principles of finance - Attributes of financial assets - Financial markets - A Taxonomy

Module - 4 (b) Insurance: The changing context [3 hours]

Introduction - The changing context - Financial market changes

2. Evolution of Indian Insurance Industry (EIII)

Module - 5: Early Days and Development of Insurance in India [3 hours]

Evolution: Insurance in early days - Different forms of Insurance - Lloyds - The Insurance business - Evolution of the insurance concept as a specific economic - commercial activity - Evolution of the insurance market

Development of Insurance in India Growth and evolution of insurance as a specific economic - commercial activity in India-Early Days - Insurance Companies - Nationalist movement and insurance - Insurance Legislation - The Insurance Act, 1938 - Amendments in 1950

Module - 6: Insurance Business [9 hours (3+6)]

8. **Life Insurance:** Nationalization of Life Insurance - How it was done - Controversies - Restructuring of LIC - Progress after Nationalization - Distribution systems - Remuneration systems for agents-intermediaries - Understanding the organizational structure and functioning of a life insurance company - (focus Life Insurance Corporation of India)

9. **General Insurance Business:** Insurance Act Amendment of 1968 - Nationalization of General Insurance Business - Progress - Understanding the organizational structure and functioning of a non-life insurance company - (focus The New India Assurance Co. Ltd.)

Module - 7: The Reform Process [6 hours (3+3)]

4. **Economic Reforms:** The Socialistic Pattern - The Crisis and Response - Globalization - The Public Sector - Financial Sector - Results - Understanding concerns of international stakeholders in insurance reforms - Initiatives by international organizations in insurance reforms

5. **Insurance Sector Reforms:** Governmental initiatives - Malhotra Committee - IRDA - Initiatives of IRDA - Indian insurance regulatory matrix - understanding important regulatory provisions - initiatives for reforms through the Law Commission

Module - 8: Post-Reform Scenario [6 hours (3+3)]

6. **Insurance Since 2000:** Insurance Business - Progress in Life Insurance - Progress in General Insurance - Insurance in current economic scenario - Understanding common indicators for assessing growth of insurance

Paper II-

Health Economics

(HE)Module - 1:

Understanding

Demand in Health

Care [12 hours]

The Demand for Health and Health Services 'Demand and demand for health care, preference and indifference, from preference to demand, determinants of demand - Demand, Elasticity and Health

- Elasticity of Demand, measuring elasticity, elasticity of demand and health promotion, cross elasticity of demand, income elasticity of demand and elasticity and prices of health care - Production, Health and Health Care: Efficient use of inputs - Efficiency in production, factors of production and efficient use of resources, mix of inputs and diminishing marginal returns, health care providers as multi-product firms, professions, skills and efficiency of production of health services

Module - 2: Economic Environment and Costing [12 hours]

Cost of delivering Health Services- production and cost, changes in technology, changes in relative factor prices, estimating cost function in health care - Basic Market models 'demand, supply and equilibrium, perfect competition, monopoly and from analytical models to policy - Market failure and government 'externality, public goods, monopoly and oligopoly, other sources of market failure and merit goods and equity

Module - 3: Economic and Regulatory aspects of the healthcare market [12 hours]

Market structures - Imperfect competition and markets, hierarchies and networks - Hospital and health provider behavior and motivation - profit maximization and alternative motivations, models of hospital behavior and health policy - The economics of regulation - what is regulation, Regulation in Health care sector, Review of regulatory mechanism, from theory to practice - Incentives and agency -what is an incentive - insights from agency theory - Moral hazard and adverse selection in Insurance -incentive compatibility - incentive management - incentive regulation - contract design - the incentive compatibility constraint

Module - 4: Healthcare systems and approaches [12 hours]

Health systems: a framework for analysis 'Alternative health systems, funding levels and rationing, institutional structures and incentives - **Health systems around the world: Health sector expenditure patterns, Performance in terms of equity and health outcomes** - **Reliance on the state: public health service systems** 'Under funding and rationing of services, provider behavior in a public system - **Voluntary insurance based systems** 'Risk aversion, adverse selection: the Rothschild- Stiglitz model, moral

hazard - Social insurance systems - Institutional incentives, Parallel systems- the Out-of-pocket sub-system, social insurance and private insurance

