

A Study on Health Insurance at KG Multi-speciality Hospital and Research Centre, Thanjavur

T. Pushpa Latha

Assistant Professor, Department of Hospital Administration, Bon Secours College for women, Thanjavur, India

Abstract — This study was carried out at KG Multi-speciality Hospital and Research Centre Thanjavur. The study is based on descriptive research design. The methodology adopted to carry out the study is questionnaire method, for a sample of 100 regular members belonging to main functioning department of the hospital. Based on analysis and interpretation of the data, findings are drawn and appropriate suggestions are given to the hospital for improving the areas where changes are required. The findings are drawn based on the general practices the organization used for the Health Insurance Kg Multispecialty Hospital and Research Centre. From the study it has been concluded that the Health Insurance at Kg Multispecialty Hospital and Research Centre, Thanjavur is effective and their organizational outcomes are also good.

Keywords — Hospital; Findings; Health Insurance; Descriptive Research Design.

1. Introduction

In order to help from excessive or unexpected medical bills, those who purchase health insurance should pay premiums or taxes. Health insurance functions by calculating the overall "risk" of medical bills and creating a regular financial structure that will guarantee that funds are available to pay for the medical benefits indicated in the insurance agreement. A central organization, which is typically either a government agency or a for-profit or non-profit organization running a health plan, is responsible for managing the health benefits. How many accidents do you need to have before you realise you need health insurance? We only need to go to the hospital once to realise how helpless we are with every second that goes by. Being given a medical diagnosis and having to enter the hospital may be a trying experience for anyone, regardless of wealth, gender, age, or sexual orientation. Heart issues, diabetes, kidney failure, stroke, cancer, and a long list of other lifestyle disorders seem to be becoming more prevalent these days.

Compared to earlier times, health insurance is more crucial today. A human right to health has been recognized by the constitution. Its availability and price must be guaranteed. While the wealthy population in both rural and urban locations is acceptable and able to afford medical care, the same cannot be said for those who are a part of the poorer section of society.

It is commonly known that more than 75% of the population receives medical treatment from the private sector. Unfortunately, medical treatment is growing increasingly expensive and is now practically out of reach for the poor. In order to ensure that medical care is affordable today, significant resources must be invested in the health sectors.

2. Objectives

- To evaluate consumption patterns of health insurance.
- To learn more about the KG Multi Specialty Hospital & Research Center's health insurance programme and its structure, as well as its patients' preferences,
- To assess the ways in which health insurance is conceived.
- To investigate KG Multi Specialty Hospital and Research Center's health insurance.
- To calculate the population's share of those with health insurance.
- To learn the findings' recommendations and conclusions.
- To assess health insurance use trends.

3. Review of Literature

In 2019, Gambhir et al. researched the private insurance in India's outpatient sector. Despite the fact that health insurance is not a good deal, it was found that the percentage of private health insurance businesses has climbed significantly.

Thomas (2017)-Considered consumer insights when examining health insurance in India. Consumers are found to take into account a variety of factors when selecting a health insurer, such as the availability of a strong hospital network, policy coverage, and a company with a large range of products and helpful workers.

Barnes et al (2015)-Consumers may lack confidence in their abilities to choose, compare, and manage their health insurance plans as a result of being overwhelmed by sophisticated health insurance plans, according to prior study.

Savita (2014)-investigated the causes of the drop in Karnataka's microhealth insurance membership. Lack of funds, a lack of understanding of the programme, and internal household problems were the main causes of this fall. The biggest issue facing the micro insurance industry, however, is structuring the plan in accordance with consumer needs.

4. Research Methodology

4.1 Aim

To analysis and study the awareness of health insurance reach the people.

4.2 Research Design

Descriptive research design was employed for this study.

4.3 Samples Design and Sample Size

The population taken for the study covers the inpatients and outpatients who possess health insurance at KG multi-specialty hospital and research center, Thanjavur. Probability random sampling has been adopted for this study. 100 samples were selected for the study.

