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Paper Title-Knowledge & impact about health insurance among students at Symbiosis International University-A pilot study

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ABSTRACT:

Medical insurance for students in India is not mandatory at most of the universities. Students without health insurance are unlikely to access health care; which impacts the health of student community. "On campus health care Centre", has been proactive to implement Health Insurance Scheme for Students' studying at Symbiosis International University (SIU). The descriptive cross sectional comparative study is designed to investigate knowledge of 696 randomly selected students of study group (N= 8992) & 130 students of control group (N=1882). A significant association was found in control group regarding awareness of health Insurance ($P < 0.01$).A sample of 34 (N= 424) hospitalized insured students of SIU interviewed to study impact. This study brings out positive impact and a significant difference between the health insurance knowledge. It is essential to create awareness and educate students as a first step about health insurance to achieve positive health.

Keywords: Health, Health Insurance knowledge, Students

INTRODUCTION

Availability, accessibility & affordability of healthcare delivery to India's billion-plus people present enormous challenges and opportunities for the medical community, insurers and service providers. The purpose is to study awareness of Student community about health insurance. Health care professionals offering health care services to the students of Symbiosis International University (SIU) identified the health care delivery gap for students at SIU. Knowledge about the health Insurance system facilitates students to get timely medical care and improves health. A health insurance facility has to be provided and supported by educational Institute for student community. Several studies indicated that health insurance knowledge among beneficiaries is low. Study conducted by Hibbard et al [1]. (Hibbard, 1998) states that it is quite inadequate. Students may require to access health care during their academic career; '**Coverage matters**' ((IOM), 2001) [2]. The prestigious Institute of Medicine (IOM) estimated that lack of coverage was associated with about 18,000 extra deaths per year among uninsured adults (IOM, 2002) [3]. To manage risk primarily to hedge against the risk of a conditional, uncertain loss of health is the need of an hour. Insurance is defined as the reasonable transfer of the risk of loss, from one body to another, in exchange for compensation. Health is a human right. Its accessibility and affordability have to be made sure. The rising cost of

medical treatment is beyond the reach of a common man and student community as well.

Academicians and administrators need to understand the necessity of association between academics and positive health & need to look after the overall welfare of the students. "HEALTH" needs attention as academic performance does not develop in isolation of health (Parekh, 2003) [4]. Timely provision of financial support through medical insurance can serve as a lifeline, converting death or disability into recovery. Timely provision of financial support through medical insurance can serve as a lifeline for speedy recovery. A good knowledge of health insurance is important. The study conducted in Vietnam found that **demand** increases significantly with the expected benefits of **insurance** as measured by accessibility to health care. (Nguyen, Dec.2010) [5]. College students should get health insurance cover from their colleges. (Memon, 2011) [6] Healthcare costs continue to rise. On campus health care providers in academic institute have been searching for interventions that reduce costs for the students. Without health insurance, students at Higher Educational Institutions (HEIs) are unable to bear cost of their health care & parents are inconvenienced.

Health insurers in India currently face many challenges, including poor consumer awareness, strict regulations, and

inefficient business practices. (Am J Manag Care. 2011; 17(2):e26-e33) .Currently, around 20% of the total population is covered under health insurance schemes, with the majority covered under either government or employer programs. Regular commercial health insurance has less than 2% penetration. (Maryland Health Care Commission, January 2009 (Forthcoming) [7] (USAID, 2008) [8]. Within Higher Education, there is evidence of constant innovation and changing approaches to offer health insurance and health care delivery services. This work improved provision of accessible systems for students to access the health insurance as supplementary services and managed by insurance cell at on campus healthcare Centre at SIU. The scheme aimed to explain how implementation is integrated into the sequence of events as process. **(Figure 1)** The students paid insurance premium amount annually with tuition fees & annual medical checkup is conducted for all students registered under the SIU as a policy.

OBJECTIVE

Study knowledge and impact of student Health Insurance Scheme at SIU

RESEARCH DESIGN

Comparative and descriptive research study has been undertaken at SIU campus located in Pune, India.

METHODOLOGY:

A pre tested questionnaire circulated to randomly selected 696 students (age 19 to 24 years) of study group (N= 8992) with health insurance facility (June 2010 to May 2011). Randomly selected 130 students (age 19 to 24 years) without health insurance facility (N=1882) formed the control group. Study group were addressed about Health Insurance by healthcare professional during their visit to the campus health Centre for health check- up & collected questionnaire after awareness programme. The questionnaire circulated to control group in between two academic sessions. A questionnaire e-mailed to 100 no.