Paper III

General Insurance Practice (GIP) - 48 HR

Module 1(a) Insurance Legislation: [6 hours]

The Insurance Act 1938 - Insurance Regulatory & Development Authority (IRDA) Act 1999 - General Insurance Councils - Amendments to Life Insurance Corporation Act 1956 - Amendments to General Insurance Business(Nationalization)Act regulations issued by IRDA - Motor Vehicles Act 1988 - Other Acts - Exchange Control Regulations - Consumer Protection Act 1986 - Insurance Ombudsman - Markets - Statutes & Regulations that affect conduct of business in India

Insurance Market: Historical - Present scenario - Agents - Corporate Agents - Brokers - Third Party Administrators (TPA) - Surveyors - Loss Assessors - Overseas Markets - UK - USA

Module 1(b) Fire & Marine Insurance Coverage: [6 hours]

Fire insurance coverage - Marine insurance coverage - Types of Marine insurance policies - Duty & increased value insurance

Module 2(a) Miscellaneous Coverage: [6 hours]

Motor OD and TP - Coverage, conditions, extensions, Rating and Claims Procedure - MACT. Liability Insurance - Product - Public - Director and Officers - Professional Indemnity - Employers and carriers legal Liability. Engineering Insurance - CAR - SCE - CPM - EAR - all works. Miscellaneous - PA

- Burglary - Bankers Indemnity - Jeweler Block - Fidelity Insurance - Rural Insurance - Micro Insurance

Module 2(b) Specialized Insurances: [6 hours]

Industrial All Risks insurance - Oil & Energy Risks insurance - Satellite insurance - Business Interruption

Module 3(a) Underwriting: [9 hours]

Objectives and approach - Underwriting policy - Class Rated Products - Individually Rated Products - Filing of products - Role of Actuary - Compliance officer - Underwriting Practice in different classes of insurance - Moral hazard - Underwriting of physical hazards - Declined risks - Risk inspections -

Rating & Premium: Classification of risks - Discrimination - Bonus/Malus - Claims cost - Acquisition cost - Management expenses - Classification of products - Premium - Short period

scales - Failure of consideration - Refund - return of premium - Advance payment of premium. Module 3(b) Insurance Forms: [3 hours]

Proposal Forms - Cover Notes - Certificate of Insurance - Policy Forms - Endorsements - Interpretation of policies - Co-insurance - Standard policies

Module 4(a) Claims: [6 hours]

Preliminary procedure - Loss minimization - Procedure - Claims form - Investigation & assessment - Surveyors and loss assessors - Claims documents - Arbitration - Discharge vouchers - Post settlement actions - Recoveries - Salvage & loss minimization - In-house settlement - Practices in UK & USA

Module 4(b) Investment & Accounting: [3 hours]

Investment Management - IRDA Investment Regulations 2000 - Accounting - Reserves for outstanding claims - Unexpired risk reserves - Other reserves - Final accounts - Profit & Loss account - Balance Sheet - Returns - Returns for Management control - Claims - underwriting and general administration returns - Database on computers

Module 4(c) Assets and Liability Management: [3 hours]

Paper IV-

health Insurance (HI) - 48 HRObjectives:

Module 1 (a): Healthcare - Systems, Services, Industry [3 hours]

Health systems - Health care as a service - Public and Private healthcare services - players in healthcare delivery - Indian healthcare systems and health care industry - laws - regulation - pricing and practices - accreditation - patient safety and rights

Module 1 (b): Introduction to Human anatomy & Physiology [6 hours]

Body- Mind medicine and alternatives - Group Health Schemes - Health savings Investment linked plan

Module 1 (c): Concept of Risk Management [3 hours]

Concept of Risk Management - Wellness Insurance - Lifestyle Diseases - Disability Benefit Plan or Income Protection Insurance - Long Term Care Plan 'Managed Care

Certificate in Health Insurance

Module 2 (a): Health Insurance - Models and Operating Environment [6 hours]

Various types of health insurance models operating in the world - managed care - health insurance in India - regulations, legal and consumer framework - market ecosystem - healthcare industry - insurance players - TPAs - service providers - Portability

Module 2 (b): Health Insurance Underwriting Principles [6 hours]