4.4 Source of data collection

The method which was adopted source for collection data is,

- Primary source
- Secondary source

4.5 Primary Source

Primary data was collected through a well-structured questionnaire consisting of 21 questions the question was based on personal data and about the usage of insurance package. Four point scales was used to measure the opinion of the people.

4.6 Secondary Source

Secondary data was collected from the textbook and websites.

4.7 Scope of study

The main motive of health insurance is protecting the people from unfortunate incident such as accident or an illness. It provides security to the whole family at the time of need and emergency. The study is to measure the awareness of health insurance among the people also their

feelings and suggestion are analysed at various situation of those who made use of the insurance packages.

4.8 Analysis of Data

Tables chart and percentage analysis are used to process the data.

$$\text{Percentage of respondent} = \frac{\text{No. of responds}}{\text{Total responds}} \times 100$$

4.9 Limitation

- Some respondents hesitated to answer some question.
- Chronic conditions must be included in all health plans.

5. Data Analysis and Interpretation

Table 1. Gender wise distribution

S.no	Particulars	No. of respondents	% of respondents
1	Male	46	46%
2	Female	54	54%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 46% of respondents are male and 54% of respondents are female.

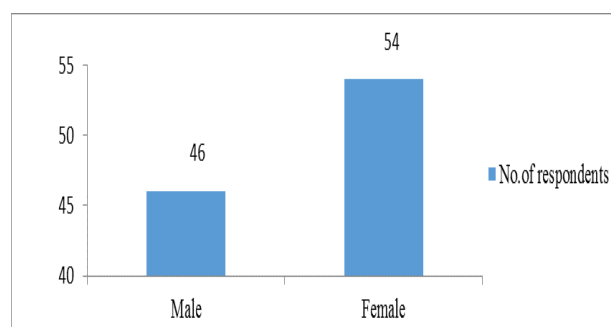


Fig.1: Gender wise distribution

Table 2. Having health insurance policy

S.no	Particulars	No. of respondents	% of respondents
1	Yes	46	46%
2	No	54	54%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 46% of respondents say yes and 54% of respondents say no.

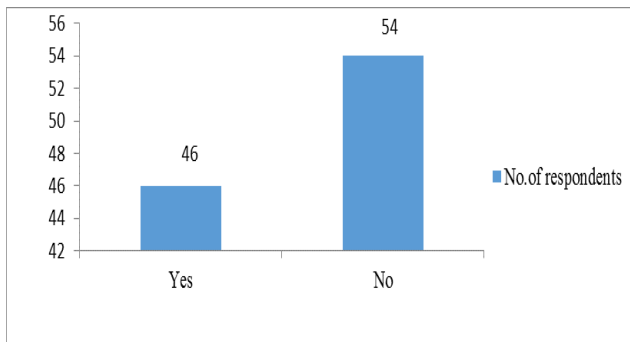


Fig.2: Having health insurance policy

Table 3. Type of Health Insurance

S.no	Content	No. of respondents	% of respondents
1	Individual health insurance	34	34%
2	Group health insurance	38	38%
3	Family floater health insurance	18	18%
4	Others(specify)		
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 34% of respondents are individual health insurance, 38% of respondents are group health insurance, 18% of respondents are family floater health insurance and 10% of respondents are others.

