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Health Insurance : Customers Perception

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Abstract

Health insurance or medical insurance schemes had developed in India to reduce the industrial relations problems arising between the employer and the employees. The corporate houses used to offer core and noncore benefits to the employees. The insurance policies were granted to large corporate houses purely on an accommodation basis. Usually the cover offered to the employees was in the nature of hospitalization and domiciliary treatment for dental and non-surgical eye treatment. Health Sector in India is the responsibility of the state, local and also the Central government. But in terms of service delivery it is more concerned with the state. About three-fourth of the expenditure on public health is incurred by the state or local governments and the remaining one-fourth of the total expenditure is spent by the central government. Fifty respondents were met in and around Nagercoil town and data were collected from them. Result indicates that future is uncertain and risky, hence the people should be alert in taking health insurance which might protect their well being and their dependents.

INTRODUCTION

"Future is unpredictable and rather, uncertain". To understand the need for health care insurance it is important to know when health care need arise and how one can benefit by having a good insurance coverage.

.Health insurance is taken by the people in order to insure against loss by illness or by body injury. Health insurance provides coverage for medicine, visit the doctor or when the patient is in the emergency room, hospital, and other medical expenses. Policies differ according to the coverage, the size of the deductible and co-payment, limits of coverage and the options for treatment available to the policy holder. Health insurance can be directly afford by an individual, or it may be provided through an employer.

Health Insurance or Medical Insurance also known as Medi Claim is a type of insurance coverage that pays for medical and surgical expenses that are incurred by the insured. The outcome of the process is that the costs of individual consumers' health care needs are met. In recent times health insurance is do referred as social insurance. The benefit is administered by a central organization, such as a government agency, private business or not for profit entities.

Concept of health insurance

Health insurance is a form of insurance whose payment is contingent on the insured incurring additional expenses or losing income because of incapability or loss of good health. A health insurance policy is a contract between an insurer and an individual or a group in which the insurer agrees to provide specified health insurance cover at a premium. Depending on the policy, the premium may be payable either as a lump sum amount or in installments. Health insurance generally provides direct payment. Insurance whether it is health or any other line of insurance is a concept of sharing financial burden.

Importance of health insurance

Hospital bills are very huge and it is a painful one to the people. It is difficult to meet such costs on the own without burning a hole in the savings. Health insurance provides the people with the ability to afford better healthcare facilities for themselves and for the loved ones. Tax benefits can also be availed. Due to skyrocketing inflation, quality health care, hospitalization becomes very expensive .Large hospitals which costs lakhs and lakhs seriously burn a very big hole in an individual's savings. Health insurance policy helps in reducing the health burden of the individual's.

Statement of the Problem

The cost of medical treatment today is beyond the reach of a common man. Even for a healthy man, it is not possible to predict what may happen in the future. In case of medical emergency, doctor's fees, medicines and related health services are very costly. In such cases, health insurance provides the much needed financial relief. Health Insurance policies are taken by every citizen, rich or poor, young or old, employed or unemployed, male or female. Such an interest shown by every individual made the researcher to analyse in detail the perception of customers of Health Insurance .This is the major reason for the researcher to choose this study.

Scope of the Study

An attempt to understand the customer's perception towards health insurance is made in the present study. Health insurance is an emerging concept in the study area. Therefore, the researcher tries to find out the factors influencing the respondents to prefer health insurance and the satisfaction level of the customers.

Objectives of the study

The Objectives of the study are

- To know the factors motivating the sample respondents.
- To analyze the level of satisfaction among the respondents.

Methodology

This study is carried out on the basis of both primary data and secondary data. Primary data were collected with the help of systematically prepared questionnaire. Secondary data were collected from newspapers, magazines, journals and websites. The researcher has selected 50 samples from the customers in Kanyakumari District.

Garret's Ranking Technique

Garret's Ranking is used to analyze the favorable factors which motivate the respondents to take policy. The percentile position for the ranks is obtained using the following formula.