(N=424) of hospitalized students wherein 34 number of students responded who were medically insured at SIU. After Independent Ethics committee approval and permission from Symbiosis management in the first semester of 2010-11 primary data was collected.

HYPOTHESIS

H0: Student Health Insurance Scheme should not be introduced by their college.

H1: Student Health Insurance Scheme should be introduced by their college.

RESULTS

A Chi-Square analysis was conducted in SPSS (Statistical Package for the Social Sciences) version 16 indicated that the level of significance for the difference between Observed & Expected samples. Study group students were more knowledgeable and accrue benefits as against the Control group students at SIU who as a part of this research study received no information about health insurance. There is a significant difference between the study group & control group students as p value is less than 0.001. **Figure 2** shows awareness among students about compulsory insurance scheme offered by SIU. Students' knowledge about health insurance cover of 100000 INR for Road / Rail Traffic Accident (RTA) is shown in **Figure 3**. **Figure 4** displays the awareness about availability of list of empanelled hospitals on the website of Third Party Administrator (TPA) to avail cashless benefit. The students' were aware that health insurance facility is either for cashless or reimbursement (**Figure5**). The students' were aware that they can apply for insurance claim to access cashless/reimbursement benefit if hospitalization is more than 24 hrs. (**Figure 6**). **Figure 7** show that student is required to approach hospital administration to access cashless benefit during hospitalization. **Figure 8** shows that there is a significant difference between the study group & control group students as P value is less than 0.01. Students are required to show proof of Identity to avail Health insurance facility. **Figure 9 & Figure 10** displays knowledge about the process followed during hospitalization for sending Request Authorization Letter (RAL) to Third Party Administrator (TPA) & TPA issues Authorization Letter (AL) after scrutiny respectively. **Figure11** illustrates awareness about submission of claim to insurance company whereas ignorance showed by control group of student. **Figure 12** shows awareness about time required to process reimbursement claim. It shows that students were unaware about the fact. It was decided to intimate/inform students about "Know about healthcare services & Health Insurance at Symbiosis" about process of health Insurance during: Induction process, Annual Health checkup, Information on SCHC website, Claim submission. Students are required to access Symbiosis Centre of Health Care website for health insurance information (**Figure 13**).

Outcome of Knowledge about Health Insurance:

Claim Settlement ratio communicates about the knowledge of students to intimate claim for cashless/reimbursement, assistance by insurance cell at Symbiosis and claim solving ability of the insurer. Higher claim ratio implied that majority of claims are getting solved and shows impact of health insurance system at SIU. E.g. an insurer has 97%

claim settlement ratio which means that insurer settles 97 out of 100 claims. (Table 1)

Figure 14 shows Impact indicator and presents 82% students applied to access benefit of Medclaim / RTA policy. 71% students availed benefits of Health insurance Policy. 88% of students submitted claim for reimbursement. 41% students availed cashless benefit for Medclaim/ RTA. Expenditure varies from range 3000 INR to 88053 INR (Mean 31450 INR, Median 23500 INR and Mode 18000 INR). Insurance company has reimbursed under cashless/ reimbursement policy amount differs from min.50000 INR (Mean 15671 INR & Median 10000 INR). Out of Pocket amount spent by student is max. 88053 INR (Mean 153123

INR, Median 9500 INR & Mode 8000 INR). Figure 15 portrays satisfaction level of Students for the services offered by Hospital during hospitalization.

CONCLUSION

The findings suggest that the knowledge for Student Health Insurance Scheme should be introduced by their college. The knowledge of Health Insurance Scheme and how it works for Study group students was statistically significantly more in comparison to students of control group. The present study shows marked improvement in knowledge of health insurance scheme and its impact for utilization in the study group as against the control group.