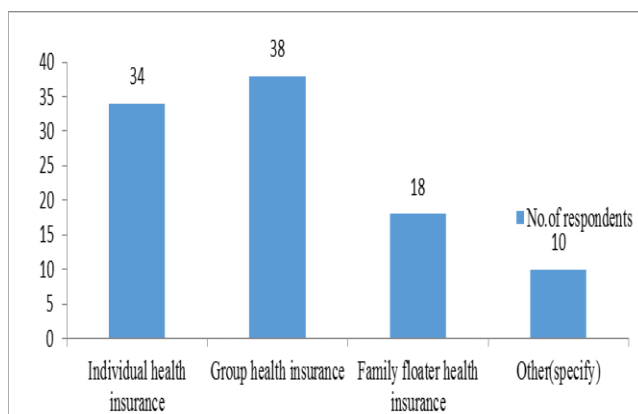


Fig.3: Type of Health Insurance

Table 4. Insurance Cost

S.no	Content	No. of respondents	% of respondents
1	Very difficult	42	42%
2	Somewhat difficult	18	18%
3	Neutral	34	34%
4	Easy	6	6%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 42% of respondents feel very difficult to pay health insurance cost, 18% of respondents feel somewhat difficult to pay health insurance cost, 34% of respondents feel neutral to pay health insurance cost, 6% of respondents feels easy to pay health insurance cost.

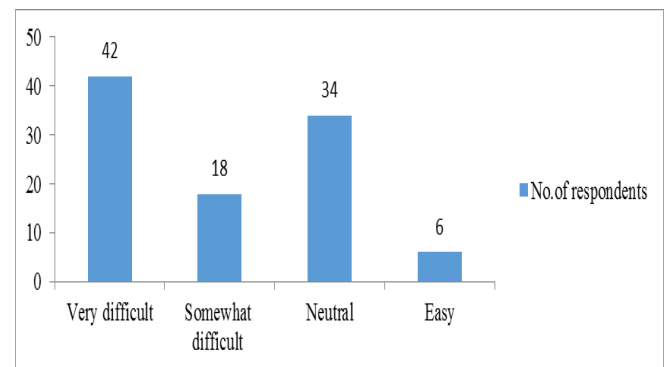


Fig.4: Insurance cost

Table 5. Satisfied by the insurance

S. No	Particulars	No. of respondents	% of respondents
1	Very much satisfied	42	42%
2	Somewhat satisfied	22	22%
3	Neutral	26	26%
4	Dissatisfied	10	10%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 42% of respondents are very much satisfied with their health insurance, 22% of respondents are somewhat satisfied with their health insurance, 26% of respondents

are neutrally satisfied with their health insurance, 10% of respondents are dis-satisfied with their health insurance.

Fig.5: Satisfied by the insurance

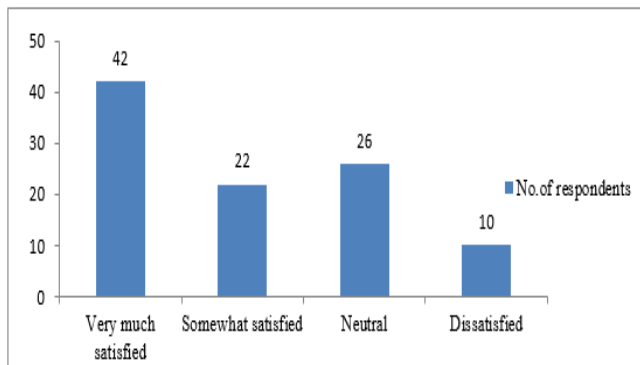


Table 6. Renew the health insurance

S.No.	particulars	No. of respondents	% of respondents
1	Yes	60	60%
2	No	40	40%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 60% of respondents says yes and 40% of respondents says no.

Fig.6: Renew the health insurance

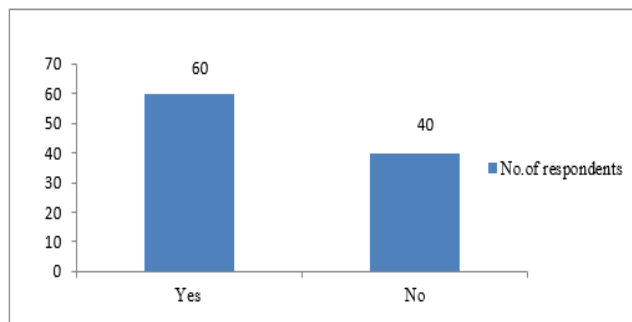


Table 7. Cash for regular hospitalization

S.No	Particulars	No. of respondents	% of respondents
1	Yes	28	28%
2	No	72	72%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 28% of respondents says yes and 72% of respondents says no.

