

6 MAY 2023

NATIONAL LAW UNIVERSITY, JODHPUR
End Term Examination May-2023
MBA (Insurance) II Semester
Health Insurance -I

Time: Three Hours

Max.Marks.100

Instructions:

1. Attempt any five questions.
2. All questions carry equal marks.
3. Use of Calculator is permitted.

Q.1) What is Social health insurance ? Explain any social health insurance scheme of India.

Marks 20

Q.2)a) What are Daily hospital cash benefit products ? Do these products provide comprehensive health insurance benefit ? For whom are these products suitable ?

b) Comment whether following claims are covered/admissible under Arogya Sanjivani policy :

- i. Mr. 'A' being a drug addict was admitted and treated for drug abuse in a rehabilitation centre for three months.
- ii. Ms 'B' has undergone a reconstructive cosmetic surgery of her face after an accident.
- iii. Mr. 'X' is a diabetic and obese with a body mass index of 45 , underwent a surgery for obesity .
- iv. Mr. 'Y' underwent an eye correction surgery for refractive error of 4.5 dioptres .

Marks 10*2=20

Q.3) Explain the following standard clauses incorporated in health insurance policies in India :

- a) Cancellation of policy by insured
- b) Renewal of Policy
- c) Provision for penal interest
- d) Domiciliary hospitalisation

Marks 5*4=20

Q.4)a) Define health insurance. Explain the values on which it is based.

b) Mr. 'Y' purchased Arogya Sanjeevani policy on 15.03.2021, on family floater basis for a sum assured of ₹ 5 lakhs from 'ABA' health insurance company. He forgot to pay the annual renewal premium due on 15.03.2023 and renewed the policy on 18.04.2023. He was hospitalised for surgery of piles on 25.04.2023 for 2 days. He has filed a claim for the same to the Insurer. Is the claim payable ? How will you deal with the claim as a claim manager of the company ?

Marks 12+8=20

Q.5) What do you understand by the term 'Portability' in the context of health insurance policies? How is the provision of portability beneficial to an insured policyholder ? Explain the procedure to be followed for porting a health insurance policy.

Marks 20

Q.6)a) What are the key features of Ayushman Bharat Pradhan Mantri Jan Arogya Yojna ?

b) Mr. 'A' a resident of Mumbai had purchased 2 hospitalization indemnity policies from two different Insurers -'XY' and 'ST', for a Sum assured of ₹ 300,000/ and ₹ 600,000/ respectively. He suffered from lung problem and was hospitalized for 6 days. He had paid premium under both the policies and both are in force on the days of hospitalization. His hospital bill amounted to ₹ 3,55,500/. In what ways can he get his claim settled from the two companies ?

Marks 10*2=20



1 MAR 2023

NATIONAL LAW UNIVERSITY, JOHDPUR
Mid Term Examination, 2023
MBA (Insurance), Semester II
Health Insurance I

Time: 1½ hours

Marks 50

Instructions :

1. Answer any **four** questions.
2. All questions carry equal marks.

- Q.1) How is social health insurance different from private health insurance ? Marks 12.5
- Q.2) Briefly explain the healthcare model of England. Marks 12.5
- Q.3) a) What benefits are provided under the Ayushman Bharat health insurance scheme?
b) Briefly explain the values on which health insurance is based. Marks 6+6.5=12.5
- Q.4) Why is hospital accreditation important for healthcare ? Explain what type of accreditation is adopted by the hospitals in India. Marks 12.5
- Q.5) What do you understand by 'Adverse selection' and 'Moral hazard' in the context of health Insurance contracts ? What ways are adopted by the Insurers to combat them ? Marks 12.5