Principles of health insurance underwriting - underwriting process - Morbidity tables - risk classification - rating methods and analysis - fundamentals of health insurance pricing - pricing models - actuarial techniques - standard conditions and definitions - moral hazard - adverse selection - market determinants

Module 3: Health Insurance Underwriting Practices [12 hours (6+6)]

7. **General Insurance Specific Practices:** Underwriting of retail and group health - proposal form - essential information and data - Medical & generic underwriting - underwriting of high risks - special categories - pre-underwritten products - waivers and pre-existing conditions - Health Insurance reinsurance options & impact - portfolio monitoring and controls
8. **Life Insurance Specific Practices:** Underwriting of health insurance products of life insurers - specific requirements - proposal forms and data - information requirements - medical examination - processes and challenges - reinsurance support - monitoring and control

Module 4: Health Insurance Products [12 hours (6+6)]

- **Products sold by General Insurers:** Product design - Types of Products - individual - family - group - indemnity - medical expenses - fixed benefit - major illness - top up - catastrophe covers- accidental and disability benefits - overseas health insurance - tailor - made covers - key features - coverage - exclusions - pricing and premium setting, -different variants in market - cost sharing mechanisms - value added services
- **Products sold by Life Insurers:** Products of life insurers - critical care - fixed benefit - accidental and disability benefit - long term - special features - coverage - life & savings components - Health Maintenance Organizations (HMO) - Medical Management, Medical Savings - Disability income insurance - pricing and actuarial considerations - different variants in the market - Specialties of Health Insurance products sold by life insurers and general insurers - Aided living

Paper V**Health Insurance Practice****Module 1: Health Insurance in India [12 hours (3+3+6)]**

- 5 **Introduction to Health Insurance:** What & Why of Health insurance - Evolution and growth of Health insurance in India - Understanding the Health System in India -

Constitutional provisions in areas of Public Health - Government Health Department at the Central, State, District & Local levels - Infrastructure of the Health care system - Public & Private Health Centers & Health care providers - New Universal Health Coverage

- 6 **Health financing models and health financing in India:** Health financing models - Financing of Health in India - National Rural Health Mission - Challenges of access to Health care and Service Quality - Health insurance mechanisms & Financial Protection - Alternative Systems of Medicine
- Ayush
- 7 **Health Insurance Products in India:** Types of Health Insurance Products in India - Hospitalization Indemnity products - Personal Accident products - Critical Illness product - Daily Hospital Cash benefit - Disease management covers - Outpatient covers - Investment products in health insurance & health savings components - Products for senior citizens - Micro-insurance products - International Coverage products - Other specialized health insurance products - wellness products.

Module 2: Health Insurance Practice [12 hours]

- 2 **Underwriting:** Health Insurance underwriting - What & why of health insurance underwriting - Factors impacting morbidity - Basic principles of underwriting (Uberrima fides)- Insurable interest - Indemnity - Contribution clause - Proximate cause- Documents used for underwriting - The underwriting process - Numerical Rating method of underwriting - Advantages & Disadvantages of the Numerical Rating Method - Types of underwriting decisions taken -
General Exclusions & Standard Exclusions - Group Health Insurance - Lapsation
- 3 **Health Insurance policy forms and clauses:** Health insurance contracts - Insurance contracts vs. other contracts - Proposal forms used in health insurance - Comparison of proposal forms & questionnaires of health insurance with Personal Accident insurance - Life insurance & Group Insurance - Commonly used clauses in health insurance - Pre-existing diseases and exclusions - Cancellation Clause - Renewability clause - Standardization of definitions - forms - non-medical expenses in health insurance - standardization w.r.t. treatments (STG)

- 4 **Health insurance data, pricing & reserving:** Importance and use of data in health insurance for insurers - regulators - government - TPAs and other stake-holders - Data mandated from insurance companies by regulators - data warehousing - Collection and collation of data - Data interpretation and advanced analysis of data - Insurance Information Bureau - Actuarial function in health insurance companies - Actuarial techniques - Fundamentals of pricing - Claim reserving - Data and data modeling

Module 3: Regulatory and legal aspects of health insurance: [12 hours]