Table 1: Claim settlement ratio at Symbiosis (2008-09, 2009-10, 2010-11 & 2011-12)

Type of Policy for Students	2008-09	2009-10	2010-11	2011-12
Mediclaime policy	154%	125%	97%	85%
Road Traffic Accident policy	70%	60%	50%	126%

Source: National Insurance Company

Figure 1 Health Insurance System at SIU

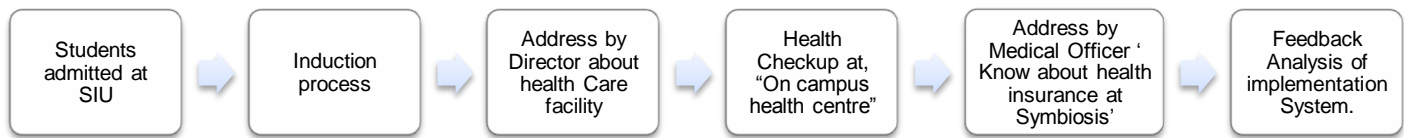


Figure 2:

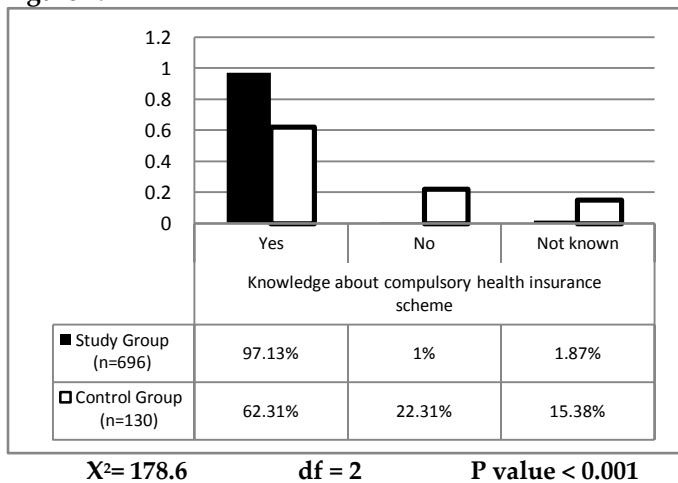


Figure 3:

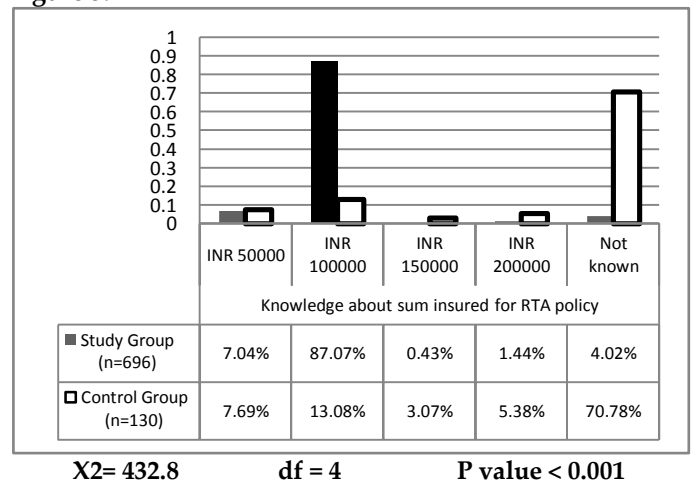
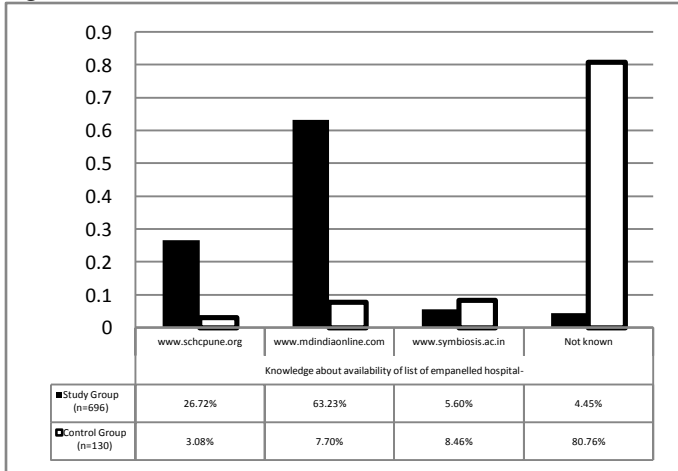
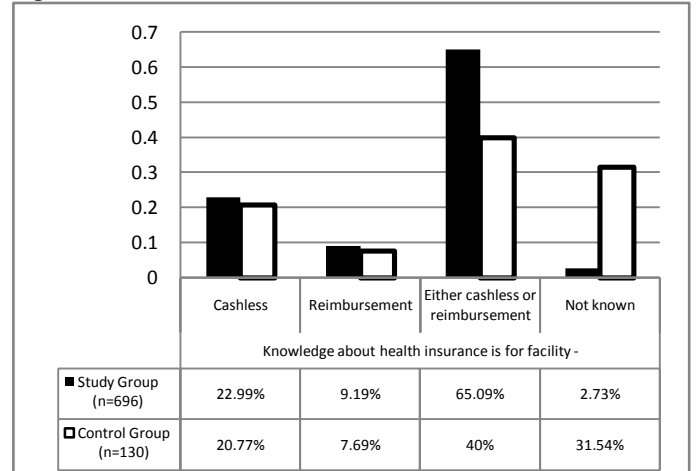