Percent Position = 100 (Rij - 0.5) / Nj

Rij = Rank given for the factor by individual

Nj = Individual ranked.

Likert's 5 Point scaling technique:

Likert's 5 point scaling technique has been used to analyze the customer's satisfaction level.

Scores were allotted as follows

Highly Satisfied - 5 Satisfied - 4 Neutral - 3

Dissatisfied - 2 Highly dissatisfied - 1

Limitations of the study

- The present study is limited to Nagercoil only.
- The respondents are reluctant to provide the information.
- The study was only made out of the users of the policy holders.

Results and Discussion

Health security is one of the major component of hum to an development. Now a days most of the people have health insurance policy. Anticipation of unexpected event creates the need for medical goods and services. Data were collected from the respondents relating to factors motivating the respondents and the level of satisfaction regarding Health Insurance policies.

Factors motivate to take policy

The factors which motivated the respondents to take the health insurance policy are presented in the following table.

Table -1

Motivating Factors

Particulars	Scores Value	Rank
Necessity	51.92	III
Future Security	68.32	I
Family well being	56.84	II
Financial Security for family	51.72	IV
Specific purpose	45.6	VI
Surplus amount	38.26	VII
Less risky investment	35.76	VIII
Medical reimbursement	47.58	V

Source: Primary data

From the above table it is inferred that out of the eight motivating factors, the first rank is given to the "Future security", the second rank is given to the "Family well-being" and the third rank is given to "Necessity", with a mean score of 68.32, 56.84 and 51.92 respectively. The least score is given to the "Less risky investment". It is inferred that the respondents are taking keen interest in their well-being as well as the well-being of the dependents in case of unexpected happenings.

Level of Satisfaction

Now a day's insurance corporations are competitively introducing new schemes to the people. People prefer such schemes based on their satisfaction. Level of satisfaction differs from person to person based on their mental makeup. The following table shows the respondent's satisfaction towards health insurance corporation based on certain attributes. Likert's 5 point scaling technique is used to rank the respondents level of satisfaction.

Table - 2

Level of Satisfaction

Attributes	H.S	S	N	D.S	H.D.S.	Total	Mean	Rank
Quality of service	19 (95)	28 (112)	3 (9)	-	-	50 (216)	4.32	I
Service of Agents	20 (100)	19 (79)	6 (18)	5 (10)	-	50 (204)	4.08	IV
Surplus amount	17 (85)	25 (100)	4 (12)	4 (8)	-	50 (205)	4.1	III
Credit Facility	16 (80)	20 (80)	4 (12)	10 (20)	-	50 (192)	3.84	VII
Covers risk	18 (90)	24 (96)	5 (15)	3 (6)	-	50 (207)	4.14	II
Help to meet emergencies	11 (55)	30 (120)	-	9 (18)	-	50 (193)	3.86	VI
Forecast future event	12 (60)	23 (92)	15 (45)	-	-	50 (197)	3.94	V

Source: Primary data

The above table portrays that out of seven attributes with regard to the level of customer satisfaction, the first rank is given to the " Quality of service", the second rank is to "Covers risk" and the third to "Surplus amount". With a mean score of 4.32, 4.14, and 4.10 respectively. The least score is given to "Credit facility". It is inferred that the respondents are very much satisfied with the prompt services of the insurance agency.

Policy Implications

The researcher has recommended the following suggestions to the management.

- The employers should make it mandatory to the employees to take health insurance.
- Creating awareness in health insurance is the responsibility of management thereby the risk can be shared.
- Impact of the customers health can be initiated by giving proper awareness by way of conducting seminars or workshops.
- The benefits of the health insurance should reach the rural people also.

Conclusion

The researcher made a thorough analysis over the customer perception towards the health insurance in Kanyakumari District. It is of the opinion of the respondents that though many people take the health insurance policy, there is relucment on the part of individuals to take health insurance premium because they think that they cannot get back the amount in full.

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