- 10 **Health insurance and relevant regulations** - Need for regulations in health insurance - Various kinds of risks in health insurance - Regulatory structure - Licensing and registration - Types of regulations - Enforcement of regulations - Monitoring activity by regulators - Prevention of misspelling - Health insurance regulations in India - WZlicLJ ŠZIEĜđĚ dĜÓZlaliŽŶ aŶĚ GđiĜlaŶcĜ redressal system - health insurance for rural and informal sector workers - Role of IRDA in initiatives for standardization - Pre-existing diseases(PEDs) - renewability of health insurance policies
- 11 **Customer service in health insurance:** Consumer protection & policy-ŠZIEĜđĚ ĐđŽIĜchŽŶ - Claim servicing - types of cashless claims - Grievance redressal - survey on grievance redressal

Module 4: Specialized Areas [12 hours (3+9)]

Health Insurance fraud: Introduction - Causes and effects of frauds - Classification of frauds - health insurance frauds vs. general insurance frauds - types of frauds by consumers - stages of insurance frauds - cash defalcation - types of fraud during the contractual period and claims stage - methods to combat and mitigate insurance frauds - technology and process interface - initiatives by IRDA and industry

Reinsurance: Definition of reinsurance - utility of reinsurance - health insurance and reinsurance models - products supported by reinsurers - white labeling - social reinsurance - annual reinsurance programme

Paper VI

Health Insurance Marketing and Operations (HIMO) - 48

Module 1: Marketing and Distribution of Health Insurance Products [12 hours (6+6)]

Marketing by Life Insurers: Basics of Service Marketing - Product Life Cycle - Market segments for life insurers - predominant channels of distribution - agency - bank assurance - internet - challenges of marketing for life insurance distribution network

Marketing by General Insurers: Market segments for health insurance - retail - group - mass - government schemes - Channels of distribution - agency - broker - internet - direct - bank assurance - work site - product vs. channel - respective challenges - processes ^ training - efficiency

Module 2 (a): Health Insurance - Policy Administration [6 hours]

Setting up policy administration - issuance - renewal - endorsements - cancellations - premium collection and accounting for different products - segments - channels - reinsurance accounting

Module 2 (b): Health Insurance - Customer Management [6 hours]: Customer support services - walk-in - on-site - call center- helpline - portal based - grievance and complaint management - legal and regulatory provisions - consumer and policy holder protection - remedies - Ombudsman

Module 3 (a): Health Insurance - Data management and warehousing [6 hours]: Standard formats and data elements, collation, use and repository - requirements of underwriting - claims - actuarial
10 operations

Module 3 (b): Health Insurance - MIS & Analytics [6 hours]: Standard reports - MIS formats - use and application - operational - managerial and strategic reports and analytics

Module 4 (a): IT for Health Insurance Operations [6 hours]: Need and role of IT in health insurance operations - validations - operational efficiency and cost optimization - IT interface and architecture
11 web enabled platforms - standard operating procedures - electronic and personal health records

Module 4 (b): Social Health Insurance, Government and Mass Schemes [6 hours]: Role of government in health care provisioning and financing - CGHS - ESIS - social health schemes - community based health insurance schemes - micro insurance schemes - Rural and Informal Sector reforms - respective coverages and operating models - monitoring and control mechanisms - Rural and Informal sector initiatives - New Universal Health Scheme for all **Government health insurance scheme - RSBY:** Scheme details - cover - publicity and awareness - beneficiary enrolment - smart card operation - premium collection - provider networking - claims management - IT platform - data and analytics - fraud control

Paper VII

Health Insurance Claims Management (HICM) - 48

Module 1: Introduction to relation of Human Anatomy with diseases and Health Care System (6 Hours):

Organization of human Body Systems - Classification of Nervous system - Common infections - Infections of the human body - Common conditions that affects the human body - Functional units of a hospital - Units of a hospital - healthcare.