Figure 4



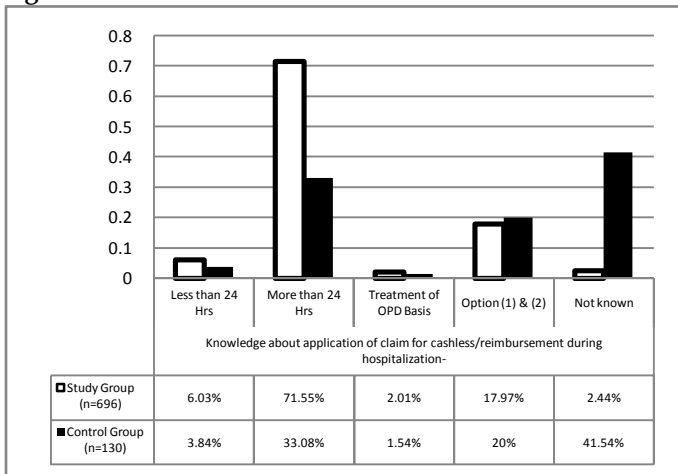
$\chi^2= 477.6$ $df = 3$ $P \text{ value} < 0.001$

Figure 5



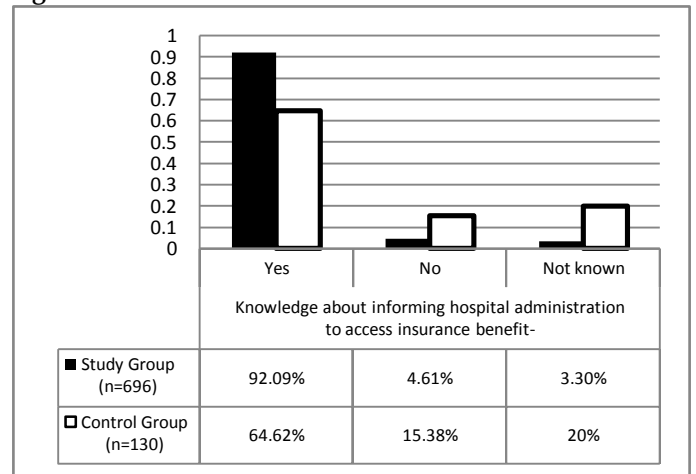
$\chi^2= 136.9$ $df = 3$ $P \text{ value} < 0.001$

Figure 6



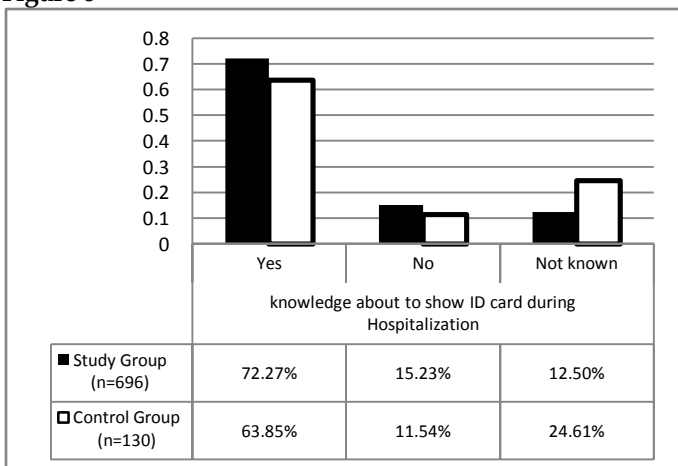
$\chi^2= 220.8$ $df = 4$ $P \text{ value} < 0.001$

