

**CERTIFICATE COURSE**  
**IN HEALTH INSURANCE SERVICES**

**Title of the course:** Certificate Course in Health Insurance Services

**Duration of the course:** 6 Months

**Fees for the Course:** Rs. 45000/- (Forty Five Thousand only)

**Introduction:**

The Health Insurance Sector is growing rapidly with almost 38 % of Indian population under insurance cover with an estimated current premium of Rs. 7800/-corer and is expected to multiply in coming years. With number of players in the health insurance industry increasing; there is a growing need for trained manpower resources in the field. Foreign Equity is increased to 49 %. It is a clear indication of anticipated growth in this sector. There are limited numbers of institutes imparting training to equip candidates interested to make a career in the Insurance field. This course is intended to cater to this specific need of the health insurance sector.

**Preamble:**

- i) To train Medical & Non-Medical graduates in specialty of the Health Insurance to meet the growing demand of the sector at middle level of management.
- ii) To enable such persons to take up higher courses of learning /specialization in the field of Health Insurance in due course of time.
- iii) To enable such trained persons to take up Consultancy in Health Insurance

**Unique features:**

- a) This course will impart training exclusively in the field of Health Insurance so as to enable them to carve a career for themselves in Health Insurance.
- b) The course will cover various aspects of the health insurance including insurance fraud & abuse which bleeds the health insurance industry. It will be an important feature of the course, especially its prevention
- c) The Faculty will be drawn from the Health Insurance industry itself with enriched experience in this sector

**Eligibility criteria:**

- i) Any Medical Degree holder of any statutory university
- ii) Candidate with degree of B.P.Th, B.Sc. in Nursing,
- iii) Candidates having passed PGDHM course, M.B.A. in Healthcare Administration, M.B.A. (General),

**Syllabus:** Topics will be covered in Module format as follows:

**Module I:** Introduction to Health Insurance

- i) Insurance- basic principles
- ii) History & development of Health Insurance in India
- iii) Current scenario in India
- iv) Expected growth of Health Insurance in India

**Module II: Regulations & IRDA**

- i) Insurance Act, 1939
- ii) IRDA- establishment, & development
- iii) IRDA-functions & regulations
- iv) Insurance Ombudsman

**Module III: Intermediaries in Health Insurance**

- i) Evolution of TPA industry in India
- ii) Working & Role of TPA
- iii) Service provider & TPA
- iv) Intermediaries in Health Insurance & Regulations relating to Intermediaries

**Module IV: Frauds in Health Insurance**

- i) Introduction
- ii) Types of Frauds in Health Insurance
- iii) Measures to prevent & control frauds in Health Insurance
- iv) Case studies of Frauds in Health Insurance

**Module V: Products in Health Insurance in India**

- i) Products in health Insurance in India
- ii) Interpretation of terms & conditions
- iii) Specific ailment based products like HIV, Covid-19,
- iv) Community & Social Health Insurance-ESIS, CGHS,

## **Module VI: Operational Aspect of Health Insurance in India**

- i) Cashless claim settlement & related issues
- ii) Reimbursement claim settlement & related issues
- iii) Patients' grievances handling
- iv) Role of Insurance companies in claim settlement

## **Module VII: Health Insurance Related legal Issues**

- i) Medical Underwriting & Proposal Form
- ii) Net Working in Health Insurance
- iii) International Classification of Diseases (ICD)
- iv) Consumer Protection Act, 1986.

## **Method of conducting the course: 300 hours**

- i) On Saturday Evening & Sunday Morning.
- ii) Theory / Projects / Assignments / Group Discussions
- iii) Field work in TPA / Insurance Company offices

## **Evaluation:**

- i)** Written examination of one paper of 100 marks paper at the end of 3 months.
- ii)** Written examination of two papers of 100 marks each at the end of 6 months.
- iii)** Oral viva-voce examination of 100 marks on the Project submitted.
- iv)** Candidate will be declared passed/successful if he/she secures 50% marks in written and oral examinations.

**Attendance:** 70 % minimum mandatory.

**Course Director:** Ms. Manisha Sanghavi, Executive Director, Sancheti Healthcare Academy.

**Course Coordinator:** Dr. P.V. Bokil, Principal, Sancheti Healthcare Academy

| <b>Certificate Course in Health Insurance Services</b> |   |  |              |                |
|--|---|--|--------------|----------------|
| <b>Duration :- 6 Months &amp; Total Credits :-20</b>   |   |  |              |                |
| <b>Sr. No</b>  | <b>Module</b>                           | <b>Particulars</b>                     | <b>Hours</b> | <b>Credits</b> |
| 1  | Module 1                                | Introduction to Health Insurance       | 30           | 2              |
| 2  | Module 2                                | Regulations + IRDA                     | 30           | 2              |
| 3  | Module 3                                | Intermediaries in Health Insurance     | 30           | 2              |
| 4  | Module 4                                | Frauds in Health Insurance             | 30           | 2              |
| 5  | Module 5                                | Products in Health Insurance           | 30           | 2              |
| 6  | Module 6                                | Operational aspect of Health Insurance | 30           | 2              |
| 7  | Module 7                                | Health Insurance related Legal issues  | 30           | 2              |
| 8  | Team Work, Presentations, And VIVA VOCE |  | 30           | 2              |
| 9  | On job practical training               | 15 days 4 hours per day                | 60           | 4              |
|  |   |  | 300          | 20             |

-----XXXXXXXX-----