

		Publications Pvt. Ltd		
2	Reference Books	1. Hospital Mgmt. In Tropics & Subtropics, James A. William, McMillan , London,1991. 2. Dr. S M Jha “Hospital Management”		
3	Supplementary Reading Material			
4	Websites			
5	Journals			
Semester		III	Specialization	Health Care
Course Code		311 HM	Type	Elective
Course Title		Health Insurance Industry		

Course Objectives:

1	To acquaint students to the concept of health insurance, product development, and various health insurance products-both at individual and group level.
2	To aware the students about services of health insurance, underwriting of health, insurance policies, marketing of insurance policies, claims management, third-party administration etc.

Syllabus:

Unit Number		Number of Sessions
1	Introduction: History of Health Insurance, Principles of Health Insurance, Health Insurance Products, Group Insurance Products, Product design, Development and valuation, current trends in Health Insurance - International and Indian scenario. Concepts of insurance in life and Non-life insurance.	2 + 4
2	Operations in Health Insurance: Introduction to Claims management, significance of claims settlement, nature of claims from various classes of insurance, role of Third Party Administrators.	2 + 4
3	Operations in Health Insurance: Introduction to Claims management, significance of claims settlement, nature of claims from various classes of insurance, role of Third Party Administrators.	2 + 4
4	Economic and financial management of Health Insurance Risk assessment, underwriting and premium setting, tax planning. IT Applications and Legal framework in Health Insurance Infomation Technology and Insurance, legal	2 + 4

	framework and documentation, ethical issues.	
5	Marketing and servicing of Health Insurance, Different elements of insurance marketing, uniqueness of insurance markets, distribution Channels for selling insurance: role of regulatory authority in supervising promotional	6

Note:

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Learning Resources:

1	Text Books	<ol style="list-style-type: none"> 1. Kenneth Black,Jr. Harold D.Skipper,Jr, Life and Health Insurance, thirteenth edition, Pearson Education Pte. Ltd., Delhi, 2003. 2. Principles and Practice of Nonlife insurance by P. K. Gupta
2	Reference Books	<p>Board of editors, Group and Health Insurance vol. I -III, the ICFAI University Press, Hyderabad, 2004.</p> <p>U.Jawaharlal (editor), Insurance Industry, the current scenario, the ICFAI University Press, Hyderabad, 2005.</p>
3	Supplementary Reading Material	<p>National Insurance - Monographs on Insurance Management</p> <p>IRDA Guidelines on Health Insurance - Govt. of India</p>
4	Websites	www.prgindia.com .
5	Journals	Insurance Chronicle, The Insurance Times