Figure 7



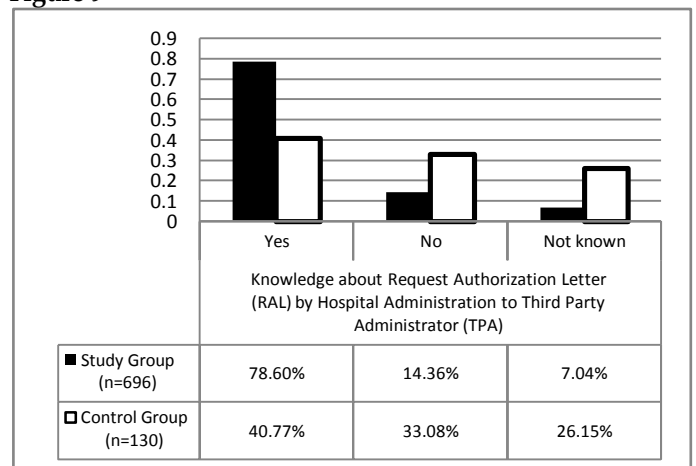
$\chi^2= 81.142^a$ $df = 2$ $P \text{ value} < 0.001$

Figure 8



$\chi^2=13.27$ $df = 2$ $P \text{ value} < 0.01$

Figure 9



$\chi^2= 83.546^a$ $df = 2$ $P \text{ value} < 0.001$

Figure 10

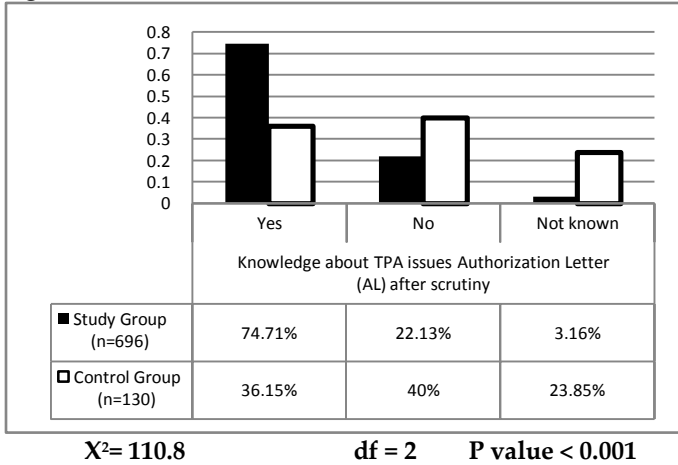


Figure 11

