

PRESENTATION OF SURVEY RESULTS ON PERCEPTION STUDY ON HEALTH INSURANCE

The salient features of the results obtained were:

- 89% of the people had insurance
- 68% of people who have insurance were less than 50 yrs of age
- On the total count 64% was men
- Distribution of health insurance was mainly among the salaried which is 44 % and self-employed which is 22%
- 43% of the people had an annual income of less than 2 lakhs and 37% had 2-5 lakhs
- 59% of the people have an insurance for less than 10 years
- 51% of the insurance bought is from government based companies
- 54% have a personal accident policy
- Main reason for taking health insurance was emergency medical situation which was 42%
- 88% of the consumers are satisfied with their insurance policies
- 62% have claimed their expenses
- 84% of the people are satisfied with their experiences while filing claims
- Sadly 67% of the people do not know who a TPA was
- Only 28% of the people knew who an insurance ombudsman was

Some of the interesting comments received from the respondents were

- Health insurance should be made mandatory!! No one should be deprived of treatment due to lack of money.
- There should be low interest plan.
- Health Insurance should be made more flexible so that it can be availed by all.
- Most insurers do not communicate with the consumers after collecting the premium!
- The companies should educate consumers about all aspects of the policy at the time of taking insurance.
- Paper work can be avoided and the service can be made online.
- Premiums should be controlled and regulated by IRDA!

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