Module 2: Claims Management in Health Insurance (12 Hours [8+4]):

- 1 Health Insurance Claims Process:** Claims management in insurance - management of health Insurance Claims - Claim process - Domiciliary hospitalization - Pre-existing illnesses - Initial time-period exclusions - conditions with respect to the claims - Payment of claim - health insurance claims - Claims Reserving
- 2 Claims under various Health Insurance Schemes:** Rashtriya Swastha Bima Yagna - Claims Management - Personal Accident - Claim documentation - Claims Management - Overseas Travel Insurance - Claims: Achieving customer service excellence

Module 3: Role of Third Party Administrators in Health Insurance Claims (8 Hours):

Role of Third party administrators, Definition, Concept of Third Party Administration, Regulations governing TPAs, Scope and relationship between insurer and TPA, Cashless access services, Customer Relationship and Contact Management, Functioning of the TPA, Managing relationship between TPA and service providers, Providing professional customer service, Monitoring TPAs performance.

Module 4: Provider Network Management (6 Hours):

Services of the provider network, Economics of Patient Safety, Classification of providers, and Classification according to individual based or facility based providers, Accreditation and categorization of facilities, Provider Network Concept, Costing of healthcare in India, Network management and control.

Module 5: Claims Management (10 Hours [4+6]):

Cost Containment: Cost control, Need for cost control, Importance, Cost Control Measures

(a) Clinical Audit & Healthcare Management: Clinical audit, Scope of Clinical Audit, Scope of Medical Management, Concept of Medical Management for Health Insurance, Tools for Medical Management, Suitability of case management, Healthcare management

Project Work: Requires around 280 hours of work including desk research, interviews, participation in academic events, field work, discussions with guides / mentors and report writing

All candidates are required to submit a project report at the end of term II. The candidates are required to choose the topic for the project work based on their areas of interest within the broad area of Health Insurance. The candidate must get the topic and the brief synopsis (Project proposal) stating the objective, scope and methodology approved by the Institute before proceeding to work on it. Every candidate is required to have a supervisor (mentor) for the project work who will guide, supervise and certify the project work. The candidate is required to complete the work within the period specified for the purpose. Extension shall be given to candidates only under extenuating circumstances with specific approval by the Course Governing Board which will have representatives of Mumbai University and Insurance Institute of India. Candidates would be provided with an opportunity to attend a briefing session on research methodology before Term II in case a need is felt for same. Attendance for these sessions would be optional. Formats for submission of project proposal, project report and other requirements of the project submission shall be communicated to the candidate in due course.**Module 6: Fraud And Abuse Control (6 Hours):** Fraud and abuse in health insurance, Definition, Reasons behind fraud, Types of fraud, Parties involved in fraud and abuse, Detection, treatment and prevention of fraud and abuse, Verification and investigation.

MODEL PAPER

Certificate in Health Insurance.....

FIEII-I

**Certificate in Health Insurance
(Main) Examination (Month Year)
Paper-I**

Fundamentals of Insurance (FI)

& Evolution of Indian Insurance Industry (EII)

Time: Three Hours

Maximum Marks: 70

Attempt all Questions

All the parts of one question should be answered at one place.

Only one Supplementary Copy along with one main answer book is allowed

Q. No.1 What are risk perils and hazards - How risk is classified **(20)**
OR

Explain Life insurance and its customers

Q No. 2: what are the Special features of insurance contracts **.(20)**
OR

Define Morbidity and Insurance - Group Insurance

Q. No. 3 Write short notes on: (any five) **(40)**

- a) investment and unit linked insurance?
- b) Special features of insurance contracts.
- c) Different steps in risk management
- d) Subrogation
- e) Determining the premiums and reserve
- f) Indian insurance regulatory matrix
- g) Insurance in current economic scenario

Certificate in Health Insurance

MODEL PAPER

Certificate in Health Insurance.....

HE-II

**Certificate in Health Insurance
(Main) Examination (Month Year)
Paper-I**

Health Economics (HE)

Time: Three Hours

Maximum Marks: 70

Attempt all Questions

**All the parts of one question should be answered at one place.
Only one Supplementary Copy along with one main answer book is allowed**

Q. No.1 What are risk perils and hazards - How risk is classified (20)

OR

Explain Life insurance and its customers

Q No. 2: what are the Special features of insurance contracts (20)

OR

Define Morbidity and Insurance - Group Insurance

Q. No. 3 Write short notes on: (any five) (40)

- h) investment and unit linked insurance?
- i) Special features of insurance contracts.
- j) Different steps in risk management
- k) Subrogation
- l) Determining the premiums and reserve
- m) Indian insurance regulatory matrix
- n) Insurance in current economic scenario