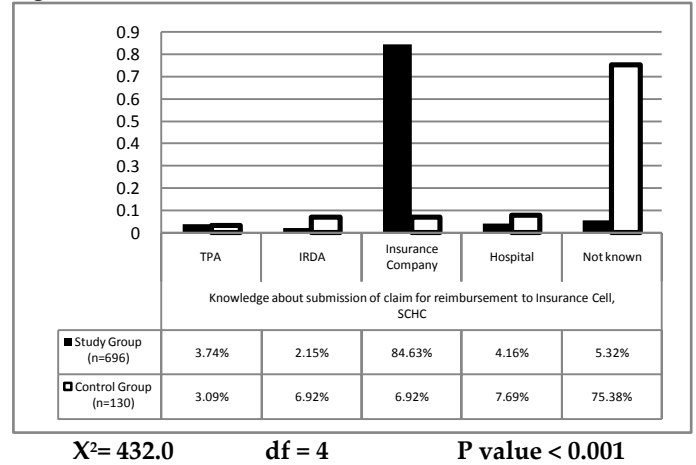


Figure 12

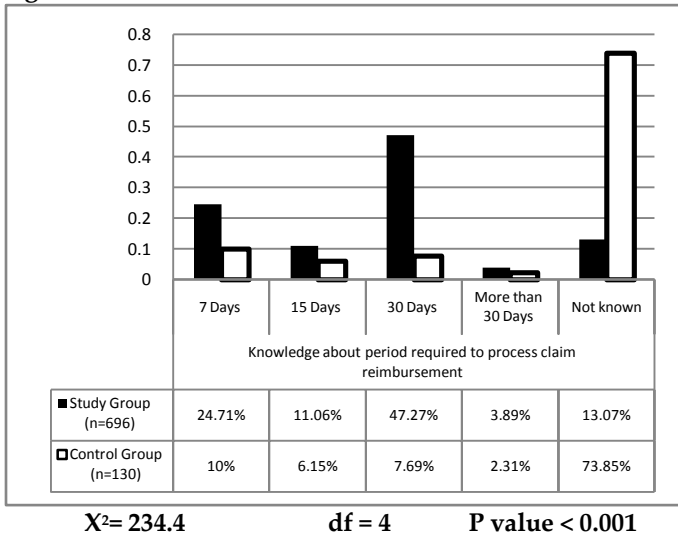


Figure 13

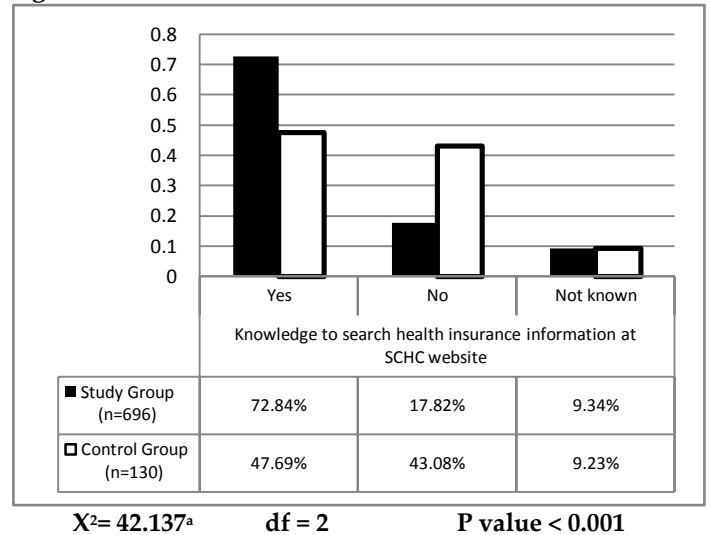


Figure 14

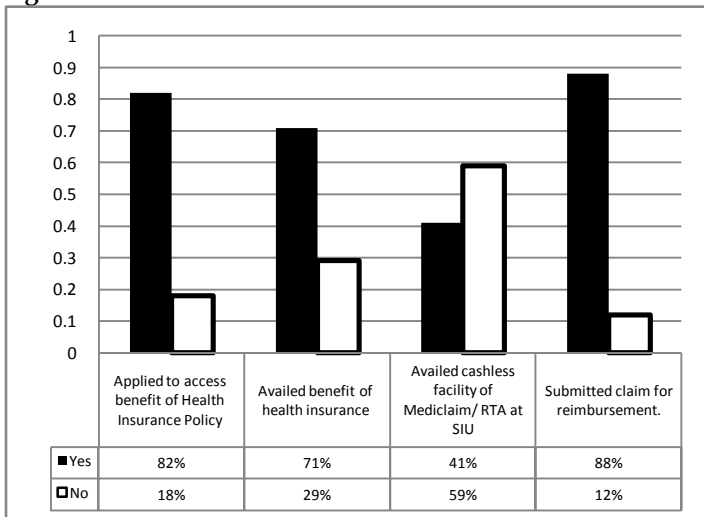
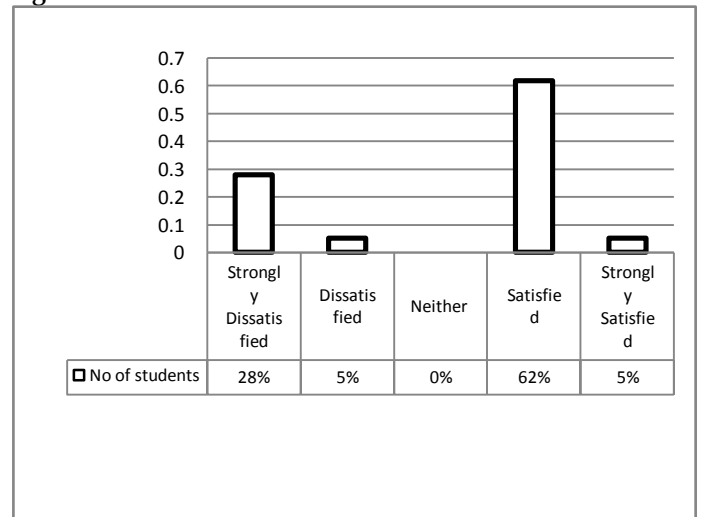


Figure 15



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