Fig.7: Cash for regular hospitalization

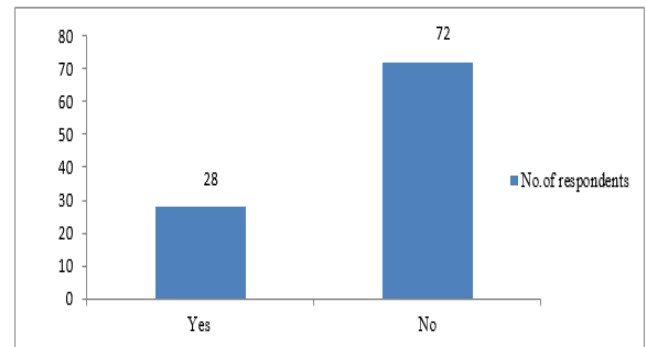


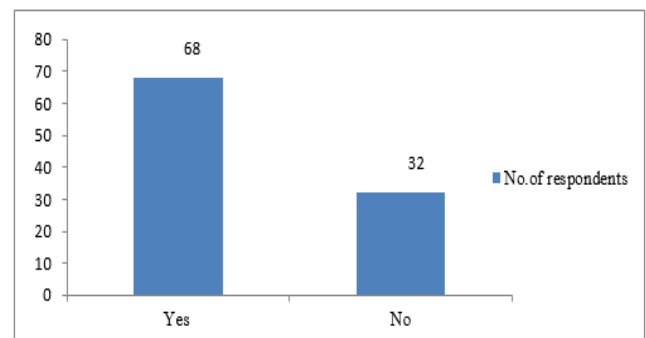
Table 8. Health insurance being helpful in your personal life

S.No	Particulars	No. of respondents	% of respondents
1	Yes	68	68%
2	No	32	32%
	Total	100	100%

Source: Primary data

Interpretation: From the above table it is observed that, 68% respondents say yes, a 32% respondent says no.

Fig.8: Health insurance being helpful in your personal life



6. Findings

- Out of respondent, 46 are males and 54 are females.
- 48% of people having Health Insurance policy.
- Most of the people considered Health Insurance is extremely important.
- 31% of people prefer government Insurance Company.
- Majority of people having the group Health Insurance.

7. Suggestion

- It can be humbly suggested that the treatment given under the health insurance should be covering all types of diseases.
- The insurance scheme can be activated for availing the facilities and within a short period after it is applied for treatment.
- The health insurance awareness program may be conducted nearby rural areas.
- The development of health insurance as an acceptable alternative risk management strategy for personal finances should receive significant attention.
- It can be suggested that, if made aware of the different possible benefits, a large chunk of the uninsured population can be driven towards Health insured category.

8. Conclusion

Disease is the key to “Better Health” from the study it has been found, Health Insurance is considered to be important for life. Health insurance mainly relieves tension on out of pocket spending on health care. It can be conclude that the clients are satisfied with the insurance package and the facilities covered by the insurance scheme. Health insurance produces better health outcomes, reduced disparities and reduced cost. The awareness of health insurance among the public is good at Kg Multispecialty Hospital and Research Centre, Thanjavur.

Reference

- [1] H.sadhak (2009), Insurance care in India, Sage publication, Delhi
- [2] IMA 1999, Indian institute of management, Ahmadabad report of Health Insurance in India.
- [3] F.T.O’Grady (1988), Individual Health Insurance.
- [4] www.google.com, visited on 5th June 2022.
- [5] www.researchgate.net, visited on 7th June 2022.
- [6] www.healthinsurenceindia.org, visited on 8th June 2022.
- [7] http://www.slideshare.net, visited on 8th June 2022.